

Skip the Line, But Don't Skip the Match!



Jagger

- 22 years old
- Earns **\$50,000** per year
- Loves to shop

His employer matches

50% up to **6%** of
Jagger's contributions

Jagger only contributes **2%** so he can shop more.

This earns him an additional
\$41.67
per month in company match.

By not maximizing the company match,

Jagger will leave **\$1,000**
on the table in one year.

By the time Jagger reaches retirement age, he will have left more than

\$43,000
on the table.

If Jagger put the extra \$1,000 towards his retirement, assuming an average return of 10% per year, (from 22 to 65) the \$1,000 per year would grow to

\$592,400

On average, employees leave

\$1,336

in matching funds on the table each year.¹
Don't make the same mistake!

¹2015 Financial Engines study.

Earn your full savings potential by hitting the full match plus more. For help finding the correct deferral amount for you, contact our financial professional, Spay & Associates/Matt Spay at 563-326-0960 or mspay@spayandassociates.com. *Registered Representative, Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC to residents of CA, FL, IA, IL, IN, MN, MO, NM, OH, TX, WI. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc. a Registered Investment Adviser. Cambridge and Spay & Associates are not affiliated. 4007 E. 53rd St. Ste. 300. Davenport. IA 52807.ACR# 3402053 01/21*

