

# PLANTING THE SEEDS OF A SUCCESSFUL RETIREMENT



## SAVE WHAT YOU CAN TODAY TO REACH YOUR GOALS TOMORROW

Gardeners know that planting a small seed today can reap huge rewards in the future. The same is true with your retirement savings plan! Saving just a little of your paycheck now can make a huge difference in retirement.

When choosing how much to save, it's important to be realistic about what it will take to reach your goals. The good news is that the longer you have to let your savings grow, the easier reaching your goals will be. Here are a few examples to put your retirement savings into perspective:

### Assuming a \$50,000 annual salary:

If you contribute →	2%*	4%*	6%*	8%*	10%*
Contribution every two weeks	\$38	\$77	\$115	\$154	\$192
Your contribution amount by year-end	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Account value in 10 years	\$15,285	\$30,570	\$45,855	\$61,140	\$76,426
in 20 years	\$49,261	\$98,522	\$147,783	\$197,044	\$246,305
in 30 years	\$124,783	\$249,566	\$374,349	\$499,132	\$623,915

\*Percentage of salary

Values are for illustrative purposes only and do not reflect the results of any particular investment, which will fluctuate with market conditions. An 8% average annual return rate, compounded every two weeks, is assumed. Regular investing does not ensure a profit or protect against loss in a declining market. The actual results for the period shown will vary. The information contained herein has been prepared solely for informational purposes and is not an offer to buy or sell or a solicitation of an offer to buy or sell any security or to participate in any trading strategy. Past performance is no guarantee of future results. The information in this material may contain projections or other forward-looking statements regarding future events, targets or expectations. There is no assurance that such events or targets will be achieved and may be significantly different than that shown here.

## TRACK YOUR PROGRESS

Your retirement plan website provides an estimate of your retirement income based on your current rate of savings. Log in to your account today to view your estimate and ensure you are saving enough to reach your goals.

## WE'RE HERE TO HELP

BerganKDV provides retirement plan consultations at no additional cost to you. A BerganKDV advisor can review your retirement plan account and help you devise a strategy for a successful retirement. Reach out today using the information below – we're happy to help!

bergankdv



**SCHEDULE A CONSULTATION**  
BerganKDV.com/Educate



**EMAIL**  
retirement@bergankdv.com



**CALL**  
1-844-674-401k