

A little more now may mean a lot more later

Every extra dollar you contribute to your employer’s retirement plan today has the potential to grow over time through the power of tax-deferred earnings. That’s one reason why even a small increase to your contribution today may make a big impact on your account balance in retirement.

Just 2% can jump-start your savings

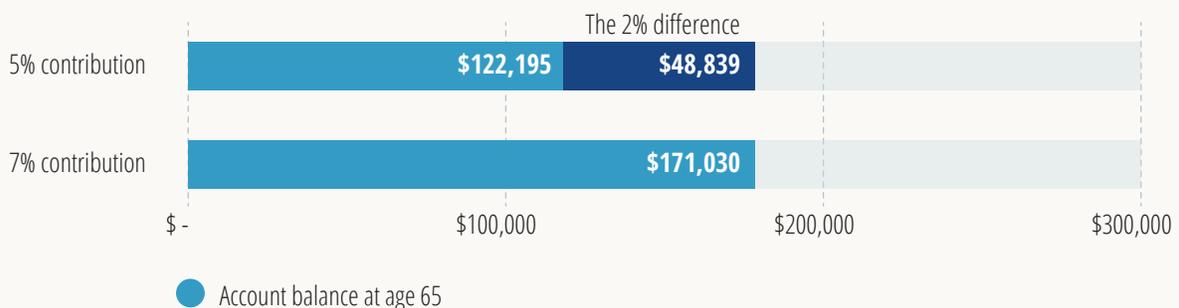
If you’re already contributing 5% of your annual salary to your retirement plan, that’s approximately \$29 a week on a \$30,000 salary. By putting aside only 2% more — about \$12 a week (or less than the price of a movie ticket) — you may save another \$600 a year.*

At a hypothetical 6% annual rate of return for 30 years, that may mean nearly \$50,000 more for your retirement.

Saving more may cost you less

Because before-tax contributions reduce your taxable income, you may end up with more take-home pay than you expect. In this example, a 2% increase means an annual contribution increase of \$600, but the impact to annual spendable pay is only \$528 — or only \$10.15 a week.

Just 2% more may jump-start your savings*



Take your savings to the next level with an increase of just 2%. It may make a significant difference in your account balance and only a small difference in your take-home pay.

An annual increase can help turbocharge your savings

If one small increase can be a painless way to jump-start your savings, why not turbocharge your savings plan with a recurring increase?

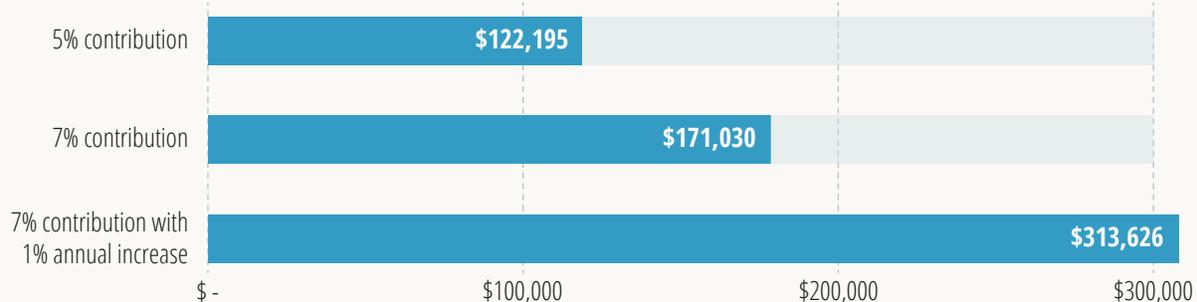
Starting with the 7% deferral from the previous example, if you increase your savings rate by additional 1% every year until you reach 15, your balance at retirement can accelerate from \$175,790 to \$313,626.*

Consider taking action now

Log in to your account at massmutual.com/retirementaccess and save more today! You can find out if your plan offers automatic contribution increases on your account homepage, or you can call your plan representative at **800-854-0647** for assistance.

You can also use the Empower RetireSmart app to manage the automatic contribution increase feature, where available. Accessing the app is fast and free. Just search for Empower *RetireSmart* in the App Store® from Apple® or on Google Play™ and download the app today.

Help turbocharge your savings with annual increases*



If your retirement plan offers the automatic contribution increase feature, you can do this automatically and help put your savings strategy into overdrive. Your account value can potentially grow to be substantially higher if you gradually increase your savings rate over time.

Investing involves risk, including possible loss of principal.

*Contribution accelerator calculator, KJE Computer Solutions, Inc., dinkytown.net. Examples are hypothetical and do not represent the future performance of any investment option available in your employer's plan. Examples assume before-tax weekly contributions of 5% and 7% of a \$30,000 annual salary, or \$28.85 and \$40.38 per week, earning a hypothetical 6% annual rate of return over 30 years. Annual increase example assumes a starting before-tax weekly contribution of 7% of a \$30,000 annual salary, increasing by 1% annually until contributions reach 15%.

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