SAVING & INVESTING



BECOMING A SUPER SAVER

IT'S NOT AS HARD AS YOU THINK

We've all heard of them—the "rags-to-riches" stories about the humble next-door neighbor who became an overnight millionaire after winning the lottery, developing a mobile app, or inventing the best widget ever. In reality, that's not the way most of us achieve financial security.

Most individuals and couples achieve financial security by simply setting goals, starting small, and taking it one step at a time.

LET THE JOURNEY BEGIN

While the journey toward financial security can seem daunting, especially when you're first starting out, it doesn't need to be overwhelming. In fact, taking the first steps toward financial security can be as simple as:

- SETTING A GOAL
- STARTING SMALL
- TAKING IT ONE STEP AT A TIME

Once you have some savings momentum going, you might find yourself asking "Why didn't I do this sooner?"

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SETTING A GOAL

As the saying goes, if you don't know where you're going, any road will get you there. And, so it goes, with financial security. While each individual's path to financial security is uniquely his or her own, a common theme found among those who attain financial security is that they have set goals for themselves.

Goal setting, from a savings perspective, is especially crucial when you're starting out. Your goals may change over time, and that's OK. But it's your initial goals that give rise to the roadmap, motivation and habits that will propel you forward on your journey to financial security. By setting goals, you're taking the first crucial step toward unleashing your unrealized potential as a super saver.

STARTING SMALL

No savings effort is too small. A regular pattern of savings can help you develop the habits that position you for success. Many financially secure individuals and couples started on their savings journeys saving only a few dollars per month. This simple act of starting—even when starting small—is the first crucial step in a savings journey that can make a lifelong difference.

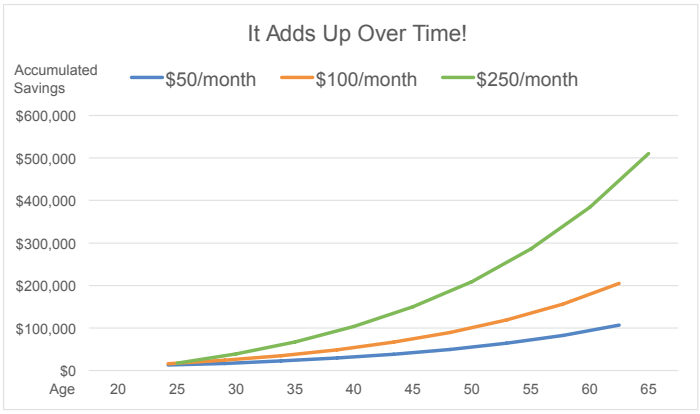
While you may feel that your initial monthly savings are too modest to make a difference, you'll be surprised how quickly the savings start to add up. And, as the savings start to add up, that may be just the motivation you need to creatively save more as time goes by.

TAKING IT ONE STEP AT A TIME

As your savings habits evolve, you might decide that cutting back on one morning coffee per week allows you to set aside an extra $20 per month. Just think. That's $240 per year! Or, you might decide to dedicate half of your next pay raise at work to savings while using the other half for normal monthly expenditures.

Regardless of how, when, or if you increase your monthly savings, the key is that you're starting to save now rather than later. If you start saving now, even in small monthly amounts, you've taken an incredibly important step toward achieving a secure financial future.

The chart below illustrates how even modest monthly savings amounts can add up over time—especially when you take advantage of the tax shelter benefits afforded by savings products such as a Traditional IRA or Roth IRA.



Assumptions: Monthly savings, tax-sheltered growth, 5% rate of return, compounded daily.