Boost your savings automatically by contributing a percentage of pay

Are you contributing a dollar amount to your retirement plan? If you contribute a percentage of your salary instead, your account gets an automatic boost when your pay increases.

See the difference when you save a % instead of a $ amount

Based on a $60,000 salary to start, saving for 30 years

When you start

In both cases you're saving 5% of salary.

After 30 years

Saving a percentage automatically builds your savings faster.

You'd have about **$97,000 or nearly 40% more**—and that's without ever increasing your contribution rate.

This example is hypothetical, does not reflect the return of any specific investment, and is not a guarantee of a specific rate of return. Figures are based on an annual 6% rate of return on monthly contributions of $250 and on 5% of salary starting at $60,000 with salary increasing 3% annually. Income taxes must be paid at withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½. Investment return and principal value will fluctuate so that the investor's units, when redeemed, may be worth more or less than their original cost. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown. Keep in mind that investing involves risk, including possible loss of principal.

Review your contributions and update now

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