

## **Saving More Matters**

Even small increases can go a long way over time.



Current Monthly Contribution	Increase Yearly	In addition to your current balance, you could have an extra		
		10 Years Later	20 Years Later	30 Years Later
\$25	\$0	\$4,062	\$11,336	\$24,363
	\$5	\$7,329	\$28,578	\$74,756
\$50	\$0	\$8,124	\$22,672	\$48,726
	\$10	\$14,658	\$57,157	\$149,512
\$100	\$0	\$16,247	\$45,344	\$97,451
	\$20	\$29,317	\$114,313	\$299,024
Assumes 6% effective average annual return, compounded monthly. For illustrative purposes only.				

## Want to maximize your tax benefits?

Pre-tax contributions reduce your current tax bill, and all taxes are delayed until you withdraw. In 2023, you can contribute up to:

- **\$22,500**
- **\$30,000** if age 50 or older
- \$45,000 if you qualify for the Pre-retirement catch-up

## For more information, contact your MissionSquare Retirement representative.