

# Give your future self a financial boost.★

**Saving just 1% more can help your savings soar, especially if you make it a habit to increase your savings rate regularly.**

Increases every year—whether you enroll in the automatic increase program or increase your savings on your own—can add up over time.

**STARTING AT**  
Age: 25  
Salary: \$35,000  
401(k) contribution:  
4% + 4% employer match

AGE 25 30 35 40 45 50 55 60 65 67

**BALANCE AT AGE 67**  
**\$959,000**  
1% increase  
annually up to 15%\*

**\$571,000**  
1% increase  
annually up to 6%\*

**\$462,000**  
No increase\*



**Text POWER to 343-898**  
to see how a small  
increase can make a  
big difference.

**Or, SCAN to Learn More**



Hover your  
phone's camera  
over the code.  
**NO APP NEEDED!**

## Investing involves risk, including risk of loss.

Message and data rates may apply. Get details at <http://pages.fidelityinvestments.com/smsee>.

\* Hypothetical examples assume that the individual saves according to the described scenarios until retirement age 67, and receives a 1.5% real increase in wages per year. Rate of return is 4.5% in real terms or real dollars. The maximum annual qualified 401(k) retirement plan employee contribution limit in 2022 is \$20,500 (or \$27,000 if age is 50 or older). All dollars shown are pretax dollars. All scenarios assume starting age 25, starting salary \$35,000. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax contributions are subject to taxes when withdrawn. Distributions before age 59 1/2 may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. Systematic investing does not ensure a profit or guarantee against a loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for 4.5% annual rate of return also come with risk of loss.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2022 FMR LLC. All rights reserved. 930938.3.0

