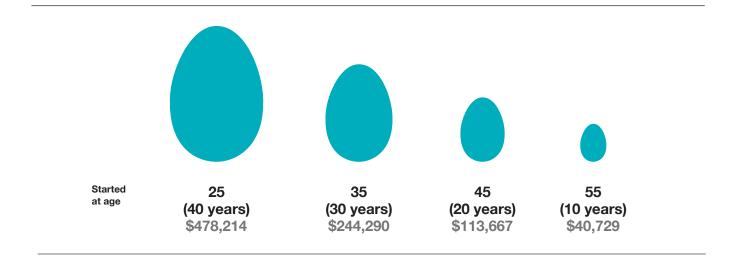


Retirement Journey Field Note #1 Start As Soon As Possible





Enrolling in your company's retirement plan is one of the most important things you can do as you begin your retirement story. Even if you start off small, saving now can go a long way over time. Go to icmarc.org/rec to check out our Cost of Delay calculator to see just how much you can save!





This illustration is a hypothetical compounding example. It shows the impact of contributing 6% of a \$50,000 annual salary (i.e., \$3,000) at a 6% annual effective rate of return. The example shows the result of contributing over the course of 40, 30, 20, and 10 years (assuming equal contribution amounts each month and a retirement age 65) to highlight the advantages of starting to save earlier in life. This illustration is not intended to represent the performance of any specific investment. Actual returns and principal values will fluctuate. Taxes are due when the money is withdrawn from the DC plan.