

It Can Pay to Increase Your Savings Rate



In 2016, you can contribute up to \$18,000 to your retirement plan account. Now is the ideal time to evaluate your savings rate and increase your contribution to your plan. If you're age 50 or over, you may also be eligible for a catch-up contribution up to \$6,000.

How Much Can You Contribute?

The IRS indexed dollar limits for contributions to qualified retirement plans are shown in the table below.¹

Contribution	2015 Limit	2016 Limit
401(k), 403(b), 457 Contribution ²	\$18,000	\$18,000
Catch-up Contribution	\$6,000	\$6,000

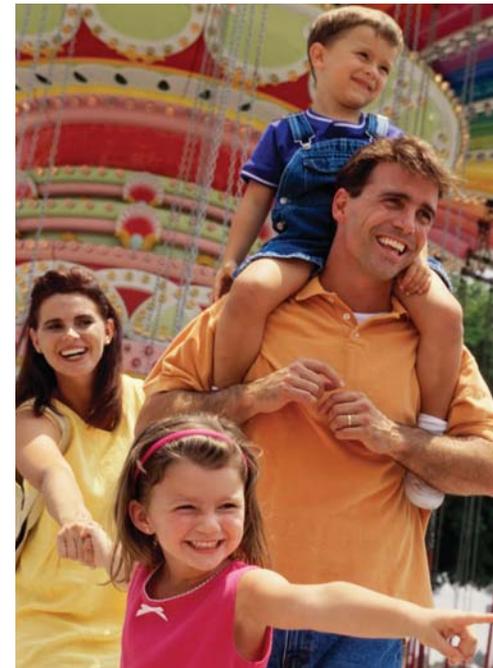
- 1 This update is provided for informational purposes and is not intended as legal advice.
- 2 Employee deferrals to all 401(k) and 403(b) plans must be aggregated for purposes of this limit.

See How Small Increases Add Up

Just a small increase in your retirement contribution level could mean thousands of dollars over time. Check out the chart below to see how:

Contribution Increase	Savings After			
	10 Yrs	20 Yrs	30 Yrs	40 Yrs
1% (\$29.17 monthly)	\$5,049	\$15,195	\$35,587	\$76,566
5% (\$145.83 monthly)	\$25,241	\$75,967	\$177,908	\$382,777

This example is hypothetical and for illustrative purposes only and is not indicative of the performance of any specific investment. Investments are subject to market risk and fluctuate in value. All contribution amounts are based on a \$35,000 annual salary and assume an annual rate of return of 7 percent compounded monthly.



Visit www.standard.com/retirement and log into Personal Savings Center to increase your contribution. If you are a first-time visitor, create an online account by following the on-screen instructions.

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