

## Effects of Saving

### Effect of Saving Over a 25 Year Period\*

<i>Monthly Deferral Amount</i>	<i>Assumed Earnings Rate</i>		
	<i>6%</i>	<i>7%</i>	<i>8%</i>
\$25	17,324.85	20,251.79	23,775.66
\$50	34,649.70	40,503.58	47,551.32
\$100	69,299.40	81,007.17	95,102.64
\$200	138,598.79	162,014.34	190,205.28
\$400	277,197.58	324,028.68	380,410.56

### Effect of Saving Over a 30 Year Period\*

<i>Monthly Deferral Amount</i>	<i>Assumed Earnings Rate</i>		
	<i>6%</i>	<i>7%</i>	<i>8%</i>
\$25	25,112.88	30,499.27	37,258.99
\$50	50,225.75	60,998.55	74,517.97
\$100	100,451.50	121,997.10	149,035.94
\$200	200,903.01	243,994.20	298,071.89
\$400	401,806.02	487,988.40	596,143.78

**\*These examples are provided for illustration purposes only and do not guarantee that the fund will perform at this level in the future.**