

RETIREMENT



Key assumptions:

- Starting salary for both women = \$40,000
- Fixed rate of return of 10% (rough average of S&P 500 Index returns over the past 40 years)
- 3% salary increase per year
- 6% employee contribution
- 6% employer match
- 7-year parental leave
- 6% salary decrease upon returning to the workforce = \$49,200 salary

Hypothetical examples are for illustrative purposes only.

This material should be used as helpful hints only. Each person's situation is different. You should consult your investment professional or other relevant professional before making any decisions.

SAVING SENSE FOR CAREGIVERS

Leaving work to care for family members, such as children or elderly parents, is a financially tough decision. But do you know how much it could impact your retirement savings?

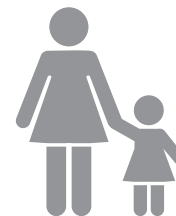
Steady versus disrupted saving

Here's how saving steadily in a hypothetical employer-sponsored retirement plan compares to taking a 7-year break during a 40-year period and earning a hypothetical 10% return.



KAREN

NO PARENTAL LEAVE



SARA

WITH PARENTAL LEAVE

Employee contribution

	KAREN NO PARENTAL LEAVE	SARA WITH PARENTAL LEAVE
Amount invested	\$189,663	\$134,236
Final account value	\$1,946,407	\$1,555,263

Employee contribution including employer match

	KAREN NO PARENTAL LEAVE	SARA WITH PARENTAL LEAVE
Amount invested	\$369,326	\$258,289
Final account value	\$3,440,222	\$2,658,398

As you can see, even at a relatively modest rate of retirement saving, Karen, who saved without disruption, had an ending retirement account balance that was significantly higher — \$400k without a match and \$800K with a match—than Sara, who left work for seven years.

Insights and action steps

While the decision to leave work for caregiving is both personal and situational, it doesn't have to derail your long-term saving. Keep your saving on track by

- continuing to invest small amounts while you're out of work, possibly through a spousal IRA, to get the benefit of compounding.
- maximizing contributions to your employer-sponsored retirement plan before and after your time out of work.
- choosing investment options with potential to grow more early in your career, when you have more time to possibly make up for short-term losses from volatile markets.

Retirement

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