It's Never Too Late to Start Saving for Retirement

Saving for retirement does not have to feel overwhelming.

Understanding how your money can grow over time can help you feel more confident about getting started or continuing where you are.

When earnings stay invested, they have the opportunity to compound year after year, helping your money grow over time.

One important concept is compounded earnings.

Compounding occurs when your investment earnings stay invested and continue to grow over time. You can earn returns not only on your original contributions, but also on the earnings already in your account. As long as your earnings remain invested, they have the opportunity to build on one another.

Time plays an important role in how compounding works. The more time your money has to grow, the more opportunity it has to benefit from compounded earnings. That is why starting earlier can make saving feel easier. But no matter your age, starting today still makes a difference. What does this mean for you?

The earlier you start, the easier it is to accumulate enough money to meet your retirement income needs. You are giving yourself more "squares on the chessboard" or opportunities for your earnings to compound. So, it's never too late to start saving for retirement.

Whether you are 20 or 50, the sooner you begin, the easier it will be. Moreover, because your investment is not taxed until withdrawal, your original investment and all its accumulated earnings work for you tax-free throughout your pre-retirement years.

Here is a simple example.

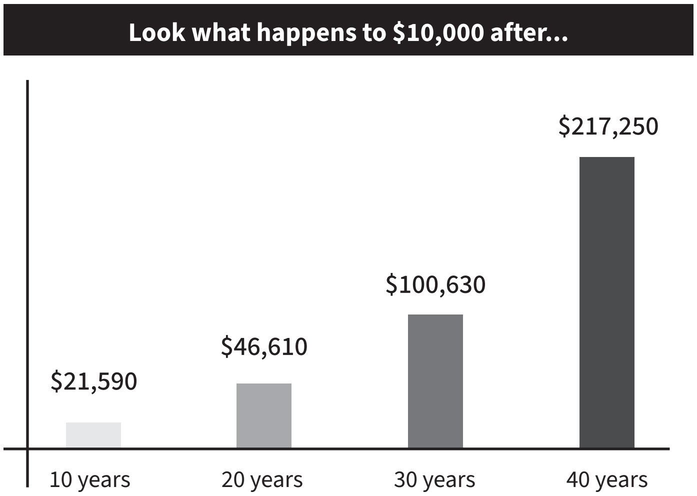
If you earn a hypothetical average annual return of 8% and reinvest your earnings, your account balance could roughly double over time.

An initial investment of $10,000 could grow to nearly $18,000 after ten years. After twenty years, it could grow to more than $32,000. Over the long term, earning returns on both your contributions and past earnings can significantly boost your retirement savings.

Another benefit of saving through your retirement plan can be tax deferral. Because taxes are generally not due until you withdraw money in retirement, both your contributions and their earnings can continue working for you throughout your working years.

Whether you are just starting out or closer to retirement, taking steps today can help you build toward the future you want. The earlier you start, the more your money can work for you.

INCLINE PENSION CONSULTING



Hypothetical example only. Assumes 8% annual return.

Enroll today by calling 800-923-2732 or by visiting myplanconnection.com.

This content is made available for educational purposes only to give you general information and a general understanding of employee benefit plans. It is not meant to provide specific legal or tax advice. This should not be used as a substitute for competent legal or tax advice from a licensed professional attorney, financial advisor, or other tax professional in your state.

This is a hypothetical example for illustrative purposes only. While it illustrates the difference expenses can make, actual returns will vary over time for most long-term investments.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.