




ON THE ROAD TO RETIREMENT

Let's follow Dave on his journey to retirement.



Dave is 30 years old. He knows the road to retirement is long with many twists and turns along the way. He is ready to start saving today! His 403(b) plan at Goodwill makes saving easy.

Enroll

Dave signs up for the 403(b) plan during new hire orientation. Dave could also sign up with HR at anytime.

He can decide to save a percent (%) or a dollar (\$) amount from his paycheck. He can also choose to save on a pre-tax or Roth (post-tax) basis.

Start Saving

Dave decides to save **\$10** pre-tax per paycheck. On his paycheck Goodwill will deduct \$10 before taxes.

Goodwill will match his savings **\$5** to help him save for retirement.

Goodwill matches 50% of each dollar he puts in, up to 6% of his salary.

Deposit

Each pay period Goodwill deposits Dave's savings and the match into his 403(b) account.

Dave can access his account and track his progress online at alerusrb.com

Invest

Dave's retirement savings and the match are invested automatically for him based on his age.

Dave can change his investments at anytime.

Grow

Dave's retirement savings can grow over a long timeline until retirement.

For example, saving \$10 per paycheck + \$5 match until age 67 may grow to \$68,790

Source: www.bankrate.com/calculators/retirement/investment-goal-calculator.aspx Assumes a 7% rate of return on investment, contributions every 2 weeks, at the end of the pay period, returns compounded daily. This is a hypothetical example and is for illustrative purposes only. No specific investments were used in this example. Actual results will vary. Past performance does not guarantee future results.

Retire

By Dave saving in his 403(b) plan, it helps him to reach his final destination - retirement! Now that he has arrived at retirement, he can use the money in his 403(b) account for his living expenses or to fund his next adventure.

As Dave withdraws his money in retirement, he will pay income tax on the money he takes out of the plan. Because Dave is now over age 59.5, his withdrawals will be free of the 10% penalty.



Questions about your journey to retirement?
Contact SRP at (512) 222-4174 or support@srpretire.com



Disclosures



Descriptions of plan features and benefits are subject to the plan document, which will govern in case of inconsistencies.

All investing involves risk including loss of principal. No strategy assures success or protects against loss.

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