

GIVE YOURSELF SOME CREDIT!



The Saver's Credit could pay you back in retirement – and at tax time.

The Saver's Credit offers a chance to save for the future and get money back at tax time. Depending on your income and tax filing status, you could get back up to 50% percent of the first \$2,000 you contribute to your retirement plan (or 50% of the first \$4,000 if you are married and file jointly). It works like a rebate and is worth as much as \$1,000 for single filers and \$2,000 for married couples who file jointly. Here's how much it could mean to you based on your adjusted gross income (AGI) in 2017:

MARRIED FILING JOINTLY	HEAD OF HOUSEHOLD	SINGLE AND OTHERS*	SAVER'S CREDIT
AGI up to \$37,000	AGI up to \$27,750	AGI up to \$18,500	50% of your contribution
\$37,001 - \$40,000	\$27,751 - \$30,000	\$18,501 - \$20,000	20% of your contribution
\$40,001 - \$62,000	\$30,001 - \$46,500	\$20,001 - \$31,000	10% of your contribution

**Married filing separately or qualifying widow(er)*

When it comes to saving for retirement, there's no time like the present. Start earning your credit today.

THINK AHEAD. TAKE ACTION NOW.

- **Learn more.** Visit irs.gov or your company's Human Resources department.
- **Get started!** Enroll in your plan at propergroup.trsretire.com, or call 800-755-5801.
- **Already enrolled?** Consider saving enough to make the most of your credit.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

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Proper Group International, LLC, has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between the two organizations.

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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