

# ARE YOU SABOTAGING YOUR RETIREMENT?

## If you think...

## Then consider...

I don't make enough money

**Tax Savings.** Your contribution can be taken out before taxes, so the amount of taxes from your paycheck could be lower.

"I'm too young to worry about it right now; time is on my side."

**The magic of compounding.** When you give your money more time to accumulate, the earnings on your investments – and the annual compounding of those earnings – can make a big difference in your final return.

"I'm too old, it's too late."

**It's never too late.** If you're 50 years old or older, you can contribute a catch-up deferral of up to \$6,500 for 2021. You still have time to put your money to work for you.

"Stock, bonds... it's too confusing!"

**There is an easier way!** Your plan may have the option to invest your money in a "pre-set" asset allocation or lifestyle model that takes into account your expected retirement date or age. It's a "set it and forget it" approach and works well for the time-starved investor.

"I'll make due with Social Security."

**Really?!?! The average monthly Social Security benefit in 2021 is \$1,543. Could you maintain your standard of living in retirement with that?**

"I just don't know how to get started."

**Help is available.** We understand how saving for retirement can be overwhelming, but it's easier than you think. Contact Human Resources to get enrollment information or reach out to us at Hays Financial Group.

Hays Financial Group is always here to help. Call, text, go online, or scan the code to schedule with us.



844.714.7634 or text RETIRE to 833.336.0276



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