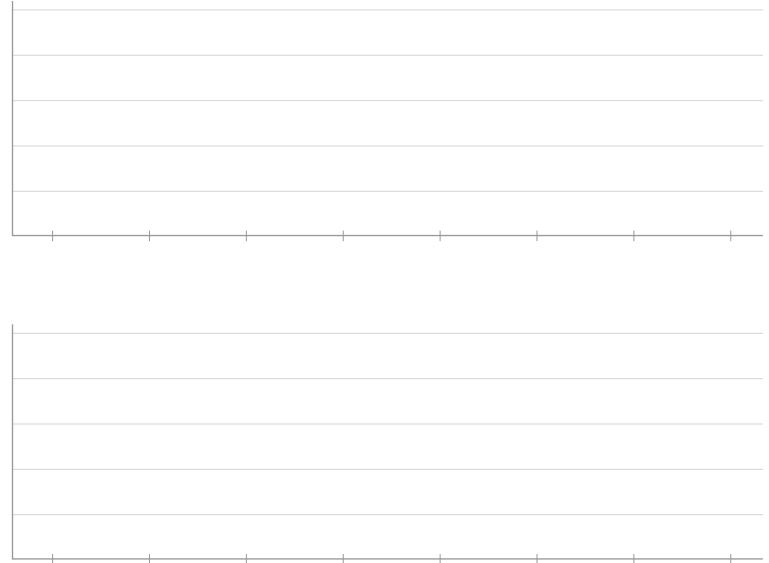


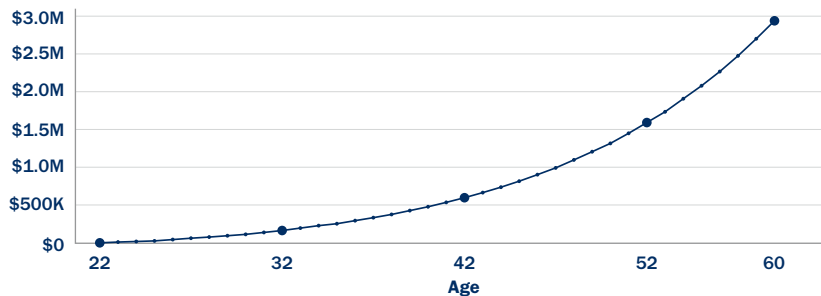
As you begin your full-time career, retirement will seem a long way off...but the earlier you start planning for it, the more wealth you will have amassed when you're ready to stop working! Several factors influence your wealth accumulation:

- **Investing early:** The earlier you start investing the better! Thanks to the magic of compounding interest, any amount of money you save earlier in your career will be worth far more than the same amount saved later.
- **Salary:** A good habit is to start investing a percentage of your salary (e.g., 10-15%). As your career and salary grows, so too will your total contributions. Plus, these investments are tax-deferred, giving you a little extra spending money each year after tax season.
- **Company match:** Most companies provide some kind of retirement match (e.g., for a 50% match, your employer would match half of your investment). Take advantage of the maximum match your company will make because it's free money!
- **Rate of return:** The market will fluctuate, sometimes dramatically. But don't stress (or celebrate) because over the long run, on average, the market will return about 7-8%.
- **Diversify:** Invest in index (e.g., S&P 500) or mutual funds, which will distribute your investments into hundreds of companies. This reduces your overall risk and you'll still take advantage of that long-term growth rate of 7-8%.
- **One more smart idea:** In addition, you should consider investing in a Roth IRA, which provides two main benefits: your earnings and withdrawals are both tax free!



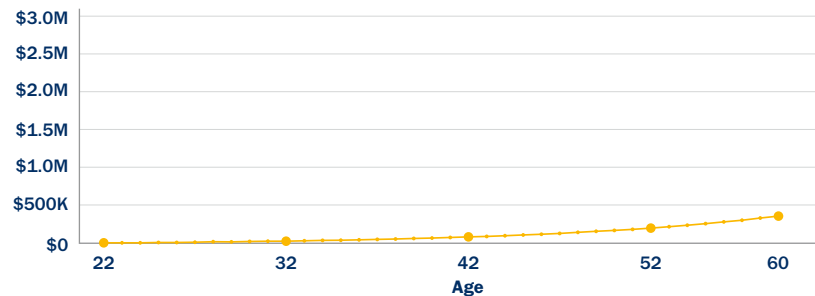
MAX CONTRIBUTION

Invest 10% annually from year 1



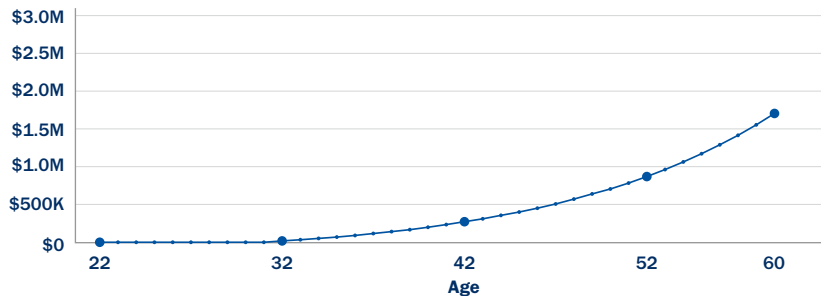
MINIMAL CONTRIBUTION

Invest \$1,000 annually from year 1



DELAYED CONTRIBUTION

No contribution until after 10 years followed by investing 10% annually



Contribution assumptions

- \$50,000 starting salary
- 2% annual increase
- Salary adjustment in years 5 and 10
- 50% company match
- 8% return

How much does it take monthly to save \$1 million at a 6% return rate?

Starting at 20 years old: \$319 per month
Starting at 30 years old: \$613 per month
Starting at 40 years old: \$1,240 per month
Starting at 50 years old: \$2,831 per month

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