



Do the 7%
Adventist Retirement

Let's journey together toward more savings

With the goal of helping you meet your financial goals and being adequately prepared for retirement, the auto escalation feature was added to the Adventist Retirement Plan ("the Plan") in July 2018. This feature automatically increases the amount you are saving by 1% each year until you reach a 7% savings rate.

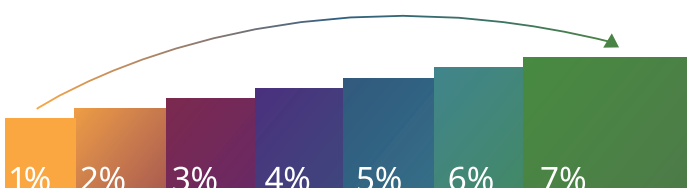
Why wait to get to 7%?

The good news is you don't have to wait. You can start contributing 7% right way to maximize your potential to reach your retirement savings goals. While you could sit back and let your contributions automatically increase by 1% per year, the time it will take you to reach 7% can really cost you.

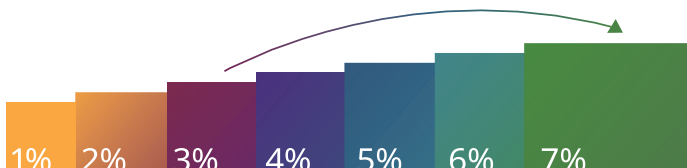
When you take a look at the examples below, it's easy to see how much money you're potentially leaving on the table by waiting to increase your savings to 7%.

Step-by-step vs. taking the leap

An individual saving 1% who increases their savings to 7% now rather than waiting to reach 7% through 1% annual increases could have almost **\$25,000 more** in savings after 20 years.



An individual saving 3% who increases their savings to 7% now rather than waiting to reach 7% through 1% annual increases could have almost **\$10,000 more** in savings after 20 years.



"FOR ILLUSTRATIVE PURPOSES ONLY. Examples assume an annual salary of \$40,000, with 19 years of contributions, at \$233.34 a month, with contributions made at the end of each semi-monthly pay period. Both assume an 8% rate of return compounded semi-monthly which is reinvested. The example doesn't represent a particular investment product. This information is for educational purposes only and is not meant to provide tax or investment advice."

Why only 7%?

The reason you are encouraged to do the 7% now is because the Plan will make up the rest. Your employer makes a basic 5% contribution, plus provides a 100% matching contribution, on the first 3% you save. Your Adventist Retirement Plan contributions, plus your personal savings rate, will total 15%. How much you need depends on your own situation, but financial consultants typically recommend 15% as a goal for retirement savings. When you "Do the 7%" and the Plan contributes 8%, we journey — together — to get to a 15% savings rate.

Take full advantage of the value the Plan provides for your financial future. And the sooner you can "Do the 7%," the more opportunity you'll have to reach your financial goals and achieve the retirement you deserve.

Log in to your account at empowermyretirement.com to begin your journey and "Do the 7%" today!

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