

charles  
SCHWAB

*Own your tomorrow.*

What do  
you want  
to be when  
you retire?



# Make your future self a priority.

Whether you want to be the world's best grandparent, pursue passion projects, or have a great adventure, working toward achieving your retirement goals depends on the actions you take today. We know you have important financial priorities to meet now, but saving even a little through your <long plan name> may help make a big difference later.

## Why start saving now?

Putting away for tomorrow may work to your advantage today. Contributing to a tax-deferred retirement plan may help lower your current taxes, meaning more of your money stays with you. Plus, the more you save now, the more you may have later to take that dream trip, open your own business, or spoil your grandkids.

## <Your employer may match your contribution.

That means you can save more up to a set limit, just by contributing enough to qualify for the match.†>

## Not sure how to begin?

<Through your plan, you can get access to advice provided by <vendor>, an independent registered investment <adviser><adviser>, that helps you know how much to save and how to invest your savings in your plan account.‡ >Our online Learning Center features resources and interactive tools that may help you determine your preferred contribution rate as well as suggestions for juggling financial priorities. Have questions? Call us at **1-866-574-3236**.

## Time really is money.

Start contributing \$200 per month today and you could have ...

**\$293,630 in 30 years\***

**\$118,615 in 20 years\***

**\$37,549  
in 10 years\***



Use the paycheck calculator at **[schwab.com/savenow](https://www.schwab.com/savenow)** to find out how little it can take to start saving today.

No matter how far you are from retiring, start saving now for what you want to be.

[schwab.com/savenow](https://www.schwab.com/savenow)  
1-866-574-3236

**Your future self  
will thank you.**

<El ahorro para la jubilación no le cuesta tanto como usted piensa. Llámenos al **1-877-905-2553** para más información en español o para inscribirse en su plan de ahorros para su jubilación.>

\*Hypothetical data are for illustrative purposes only and are not intended to represent past or future performance of any specific investment. The balances shown represent the \$200 per month or \$2,400 per year contributed for 10, 20, and 30 years. This example assumes a hypothetical annual rate of return of 8%; returns assume reinvestment of dividends and no current taxes paid on earnings in a retirement plan account.

<†Your company may have a maximum match as well as other restrictions. The employer contribution is paid on a pre-tax basis and may be taxable at withdrawal.>

<‡Schwab Retirement Planner<sup>®</sup> provides participants with a retirement savings and investment strategy, a major component of which is a discretionary investment management service furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc.; Charles Schwab & Co., Inc., a federally registered investment advisor; or their affiliates. **There is no guarantee a participant's savings and investment strategy will provide adequate income at or through their retirement. Fees are charged for Schwab Retirement Planner, including its discretionary investment management service, based on the participant's account balance.** The Morningstar name and logo are registered marks of Morningstar, Inc.>

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