

Investing early can make all the difference



Mister Car Wash 401k Retirement Plan

Monica

- Monica begins contributing to her tax-deferred retirement plan at age 20.
- She invests \$3,000 a year with a hypothetical 6% annual rate of return.
- Ten years later, she stops contributing.
- Monica's \$30,000 continues to earn a hypothetical 6% annual rate of return until she retires at age 65.

YEAR	ANNUAL CONTRIBUTION	TOTAL CUMULATIVE CONTRIBUTION	ACCOUNT VALUE
1	\$3,000	\$3,000	\$3,000
10	\$0	\$30,000	\$39,542
20	\$0	\$30,000	\$70,814
30	\$0	\$30,000	\$126,817
40	\$0	\$30,000	\$227,109
45	\$0	\$30,000	\$303,923

Adam

- Adam doesn't start contributing to his tax-deferred retirement plan until he is 40 years old.
- He invests \$3,000 a year in his account, and his account earns a hypothetical 6% annual rate of return until he retires at age 65.

YEAR	ANNUAL CONTRIBUTION	TOTAL CUMULATIVE CONTRIBUTION	ACCOUNT VALUE
1	\$0	\$0	\$0
10	\$0	\$0	\$0
20	\$3,000	\$3,000	\$3,000
30	\$3,000	\$30,000	\$39,542
40	\$3,000	\$60,000	\$110,357
45	\$3,000	\$75,000	\$164,594

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not represent the performance of any investment options. It assumes a 6% annual rate of return and reinvestment of earnings, with no withdrawals. Rates of return may vary. Distributions from a tax-deferred retirement plan are taxable as ordinary income. The illustration does not reflect any charges, expenses or fees that may be associated with your plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted.

Who ends up with more money at age 65?

Is it Adam, who diligently invested \$75,000? Or Monica, who invested only \$30,000? Although Adam invested 2½ times more than Monica, Monica has \$139,329 more for retirement. Adam couldn't keep up, because he lost 19 years of compounding growth.

Even if you only invest a little ...

Your money can start working for you right away. And through compounding, your earnings may be even greater. As you can see, starting early may make a big difference at retirement.

For more information, call 1-800-338-4015 or visit www.empower-retirement.com/participant

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