

Ease of Saving More

Whether you're just starting your retirement savings journey or have been contributing for some time, every step you take helps ensure a better tomorrow.

But here's the big question—are you saving enough? And more importantly, are you fully taking advantage of your employer's contributions? After all, no one wants to miss out on extra financial support for their future.

Here's an example: Sean is 35, making \$60,000 a year, and saving 3% of his salary, contributing about \$70 every two weeks. If we anticipate a 6% return on investment each year, Sean will have approximately \$145,689 when he retires at 65. And with his employer's contributions on top of that, things are looking good.

What if Sean increased his contribution by just 1%? That's roughly an extra \$25 every two weeks, and by retirement, it could add up to an additional \$48,563. His total savings would reach \$194,252—a meaningful boost from a small change.

Now, if Sean's thinking even bigger—maybe exploring the world—he could increase his contribution to 6%, roughly an extra \$70 every two weeks, and watch his savings grow to an impressive \$291,379. That's a lot more adventures and memories waiting for him.

And here's the best part: all those contributions? They're tax-deductible and tax-deferred. So, Sean's not just saving for the future. He's being smart about it too.

So, what about you?

Could you find an extra \$70 each paycheck to make your retirement dreams come true?

Small contributions today mean big rewards tomorrow.

By taking advantage of the full employer contribution available to you, you're essentially getting free money for your future.

Securing your future is easier than ever.

Sign into your group retirement account today and use our retirement calculator to see how even a slight increase can make a big difference.

Ready to take action? Ask your employer how to take full advantage of the plan's contributions available to you.

Remember, your future is in your hands. Small steps today, big rewards tomorrow. Take action now, and let your retirement dreams grow with every contribution, just like Sean.

Co-operators Investing in your future. Together.

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