



oswald *financial*

The Power of
Contributing
to Your 401(k)

Contributions to a Participant's 401(k)



If YOU contribute...	will contribute...
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%
6% & above	4.5%

Your employer match is:
100% on the first 3% & 50% on the next 3%

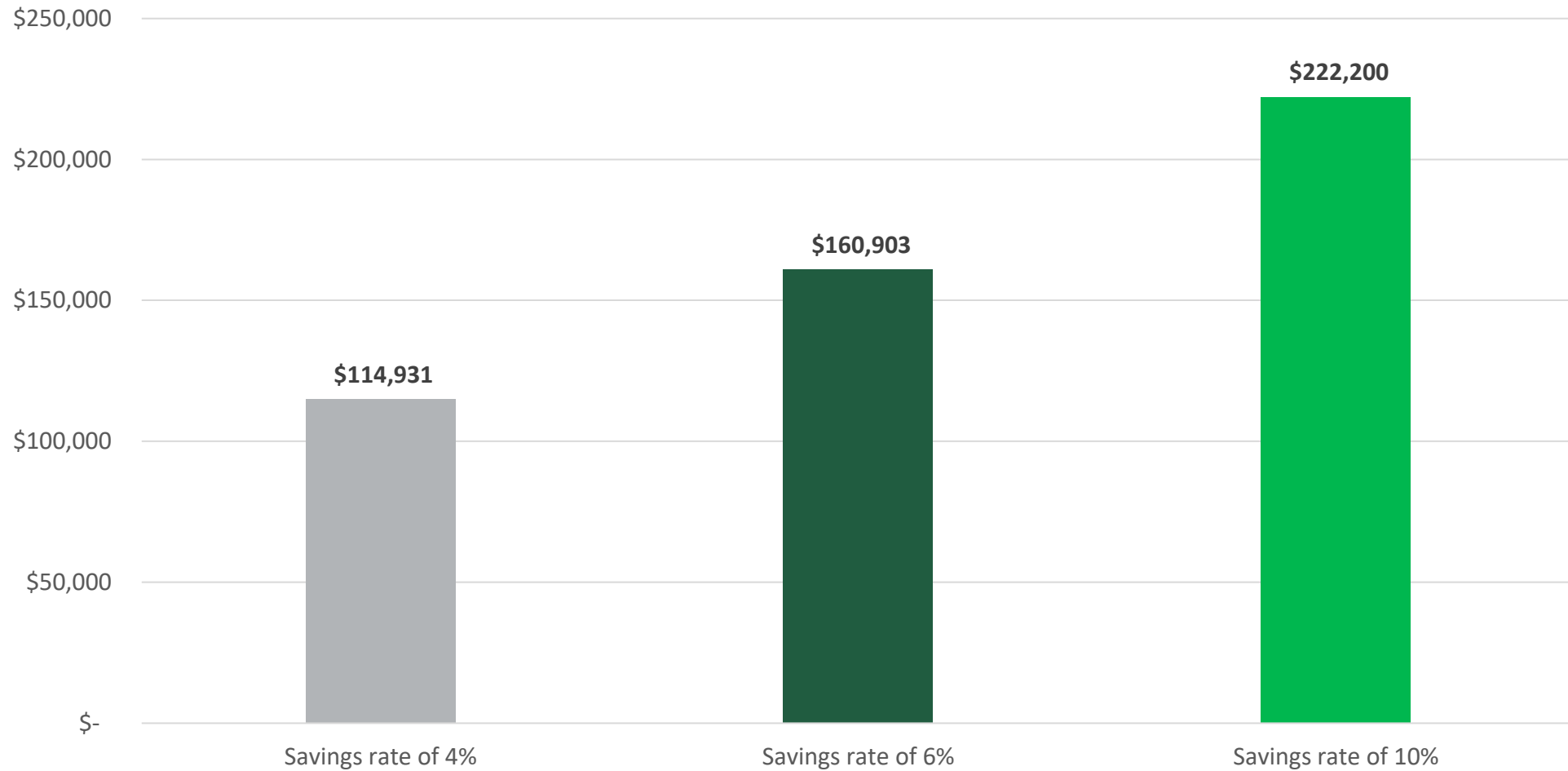
Contribution Illustration

Annual Income \$32,000	Savings rate of 4%	Savings rate of 6%	Savings rate of 10%
You Contribute	\$1,280	\$1,920	\$3,200
Company Contributes	\$1,120	\$1,440	\$1,440
\$\$ in Plan	\$2,400	\$3,360	\$4,640
Pay Reduction Bi-Weekly	\$49	\$74	\$123

← **FREE** 💰!!

Contribution Illustration

Account value in 30 years assuming 6% annual return with salary of \$32,000



How Can I Get Assistance?



Scott Kimble

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- Investments/ Personal Accounts
- Guidance/Help Making Retirement Decisions
- Options with my Account at Retirement
- Outside/Spousal Investments
- Rollover Options



800.835.5097

401k.fidelity.com

- Retirement Plan
- Website Help
- Loan Questions/Requests
- Fund Allocation Changes
- Deferral Changes