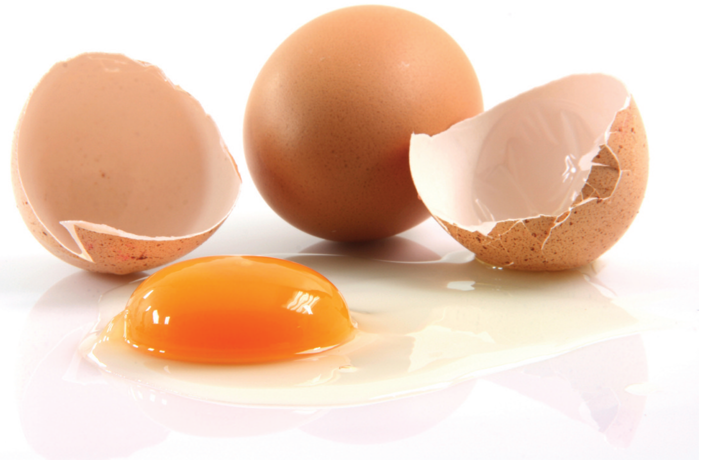
P L A N O F A L I F E T I M E™

Think Before You Stop Investing

DIVERSIFIED INVESTMENT ADVISORS

Don't let a missing match crack your nest egg

In today's unsettled economy, some employers have suspended matching contributions to their retirement plan participants' accounts. If yours is among them, it's critical that you continue to save for retirement—and even boost your contributions if you can.



The reason: While a company match could help you reach your financial goal sooner, if you quit contributing on your own, you might not achieve it at all.

The cost of stopping

Not only would ending your contributions early put less money to work for you, but missing out on the power of compounding—the earnings on your earnings—could only compound your woes.

Compare the potential results for two hypothetical retirement investors who end up taking different savings paths: Both start out saving at age 25 while earning the same salary and contributing to the same plan at the same rate. But the one who stops saving after 10 years accumulates only $85,434 by age 65—a whopping $105,250 less than the continual saver. Also, the "stopper" defers just $21,358 in taxable income—about 45% of the amount the saver defers. What's more, this example assumes a 6% annual investment return and 1% salary increases each year. If you and/or your investments do better, the differences between continuing and stopping contributions would be even greater.

Account balance by age 65:

Sorry Stopper	Smart Saver
$85,434	$190,684

Assumptions: Both investors begin by contributing 3% of pay per year, with a $35,000 starting salary that rises by 1% a year. They earn 6% a year on their investments and are in a 25% tax bracket.

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