

A small change can make a big difference



How much you contribute to your retirement plan today can make a big difference in how much you have when you're ready to retire. Just increasing your contribution rate from 4% to 5% could add more than \$76,000 to your savings over 30 years, assuming a \$50,000 salary.*

See how a 1% increase could play out for Suzi, Andrew, and Sharon in retirement:



[Here's how](#) a small change can make a big difference.

Ready to save more?

GET STARTED »

[Privacy Policy](#) | [Terms of Use](#)

Investing involves risk, including risk of loss.

*Approximation is based on a 1% increase in contributions and continued employment from current age to a retirement age of 67. We assume you are exactly your current age (in whole number of years) and will retire on your birthday at your

retirement age. Number of years of savings equals retirement age minus current age. Nominal investment growth rate is assumed to be 5.5%. Hypothetical nominal salary growth rate is assumed to be 4% (2.5% inflation + 1.5% real salary growth rate). All accumulated retirement savings amounts are shown in future (nominal) dollars.

Your own plan account may earn more or less than this example and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

© 2022 FMR LLC. All rights reserved.

985625.1.0