Diocese of Lafayette

Believe in your future

Learn more about increasing your contributions

3 Ways to increase retirement contributions

1. Give your account a raise
2. Pay off your debt
3. Cut spending

These days it feels like our money is pulled in many different directions. With all of the routine expenses, you may feel like you can't afford to make even a small increase to your retirement account contributions. Keep in mind, though, that even small increases can make a big difference. Consider these three tips on finding more money to contribute to your retirement account.

1. Give your account a raise

The next time you get a raise, consider celebrating your success by increasing your retirement contribution rate. You're not used to having that extra money, so chances are you won't miss it.

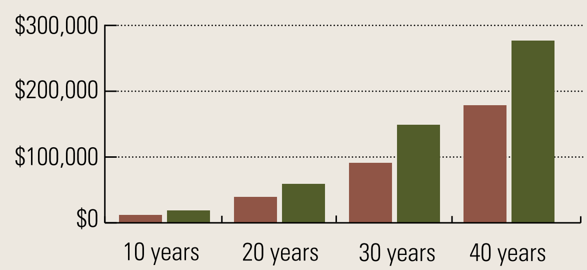
A small increase can go a long way

As you can see, if an investor who makes $30,000 per year increases his contribution rate from 4% to 6%, that would mean over 20 years, his retirement account would increase by over $21,000, but his contributions to his account would only increase by $12,000!

Deferral percentage comparison

	4% deferral	6% deferral
10 years	$14,617	$21,925
20 years	$42,943	$64,414
30 years	$93,670	$140,505
40 years	$184,515	$276,772

Note: This example assumes a 25% tax rate and a consistent 6% rate of return



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2. Pay off your debt

Think of the money that is tied up each month in payments toward personal debt. The sooner you pay off this debt, the sooner that money will be free to put toward your retirement goals.

3. Cut spending

Track how much you spend for a month, and then look for ways to cut spending to use toward investing in your retirement account.

For instance:
- Could you cut back by bringing your lunch instead of going out to eat?
- How about borrowing books from the library rather than buying them?
- Do you have a larger cell phone plan or cable package than you really need?

To increase your contributions, contact your plan administrator.

Note: All numeric examples are hypothetical. These hypothetical investment returns are for educational purposes only and are not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings. Actual returns or principal value will vary. Balances shown are before reduction for taxes.

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