

Continue Contributing to Your Future

State of Montana 457(b) Deferred Compensation Plan



Right now, there is no question that we are facing tougher economic times. Many of us may be looking at ways to try to save extra money to meet our budgets and cover our expenses. Yet during times of market volatility, it is especially important to think about your future.

Stopping your contributions for only five years could really cost you. It's important to continue contributing to your retirement Plan. See the example below.

Sue

- Starts contributing to her retirement plan at age 30
- Contributes \$150 per month
- Contributes consistently until she reaches age 65

Account value at age 65: \$213,707

John

- Starts contributing to his retirement plan at age 30
- Contributes \$150 per month
- Due to economic challenges, stops contributing for five years when he turns age 40
- Restarts contributing \$150 per month when he turns age 45 and continues until age 65

Account value at age 65: \$150,678

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Because John stopped contributing for five years, he lost the opportunity to contribute an additional \$9,000 and the possible growth of that money in his account. Because Sue saved continuously up to age 65, she has an additional \$63,029 in her account.

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¹ Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

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