

Let’s take a look at how small changes in your spending habits can make a big impact:



What if every morning you grab breakfast on the way to work and it costs \$10 each time



**5 x \$10 = \$50**



Actively saving, you decide to forgo the breakfast run 2 days a week and put that extra \$20 into your retirement account



**3 x \$10 = \$30**

**\$20 a week savings = \$1040 annually**

Small changes can make a big difference. Check out how compound interest has the potential to help your additional savings grow.<sup>1</sup>

Year	Total deposits	Compounded interest	Account balance
1	\$1,040.00	\$62.40	\$1,102.40
5	\$5,200.00	\$1,014.33	\$6,214.33
10	\$10,400.00	\$4,130.51	\$14,530.51
20	\$20,800.00	\$19,752.44	\$40,552.44
30	\$31,200.00	\$55,953.74	\$87,153.74
40	\$41,600.00	\$129,009.59	\$170,609.59

**Depending how many years you have before retirement, you could save up to \$170,609.59 extra for retirement**

<sup>1</sup> Based on saving \$1,040 annually, this illustration uses a hypothetical 6% rate of return. It is not representative of any specific situation and your results will vary. The hypothetical rate of return used does not reflect the deduction of fees and charges inherent to investing.