



SAVE MORE

SMALL CHANGES, BIG IMPACT

Setting aside money for retirement can seem daunting. But even small changes in your spending habits can add up to significant retirement savings over time.

	Regularity	Monthly Expense	Value if Invested for 10 Years*
Coffee and bagel	Twice a week	\$40	\$6,963.78
Lunch out	Twice a week	\$100	\$17,409.45
Dinner out	Once a week	\$200	\$34,818.89
Movie ticket	Once a month	\$15	\$2,611.42
Bottle of wine	Once a week	\$60	\$10,445.67

*Assuming 7% annual interest rate.

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