

Think you can't save for retirement? It's as easy as skipping that latte.

Saving for retirement doesn't have to mean making huge sacrifices, just balancing what you need — hello, groceries! — versus what you want, like that tasty venti mocha latte.

If you can manage to save \$5 a week, you can contribute \$20 a month towards your retirement — and over time, that can add up.

Think saving can wait?

Sure, if you're willing to throw away thousands of dollars later. If you put money into the New Hampshire Deferred Compensation Plan at an early age, you'll get the benefit of compound interest. Check out this hypothetical example:

IF YOU START LATER...

Saving \$20 monthly from ages 40-65 could give you \$13,929 by age 65.

\$13,929

IF YOU STARTED EARLY INSTEAD...

Saving \$20 monthly from ages 20-30 could give you \$25,204 by age 65. By starting earlier you put less away and still end up with more!

\$25,204



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Of course, this is just coffee money. **If you started early and saved more, say \$250 a month, you could have closer to \$300,000 by the time you're ready to retire.** Whether you save \$20 a month or \$250, the point is the same: You need to start saving, pronto.

READY TO FIND OUT MORE? You can start by calling the local office at **603-224-7700** or visiting the website at **www.nhdcp.com**.¹

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

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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State of New Hampshire
457(b) Public Employees Deferred Compensation Plan

