

# Want to save more?

## Here are a few strategies to consider:

- **Pay yourself first.** There are probably a lot of competing demands in your monthly budget. Prioritize your retirement savings to make sure it isn't overlooked.
- **Give yourself a raise.** Next time you get a pay increase, give a portion of it to yourself in the form of a larger contribution to your retirement account.
- **Eliminate unnecessary expenses.** Belong to a gym you never go to? Pay for a streaming service you hardly watch? Eliminating these expenses could free up some cash.
- **Get out of debt.** Paying off credit cards or car loans can reduce your monthly payments and feel almost like receiving a pay raise.
- **Create a budget.** This will help you see areas where you can cut costs and then save that same amount instead. Online tools can help you simplify the task of budgeting.



Use a retirement calculator to see the potential long-term effects today at [americanfundsretirement.com](https://americanfundsretirement.com).



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## Reasons to consider increasing your contributions

### Capital Group, home of American Funds, is a key provider for your retirement plan

- Since 1931, we have invested with a long-term focus and attention to risk.
- More than half of the nearly 67 million investor accounts are retirement accounts.\*

For more information, visit us at [americanfundsretirement.com](https://americanfundsretirement.com).

### Want to learn more?

Visit [ICanRetire.com](https://ICanRetire.com) to learn the ropes on retirement savings and get a personalized action plan tailored to your retirement style.

\*As of December 31, 2023.

All hypothetical examples assume an 8% average annual return compounded monthly and a 4% annual withdrawal rate after the accumulation period. These are point-in-time views and as such do not take into account any growth or loss during retirement. Without investment growth/ loss during retirement, a 4% annual withdrawal rate would deplete retirement savings in 25 years. Examples are for illustrative purposes only and do not reflect the results of any particular investment, which may differ, or taxes that may be owed on tax-deferred contributions, including a potential 10% penalty for withdrawals taken before age 59½. Regular investing does not ensure a profit or protect against loss in a declining market.

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Improve your retirement outlook

# Small changes matter

Subtle shifts in direction make a big difference. A pilot flying from New York to Los Angeles who flies offcourse by just one degree will miss his or her destination by over 40 miles. The same holds true for your savings – small adjustments, made early on, can have a significant impact on where you end up in retirement.

## Altering course

Reaching retirement with adequate savings may seem like a challenge. But sometimes all it takes to improve your long-term outcome is a slight course adjustment.

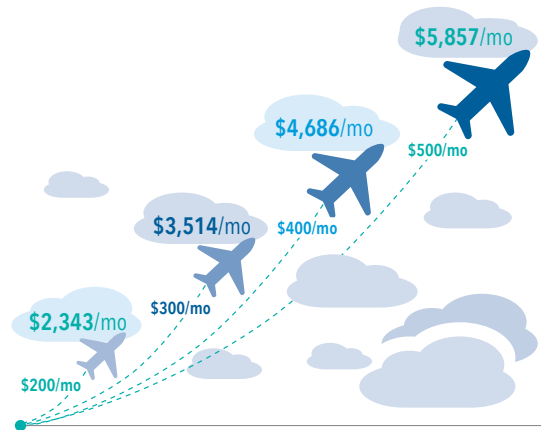
In investing, the principle of compounding (i.e., generating earnings from previous earnings) makes this possible. Small changes can allow you to accumulate even more over time.

**Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.**



## A small shift can lead to a better outcome

See how much your monthly retirement withdrawals might be if you saved between \$200 and \$500 a month over 40 years with a hypothetical 8% annual growth rate.



Refer to the back page for important information regarding hypothetical examples.

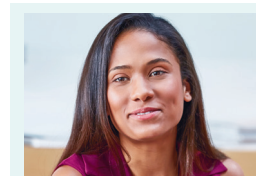
## Take the next step

Use our Retirement Planning Calculator at [americanfundsretirement.com](http://americanfundsretirement.com) to see how changes in your savings plan might affect your outcome.

There are many ways to save and potentially improve your retirement outcome

## Consider increasing contributions

You've taken an important first step by saving through your employer's retirement plan. Consider gradually increasing your contributions when you can to improve the chance you'll have adequate savings for retirement.

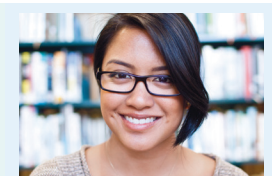


### Set it and maintain it

**Start:** 6% of pay

**Strategy:** Save the same percentage of pay until retirement.

**\$3,658/mo**  
Retirement withdrawals



### Set it and increase it

**Start:** 6% of pay

**Strategy:** Increase your contribution percentage by 1% each year until it reaches 12%.

**\$6,572/mo**  
Retirement withdrawals

These examples assume a starting salary of \$50,000, a 2% annual pay increase and a 40-year accumulation period. Refer to the back page for more hypothetical assumptions.