

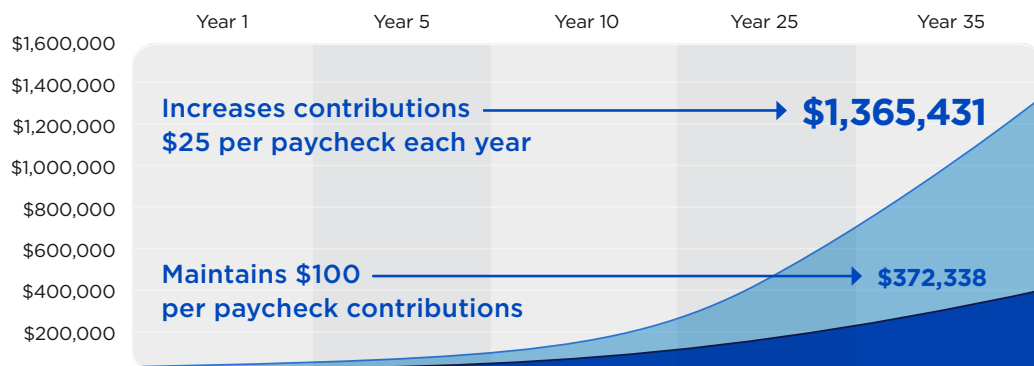
# A small increase every year could make a big difference at retirement

Dear Participant,

You're doing the smart thing by saving for retirement. You're planning to avoid being among the more than 50% of American households who are at risk of not having enough to maintain their living standards in retirement.<sup>1</sup> But are you saving enough? There are many factors that could impact your budget in retirement, including:

- Out-of-pocket medical costs
- Inflation
- Not qualifying for full benefits
- Outliving your resources
- Potential needs for long-term care
- Planning for major trips and other activities

Consider increasing contributions by a little bit each year. This chart shows how much your account could grow with an annual increase of \$25 per paycheck.



This hypothetical illustration shows how much various deferral amounts per biweekly paycheck for 35 years could accumulate, given an annual rate of return for an investor. This example is not a yield projection for any specific investment. If fees, taxes and expenses were reflected, the return would be less. No investment strategy or program can guarantee to make a profit or avoid loss.

Increase your contribution today by logging into your Smart Savings Plan on-line account at [www.maricopadc.com](http://www.maricopadc.com) or scan the QR code below to complete an electronic form.

<sup>1</sup> The National Retirement Risk Index, Center for Retirement Research at Boston College (April 2021).

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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Scan this QR code to complete a form to increase your contribution.

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