

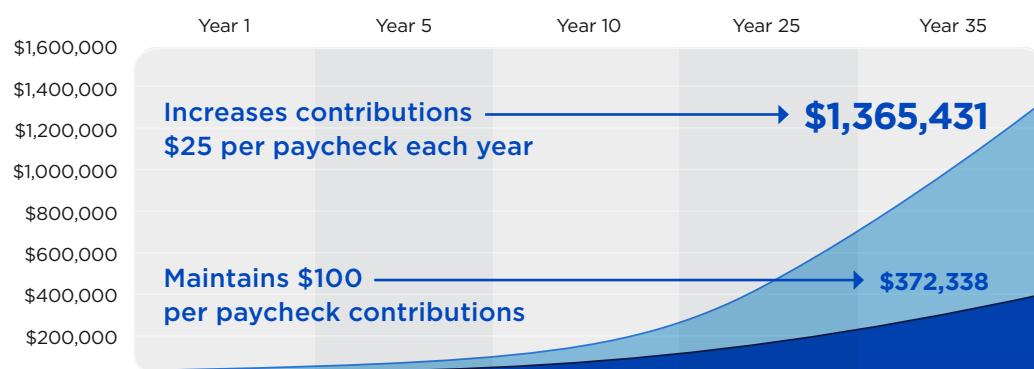
A small increase every year could make a big difference at retirement

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.¹ 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 7% 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.

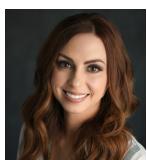
Increase your contribution today by logging into your Smart Savings Plan on-line account at www.maricopadc.com or scan the QR code below to complete an electronic form.

¹ 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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