

# The Big Difference a Little Bit Extra Could Make

*A donut chart is displayed. As the number in the center of the chart goes from 1% to 21%, about a quarter of the donut's border changes from yellow to green. The text below the chart says, Source: 2024 Retirement Confidence Survey, Employee Benefit Research Institute, 2024.*

**Narrator:** "Did you know that under a quarter of American workers feel very confident about having enough money for a comfortable retirement? Most have saved something, but many would like to save more."

*The words A Little Extra Could Go a Long Way appear. The screen then fills with dollar signs, and the words As Much As Possible and As Long As Possible appear.* **Narrator:** "In fact, when it comes to retirement savings, a little bit extra could potentially go a long way toward helping you achieve a more financially secure retirement. That's why you may want to consider contributing as much as possible to your retirement account for as long as possible."

*The screen changes to show a dollar figure quickly increasing to \$50,000. A small section detaches, and pieces fall downward to form a blue bar that grows until it reaches \$173,248.*

**Narrator:** "Let's say you earn \$50,000 a year and contribute 6% of your salary to a retirement savings plan. After 25 years, you could accumulate over \$173,000, assuming an average annual return of 6%."

*The \$50,000 figure reappears. A small section detaches, and pieces fall downward to form an orange bar that grows until it reaches \$202,123.* **Narrator:** "Now consider how much more you could accumulate by increasing your contribution rate to 7%, just an extra 1% annually. Assuming the same salary, rate of return, and time frame, you could end up with more than \$202,000, over \$28,000 more."

*Yellow pieces fall from the top of the screen, forming a third bar that grows until it reaches \$230,998. The blue, orange, and yellow bars, labeled 6%, 7%, and 8%, disappear. An increasing dollar figure displays, stopping when the screen says \$57,750 More.* **Narrator:** "If you were to increase your contribution to 8%, you could retire with over \$230,000. That's almost \$58,000 more for contributing only 2% more of your salary."

*A coin icon appears with the image of a hand holding a dollar sign. The coin spins to reveal a larger dollar sign on the back. Another coin, displaying an image of an upward pointing arrow, floats onto the screen, spins to reveal a dollar sign, and stacks on top of the first one. Then a third coin, displaying a coffee cup image, appears, spins to reveal a dollar sign, and settles on the stack.* **Narrator:** "So how much extra money could you contribute each month? One painless way might be to up your contribution percentage when you get a raise. Or consider

different ways to trim your daily expenses. You might be surprised by how much more you could save -- and how big a difference it could make over the long run.”

*The final screen appears, which reads, Example is for illustration purposes only and should not be construed as investment advice. Your results will vary. Retirement confidence statistic quoted from the Employee Benefit Research Institute 2024 Retirement Confidence Survey.*

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