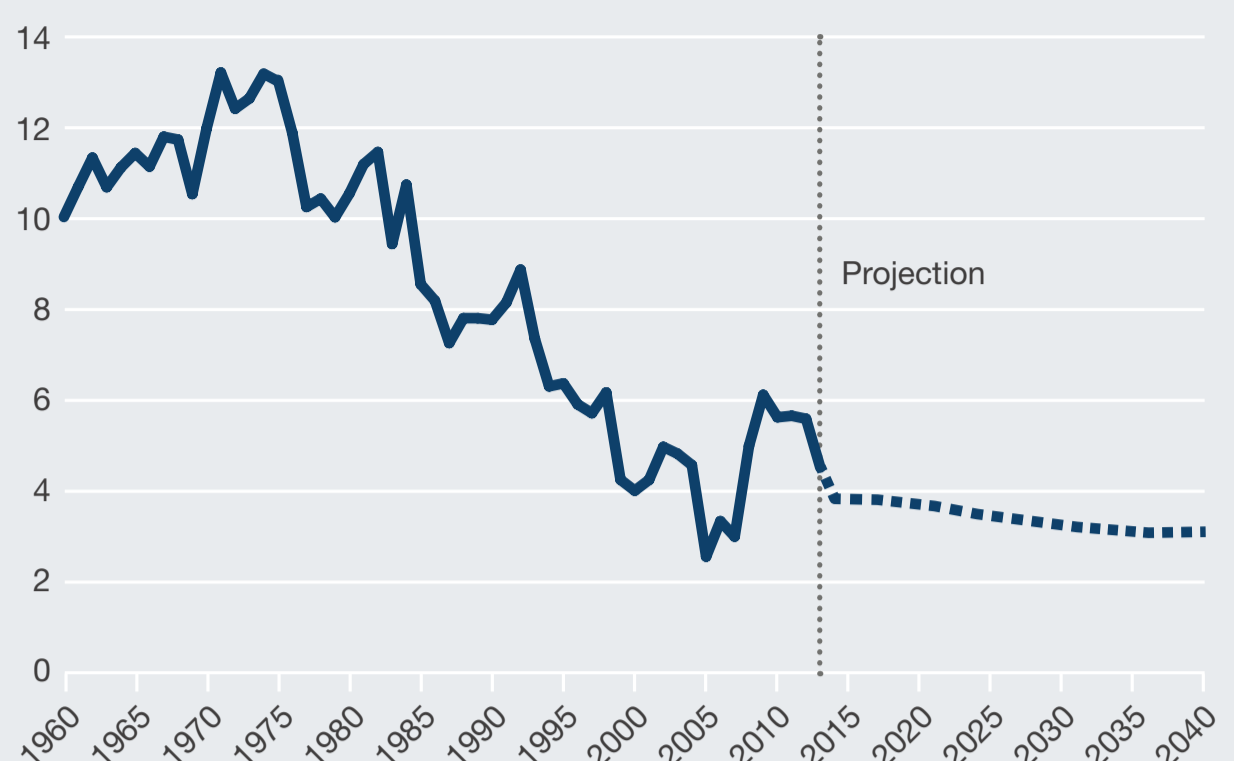


Another Penny Saved Facing the **SAVING** gap

American households need to save more.

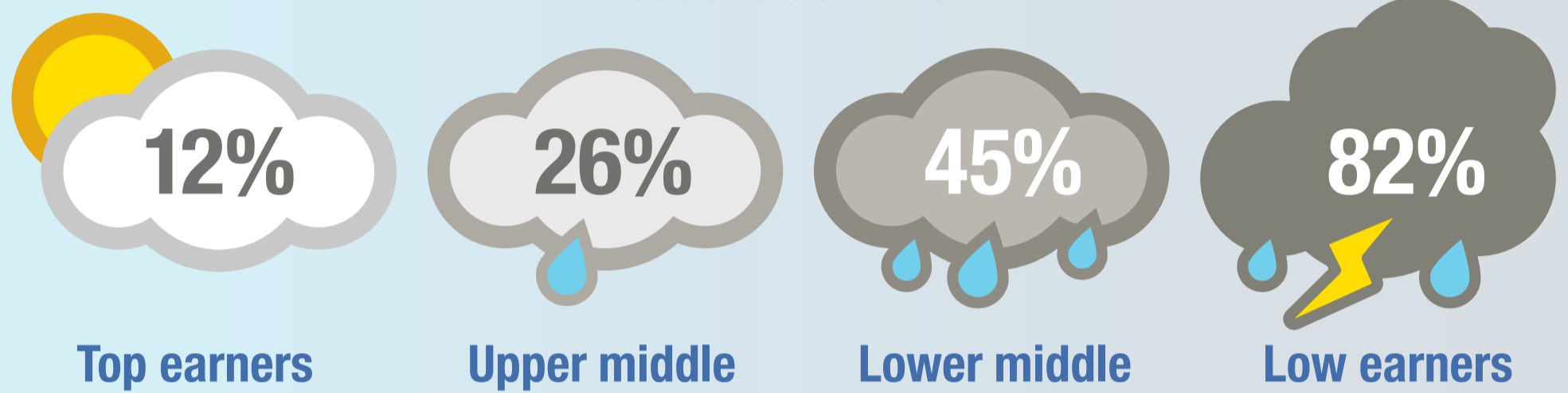
The household saving rate is heading in the wrong direction. Raising household saving over the long term—and attaining retirement security—should be a key, bipartisan goal for national policy.

US personal saving rate¹ (% of disposable income)



No income group is safe from retirement risk, although low earners face greater challenges.²

Households at risk

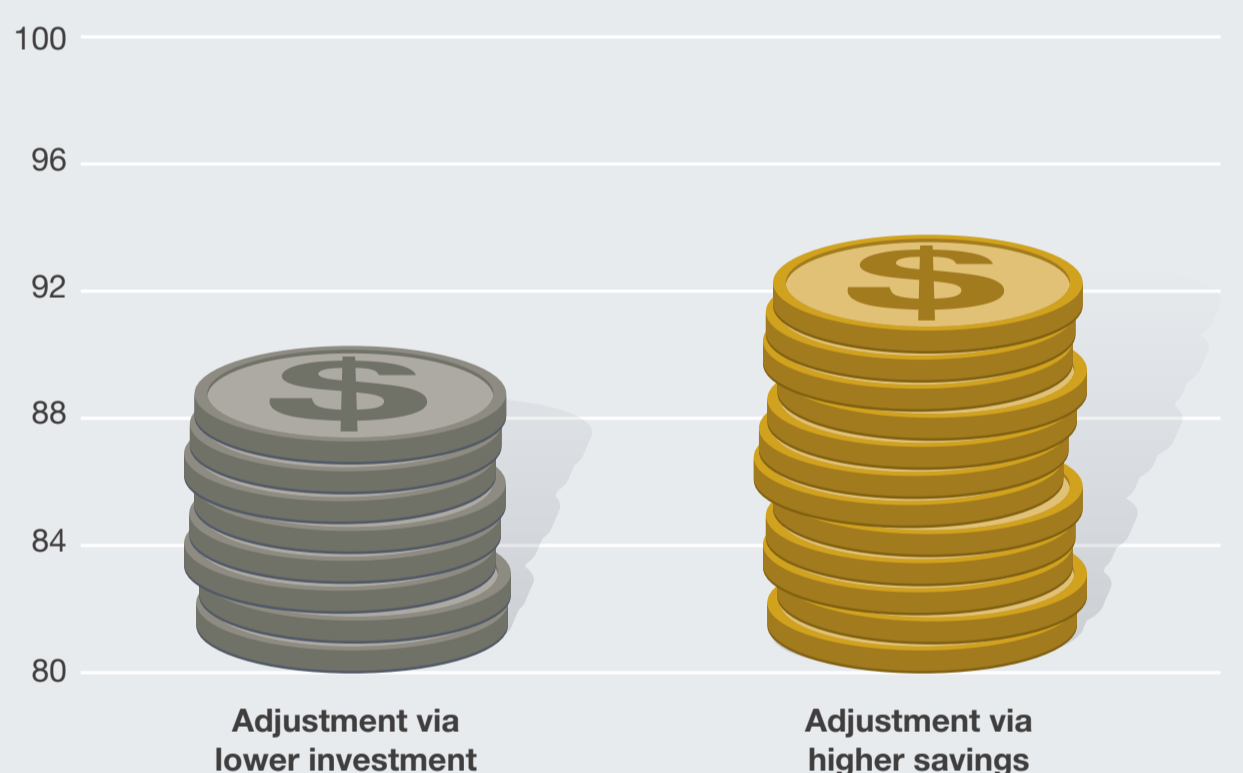


Too many households, even among those with higher lifetime earnings, are at risk of not maintaining their standard of living in retirement.³ This will put even greater pressure on the taxpayer.

Higher saving boosts living standards over the long term.⁴

More household saving would allow US investment to grow without an alarming increase in net borrowing from abroad, adding a discounted \$7 trillion in cumulative GDP by 2040—potentially benefiting the entire country.

GDP per capita (thousands of dollars, 2014 prices)



What can you do to boost your savings?

- Act now**
Make a plan to address your saving gap.
- Advocate for workplace opportunities**
Does your employer offer a Roth 401(k)? Or an employer match, or automatic escalation? Your employer may have overlooked these options.
- Take advantage of “catch-up” rules**
These allow you to increase your contribution as you get closer to retirement age.
- Make your workplace work for you**
If you have a permanent position, contribute the maximum amount to your workplace retirement savings plan whenever possible.
- Lobby your elected representatives**
If you are self-employed or between jobs, you may benefit from laws broadening access to saving vehicles or more liberal contribution regulations.
- Don't fly blind**
Seek out investment advice through your workplace or financial provider. Find out about tax-deferred saving options, like IRAs, HSAs, and 529 plans.

Read the report at: www.AnotherPennySaved.com

1 Source: Oxford Economics. Projection based on current demographic trends
 2 Households are divided into four groups based on projected lifetime income
 3 Source: Employee Benefits Research Institute
 4 Source: Oxford Economics

