

# Hit Your Stride on the Path to Retirement



**With the Robert Half International Inc. 401(k) Plan for Contract Talent (“401(k) Plan”) all it takes is a few small steps...and you’re on the way to retirement savings.**

For many of us, saving for retirement isn’t easy. Starting to save and sticking with it over time takes dedication – and is important so you can have the future you’ve dreamed of.

## Consider this

Are you wondering if you can afford to save? Living your retirement dream the way you want means saving now – and saving enough so you don’t have to worry about money in retirement.

**So, the question really is: can you afford not to save?**

### A little can go a long way



How would you like to have

**\$102,000\***

set aside for your future?

That’s how much you could have by saving roughly \$21 per week (or \$84 a month) for 30 years. You contribute \$30,240 and time does the rest of the work!

### Don’t know where to start?



#### Fidelity can help!

Fidelity provides some tools to assist you with your planning.

To begin, assess the impact of contributing from your paycheck using the [Take-home Pay Calculator](#).

## How it works:

The 401(k) Plan is designed to make it easy to save for your future.

### Contributions

You contribute to the 401(k) Plan directly from your paycheck, so you can set aside some of your money before you have the chance to spend it.

### Tax Benefits

Your contributions are deducted from your pay before income taxes are taken out, which means you reduce the amount of current income taxes you pay.\*\*

### Investment Options

- The 401(k) Plan even makes it easy to invest. If you’re not comfortable choosing investments on your own, you can direct your entire account to a Target Date Fund based on the year you expect to retire.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

- Or, for a fee, hand over the investment decisions to professionals by using the Fidelity Personalized Planning & Advice service.

### Ownership

The account is yours to keep even if you leave Robert Half.

\*This hypothetical example is based on monthly contributions to a tax-deferred retirement plan for 30 years and a 7% annual rate of return compounded monthly. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax contributions are subject to taxes when withdrawn. Distributions before age 59 1/2 may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. Systematic investing does not ensure a profit or guarantee against a loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for 7% annual rate of return also come with risk of loss.

\*\*Your pre-tax contributions, and any investment earnings, will be taxed when you withdraw them from the 401(k) Plan. You will pay income tax on the withdrawal based on your applicable tax rate at that time

## People Like Me: Follow the Footsteps

Saving for retirement is an important step for your future, but with all of the other obligations you're juggling – financial and otherwise – it can sometimes feel overwhelming. Learn how others like you were able to balance their budget and save for retirement.



### Meet Ana, age 25.

Ana earns \$35,000 and just started contributing 3% to her 401(k) Plan account.



### Meet Eric, age 45.

Eric earns \$45,000, has \$8,100 saved in his 401(k) Plan account, and just increased his contribution from 3%.

See how Ana and Eric found ways to save for retirement. You can do it too.

I haven't always been able to save for retirement while making college loan repayments, but I know it's time to get serious about saving. I used the [Savings and Spending Checkup](#) to see how my budget stacks up and how much I can afford to save, even with my college loan payments. Then, I checked out the [Take-home Pay Calculator](#) to assess the impact of contributing to the 401(k) Plan on my paycheck...and decided to give it a try.

I started saving at 3%, but my goal is to get to 10% in the next few years. I can set up regular annual increases to my contribution amount by using the Annual Increase Program available on the Contributions page of [NetBenefits®](#), which makes reaching my goal that much easier.

If Ana increases her contributions by 1% each year, from 3% today up to 10% over the next seven years, she could have **\$631,000\*** at age 65.

Between kids and careers, my wife and I have a busy schedule. We're working hard just to get through each day! We've had to take loans recently to help our son, who is finishing school and looking to buy a condo. I took the [Financial Wellness Check-up](#) to help me understand and improve my overall financial health, including making a budget and a plan for managing my debt.

Then, I checked out [Fidelity's Planning & Guidance Center](#) and realized it's time to get serious about saving for retirement. I increased my 401(k) contributions to 5%, but I know I can get to 10% over the next few years by using Fidelity's Annual Increase Program. The program is easy to find and sign-up and can be found on the Contributions page of [NetBenefits®](#). I am excited about being able to reach my goal so easily.

If Eric increases his contributions by 1% each year, from 5% today up to 10% over the next five years, he could have **\$204,000\*** at age 65.

\*This hypothetical example is based on monthly contributions to a tax-deferred retirement plan for the time period noted and a 7% annual rate of return compounded monthly. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax contributions are subject to taxes when withdrawn. Distributions before age 59 1/2 may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. Systematic investing does not ensure a profit or guarantee against a loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for 7% annual rate of return also come with risk of loss.



## How do I enroll or change my 401(k) Plan contributions?

Visit **Fidelity NetBenefits®** or call Fidelity at **(800) 835-5097** Monday through Friday from 8:30 a.m. to 8:00 p.m. EST. Or, text “start” to 343898 to enroll in the 401(k) Plan in minutes with EasyEnroll.

You may change your contribution at virtually any time.



***Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.***

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**IMPORTANT: The projections or other information generated by the Planning & Guidance Center’s Retirement Analysis regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.**

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

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