SECURITY BENEFIT

Start Saving Early

Time is your biggest advantage in retirement saving.

Starting your retirement savings early, even with a minimal bi-monthly investment, can have a big impact on how much you accumulate over time.

In tax-deferred saving, time is more important than your contribution amount. The chart below demonstrates how different amounts can add up over the years.*

Contribution Per Pay Period	Years to Retirement					
	5	10	15	20	25	30
$25	$3,479	$8,134	$14,363	$22,699	$33,856	$48,785
$50	$6,957	$16,267	$28,726	$45,399	$67,711	$97,570
$75	$10,436	$24,401	$43,089	$68,098	$101,567	$146,355
$100	$13,914	$32,534	$57,452	$90,798	$135,422	$195,139
$150	$20,871	$48,801	$86,178	$136,197	$203,133	$292,709
$200	$27,828	$65,068	$114,904	$181,596	$270,844	$390,279
$250	$34,785	$81,335	$143,630	$226,995	$338,555	$487,849
$300	$41,742	$97,603	$172,356	$272,394	$406,267	$585,418
$350	$48,699	$113,870	$201,082	$317,793	$473,978	$682,988
$400	$55,656	$130,137	$229,808	$363,192	$541,689	$780,558
$450	$62,613	$146,404	$258,535	$408,591	$609,400	$878,128
$500	$69,570	$162,671	$287,261	$453,990	$677,111	$975,697
$550	$76,527	$178,938	$315,987	$499,389	$744,822	$1,073,267
$600	$83,484	$195,205	$344,713	$544,788	$812,533	$1,170,837
$650	$90,441	$211,472	$373,439	$590,187	$880,244	$1,268,407
$700	$97,398	$227,739	$402,165	$635,586	$947,955	$1,365,976
$750	$104,355	$244,006	$430,891	$680,985	$1,015,666	$1,463,546
$1,000	$139,140	$325,342	$574,521	$907,979	$1,354,222	$1,951,395

* This hypothetical demonstration assumes a 6% annual effective rate of return with ongoing contributions into a tax-deferred retirement account, and 24 pay periods per year. The above demonstration does not take into account the effect of any state or federal taxes. The performance of the investment is hypothetical and in no way relates to the actual or expected performance of any investment. The results of an investment may differ substantially. Investing involves risk and there is no guarantee of investment results.

Factors such as your current lifestyle, salary, years remaining before retirement, health, and spending habits can all affect the amount that you need to save.

It is important to start your retirement savings early, even though your plans may change and unexpected events may occur along the way. A little preparation now can have a positive effect on your retirement savings down the road.

Your path *To and Through Retirement®* begins here.

Talk to your financial professional to learn more, contact us at 800.747.3942, or visit SecurityBenefit.com/Dodgers.

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SB-10074-16 | 2026/08/19