



**Jagger**

- 22 years old
- Earns **\$50,000** per year
- Loves to shop

His employer matches

**50%** up to **6%**  
of Jagger's contributions

Jagger only contributes **2%** so he can shop more.

This earns him an additional

**\$41.67**  
per month in company match

By not maximizing the company match, Jagger will leave

**\$1,000**  
on the table in one year

By the time Jagger reaches retirement age, he will have left more than

**\$43,000**  
on the table

If Jagger put the extra \$1,000 towards his retirement, assuming an average return of 10% per year, (from 22 to 65) the \$1,000 per year would grow to

**\$592,400**

On average, employees leave

**\$1,336**  
in matching funds on the table each year.<sup>1</sup>  
**Don't make the same mistake!**

<sup>1</sup>2015 Financial Engines study

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