

JUST HOW MUCH CAN YOU SQUIRREL AWAY?

In 2009, the maximum deferred compensation limits increased!

Now you can invest as much as \$16,500 tax-deferred. That means the money you contribute to your retirement account and any earnings could potentially grow over time and you don't pay federal taxes until you withdraw from your account later.

Invest more with catch-up

Two options known as "catch-up" are available to you:

1. At age 50+ (up to \$5,500 more per year) or
2. Within three years of your plan's normal retirement age (the max amount doubles to \$33,000)

You can only use one of these catch-up provisions at a time, but both of these can help you invest even more during your last years of work.

How much more nut could there be?

(Assumes an 8% annual return and 26 pays per year for 20 years)



Investments involve risk including possible loss of principal. The example is hypothetical, intended to illustrate the effects of time and compounding on investments. It is not intended to predict or project investment results. It does not represent the actual performance of any investment or deferred compensation program and therefore doesn't reflect any applicable fees or taxes. If fees and taxes were reflected the results would be lower.



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Learn more about deferred compensation

In 2009, the maximum deferred compensation limits increased.

If you'd like to change your deferral amount, please complete the attached form and deliver it to your personnel or payroll office.

We wish all participants much success in the upcoming new year!



