



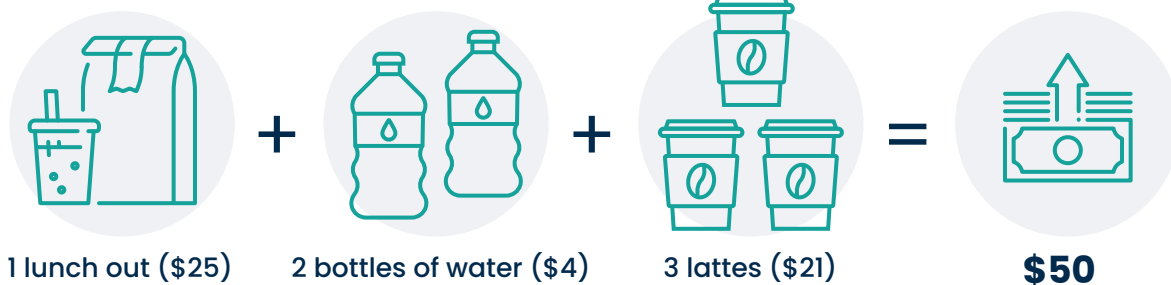
The 1% difference: How small changes can lead to big savings

Did you know that contributing an additional 1% of your salary each year to your 401(k) can make a difference? Here are three ways to help frame how you think about saving.

1 Think about adding 1% as saving “little treats” for your future

Would you skip a few trips to the coffee shop if it meant you could potentially have more to enjoy in the future? A 1% increase in your 401(k) contribution can be a manageable change that can fit into most budgets without much sacrifice. To put it into perspective, if you're earning \$60,000 annually, increasing your contribution by 1% (\$600 a year) is the equivalent of saving about \$50 per month – roughly the cost of foregoing one lunch out, three lattes, and two bottled waters per month.¹

How to find an extra \$50 a month to invest



2 Consider adding 1% every year and see potential growth

When you save money in a 401(k), [compound growth](#) can help your savings grow over time because the interest earned on your contributions also earns interest. It can be a great example of the snowball effect: how small actions carried out over time can lead to big results.

The snowball effect

How average market returns and compound growth can help your retirement savings snowball.



The potential difference between saving \$50 per month in cash and saving the same amount of money in a 401(k)²

3 Know when (and how) to adjust your contributions

You can review and adjust your contributions anytime, but you should make it a priority to do so at the start of each year and during significant milestones, such as



Receiving a raise



Changing jobs



Getting married



Adding to your family

Human Interest makes adjusting your contributions easy through our user-friendly dashboard. With just a few clicks, you can quickly increase your contribution percentage.

Save more for retirement with your Human Interest 401(k)

Small changes can lead to big savings. From skipping a few weekly treats to upping your contribution percentage by 1% a year (and taking advantage of the potential for compound growth), if you've ever wondered where to start with [long-term investing](#) for your future, your 401(k) can be a great place to start.

With your Human Interest 401(k), increasing your contributions is easy to manage. Check out our resources to learn more about maximizing your 401(k) savings. ▶

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²Source: Human Interest calculations. Assumes compounding occurs monthly and a 7% annual return. Hypothetical illustration for informational purposes only. Ending values do not reflect the effects of taxes, asset fees, or investment expenses; if they did, results will be lower. Earnings and pre-tax contributions are subject to taxes when withdrawn. Distributions before the age of 59 1/2 may also be subject to a 10% IRS penalty. Does not reflect market fluctuation, the performance of any Human Interest account or any actual investment. There is no guarantee that the assumed rate of return will be achieved or that any systematic investing plan will be successful. Actual results will vary. Investing is subject to risk, including the risk of loss