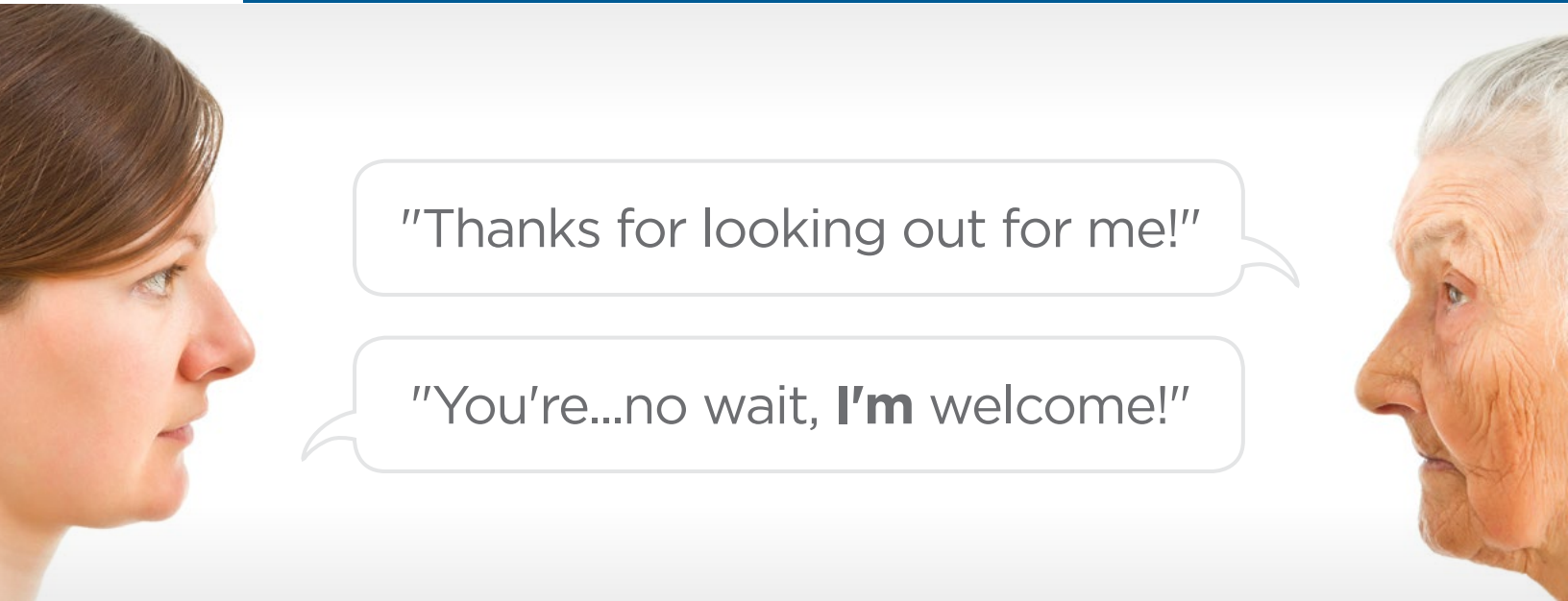


WHAT'S THE STATE OF YOUR FUTURE?



"Thanks for looking out for me!"

"You're...no wait, I'm welcome!"

Future You Is Due for a Raise

ARE YOU GETTING A PAY INCREASE THIS YEAR?

If you have recently received or are expecting to receive a general, merit, or longevity pay increase, congratulations! Wondering how to spend it? Probably not, right? You've probably had your list mapped out for some time:

- Vacation...
- Paying off bills...
- Taking care of that household repair that's been getting on your nerves...
- Finally getting that new phone, pair of shoes, crockpot, *fill in the blank* that you've been putting off...

Whatever your list looks like, don't forget to include future you. That's right, give your future a raise, too!

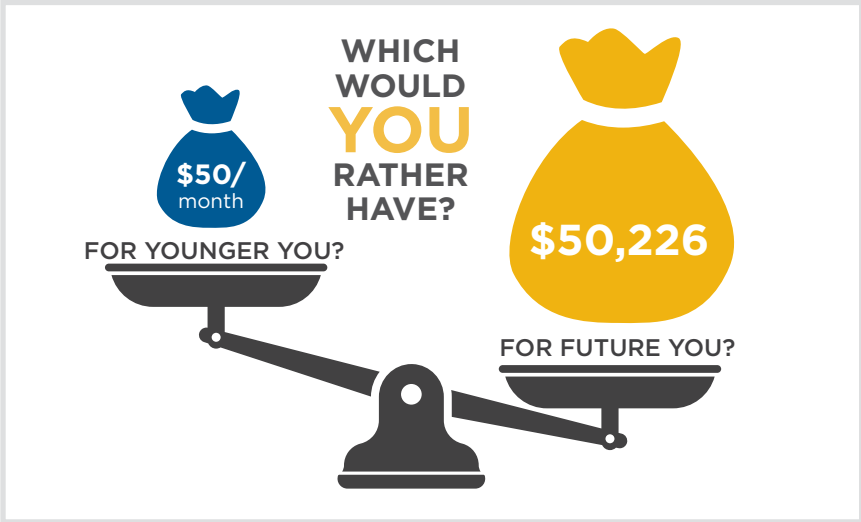
The money you save for your future now can really add up.

For Example...

Let's say you're getting a 3% raise on a salary of \$40,000. That works out to \$1,200/year, or \$100/month. Suppose you spend \$50/month on today's needs, and \$50/month on future you. Invested at a 6% annual return, that \$50/month can grow to:



This example is for illustrative purposes only and does not represent actual or implied performance of any investment option.



LET MAINESAVES HELP

Pay increases provide a great opportunity to increase your MaineSaves contributions or enroll if you aren't already participating. With MaineSaves, you can put the money you save to work for you. The plan has several advantages:

- You make contributions through payroll deductions, so you can put saving on autopilot.
- Professionally managed investments can help you grow your savings even more.
- Saving on a pre-tax basis gives you higher take home pay now, compared to saving the same amount outside the plan.

So, enjoy those extra dollars. After all, you earned them! But you should also have a plan to get those dollars to work for you—both of you.

WE WANT TO HEAR FROM YOU!
 Have a story about how MaineSaves has helped you prepare for your future? We want to hear it! Send an email to info.benefits@maine.gov for a chance to be highlighted in future MaineSaves communications.

SAVE NOW FOR A HAPPIER FUTURE YOU
 If you're already enrolled in MaineSaves, now's a great time to increase your contributions. If you're not participating, why not take this opportunity to start? [Click here](#) to enroll now!
 Visit www.MaineSaves457.com to learn more.



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