



(Don't Fear) the Future

Does saving for retirement sound scary?

Maybe you're saying to yourself, "I don't trust the markets" or "Why can't I just save money in my bank account?" They're valid questions, and completely understandable if you lived through the turmoil of the 2008 financial crisis.

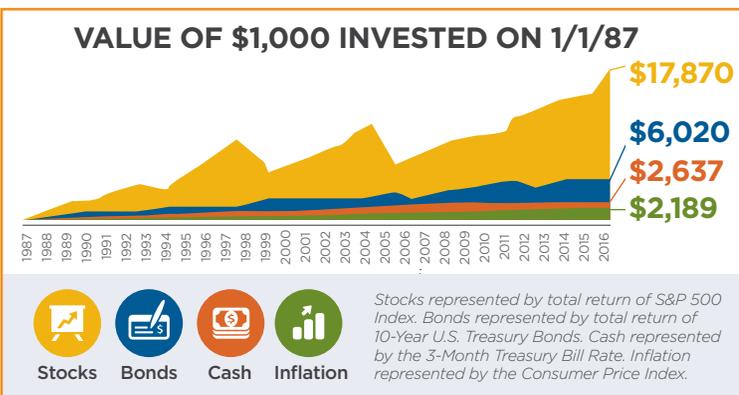
But, the truth is, what seems like the safe approach to preparing for your future can be just the opposite, especially if you're younger.

Safe investments might not be as safe as they seem.

For your savings to work for you in the future, they have to grow at a rate that's much faster than inflation.

Back to the Future: An Example

Suppose Marty had \$1,000 to invest 20 years ago. This chart shows how much his investment would have grown depending on how he invested it. It also shows the overall rate of U.S. inflation over the same 20-year period.



If Marty had let fear of the future guide his decisions, he might have kept his investments in a cash equivalent like a money market fund — no ups and downs, no losses; just slow, steady growth. But if he did that, at the end of 20 years, he'd have little to show for it. Yes, at **\$2,637**, Marty's investment more than doubled, but inflation also grew — to **\$2,189**. The result? Marty would barely be scraping by.

On the other hand, if he had invested in stocks, he would have seen a much higher rate of return — a final sum of more than **\$17,000** — even though the value of his investment would sometimes have dropped for years at a time.

That wouldn't buy a DeLorean, but he'd do a lot better than a skate board.

Don't lose your treats to a trick.

In the future, your dollars won't be able to buy as many goods as they can today. That's because of inflation.



Inflation is the rate of increase in the price of goods. The higher inflation is, the faster prices are rising, and the less your money can buy.

Of course, past performance is no guarantee of future results, and all investing is subject to risk. But if the past 100 years are any indication, the only way to achieve significant real returns on your savings is to make long-term investments in a diversified portfolio of stocks and bonds. Investing in stocks is particularly important for younger participants, who have many years to ride out the inevitable volatility of the financial markets.

What's scarier is not saving.

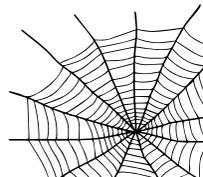
If you want to have the resources you need to act on your dreams in the future, you need to put your money to work for you. **MaineSaves can help.**

But how can you overcome your fear of investing? Instead of thinking about what's happening in the market, or what might happen 30 years in the future, focus on the concrete steps you can take now. Then set realistic short- and long-term savings goals. You can start small — even \$50 per paycheck will add up over time.

And, what's more, you don't have to face your fear alone. Each of the MaineSaves providers (MassMutual, Voya, and VALIC) has a team of people ready to help you get started. Find their contact information on www.MaineSaves457.com under Providers on the home page.

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You work hard for your money.

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