



Start early

to give your interest more time to earn its own interest

Gloria vs. Brian: a hypothetical case study¹

Gloria
Middle School Teacher
Saves \$4,000/year

starts saving
at age **22**
saves for 15 years

Total contributions: \$60,000

Account balance at 62: \$423,565

Brian
High School Teacher
Saves \$4,000/year

starts saving
at age **37**
saves for 25 years

Total contributions: \$100,000

Account balance at 62: \$223,625

Why does Gloria have more money?

Because Gloria had time on her side! The sooner you start saving for your retirement, the more time your money will have to potentially benefit from tax-deferred growth. Of course, a 403(b) can fit into any phase of your life. Everyone starts somewhere, and it's never too early – or too late – to start.

¹ Assumes a hypothetical 6% annual potential rate of return. The 6% hypothetical rate of return is not based on the performance of actual investments or products. Actual rates of return will vary over time, particularly for long-term investments. Investments offering the potential for higher rates of return also involve a higher degree of risk. Actual results will vary. The amounts used in this hypothetical example do not take taxes or product-related charges into account.

The named individual is a registered representative who offers securities through Equitable Advisors, LLC (NY, NY (212) 314-4600), member FINRA/SIPC (Equitable Financial Advisors in MI & TN), and is an agent who offers annuity and insurance products through Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC in CA; Equitable Network Insurance Agency of Utah, LLC in UT; Equitable Network of Puerto Rico, Inc. in PR). Equitable Advisors and Equitable Network are affiliated companies, and do not offer tax or legal advice. Representatives may transact business, which includes offering products and services and/or responding to inquiries, only in state(s) in which they are properly registered and/or licensed.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial Life Insurance Company are backed solely by its claims-paying ability.