



Top 10 reasons to enroll today in the US AF NAF 401(k) Savings Plan

- 1. Delay and it will cost you.** Waiting just one year to save could reduce your retirement savings by more than \$25,000 ⁱ
- 2. Contribute 4% to get 3% more in employment benefit from the Air Force.** You receive extra cash for retirement when you contribute to the plan. Make sure you're contributing at least 4% to receive the full employer match amount:
 - The first 2% of pay you contribute will be matched \$1.00 for \$1.00.
 - The next 2% of pay you contribute will be matched \$0.50 for every \$1.00
- 3. Retire with confidence.** Almost half of working Americans are not confident they will have enough money saved to live comfortably in retirement. ⁱⁱ
- 4. Don't run out of gas!** For each year of retirement, experts suggest you'll need at least 80% of your annual preretirement income to maintain your standard of living. And thanks to medical advancements, people are living longer, which means a longer retirement and a need to save a larger amount of money.
- 5. Get ready for takeoff.** The sooner you get started, the longer your savings have to grow. To get the most out of your savings, start contributing to the plan today.
- 6. Pick from a variety of investment option.** The plan offers a wide variety of investment options so you can personalize your investment portfolio to meet your specific preference and goals. Or, you can take the simplified route and pick one T. Rowe Price target date fund based on the year you plan to retire. You get a well-diversified portfolio based on your time horizon to retirement.
- 7. Reduce your current income taxes.** Every pretax dollar you contribute to the plan reduces your taxable income, which means you could lower your overall income taxes.
- 8. Make up for lost time.** If you're 50 or older, you can contribute up to \$6,000 extra per year in 2017 and 2018. This is in addition to the \$18,000 annual IRS maximum contribution limit for 2017. This limit is increasing to \$18,500 for the 2018 tax year. ⁱⁱⁱ
- 9. Keep the savings you've put away.** If you leave the Air Force, the money in your account can be rolled into a new employer's retirement plan or an Individual Retirement Account (IRA).
- 10. Access your account quickly and easily.** Increase your contribution rate by contacting your local HRO. You can change your investment allocations or learn more about the plan by contacting Wells Fargo 24 hours a day, 7 days a week.

Employee Contribution	Employer Matching Contributions
1.0%	1.0%
2.0%	2.0%
3.0%	2.5%
4.0% or higher	3.0%

To enroll in the United States Air Force (NAF) 401(k) Savings Plan, visit your local Human Resources Office. To learn more about the plan, contact Wells Fargo.

Wells Fargo Retirement Plan Website
www.wellsfargo.com/401k

Wells Fargo Retirement Service Center
1-800-377-9188 (Available 24/7)

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ⁱ Assumes a \$25,000 annual salary, with annual pay increase of 2% and annual return on investment of 7% (compounded annually). Using these assumptions, the specific dollar amount of waiting one year is \$31,644 after 35 years.

ⁱⁱ Source: Employee Benefit Research Institute, 2010.

ⁱⁱⁱ Source: Internal Revenue Service, 2017