# YOU DESERVE TO FEEL GOOD ABOUT YOUR FUTURE

We all need to slow down long enough to think about our future. How will you spend your retirement? Take that trip you've been postponing? Start a new career? It's up to you and it starts when you enroll in the Art Institute of Chicago Tax Deferred Savings Plan (TSP). You're eligible to participate now, so take advantage of this program and plan ahead for the kind of future you envision.

1. **You're always in control:** The choices you make about your contributions and investments are up to you and you can make changes at any time.
2. **Save automatically:** Your contributions are automatically deducted from your paycheck, so it's simple to set a little aside each pay period.
3. **Help lower your taxable income:** Every dollar you contribute before taxes reduces your taxable income. That's more money working for you.
4. **Invest your way:** Prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter your preference, the Art Institute of Chicago Retirement Plans offer investment solutions to fit your style.
5. **Remember, your money is all yours:** Subject to Plan rules, the money you contribute and related earnings are yours to take with you, even if you change jobs.

ART INSTITVTE CHICAGO

SAIC

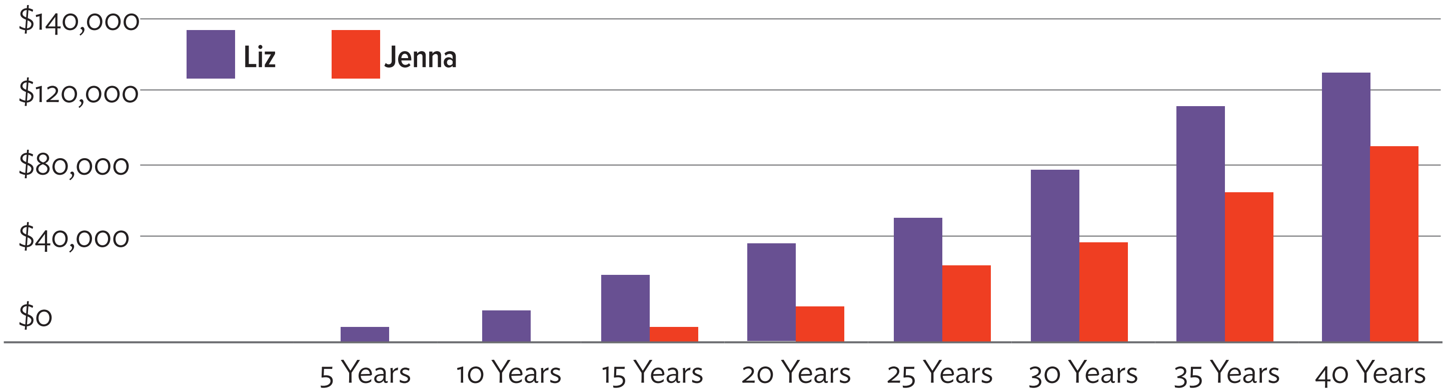
## The earlier, the better

Investing over a longer period of time in a tax-favored account with compounding could work in your favor. That means any earnings go back into your account without being taxed currently and can generate their own earnings, improving growth opportunities. Someone who contributes for an extended period can come out ahead of someone who contributes more per month for a shorter period.

Liz and Jenna, both 25, started work for the same employer on the same day. Liz began making a monthly contribution of $100. Jenna chose to wait another 10 years before contributing to the plan. Liz stopped investing after 15 years, while Jenna continued to invest $100 a month until she retired at age 65.

Both contributed $100 a month, totaling $1,200 each year. Both earned a 6 percent rate of return on their investment. Liz invested for 15 years and a total of $18,000; Jenna invested for 30 years and a total of $36,000 – more than double Liz's investment. Yet Liz still came out ahead. (See chart.) That's the power of compounding. Remember, this is simply an example of how compounding interest could work for you. Your actual results may vary.

### Compounding




Note: This hypothetical illustration is based on an annual effective rate of return of 6% and does not reflect the performance of any specific investment option. It does not take into account the payment of taxes and does not intend to predict investment results. The illustration does not include fees or expenses that an investment product could assess. If included, these fees would reduce the figures shown above. Systematic investing does not ensure a profit or guarantee against loss. You should consider your ability to invest consistently in up as well as down markets. Not intended to serve as financial advice or as a primary basis for your investment decisions. Taxes are generally due upon withdrawal.

### Get started today!

Eligible employees can enroll online at **artic.voya.com**

**or call 833-AIC-403B (833-242-4032)**

## Starting planning for your future today.