

Gensler



LET'S LEARN MORE ABOUT LIAM

JOB:	Architectural Designer
LOCATION:	Phoenix
TENURE:	2 years working at Gensler
SALARY:	\$50,000
AGE:	26 years old
MARITAL STATUS:	Single, no children
FINANCIAL CHALLENGES:	Balancing living expenses while paying off his student loan debt.

LOOK AT HOW LIAM'S ACCOUNT GROWS with the annual contribution of the ESOP and Profit Sharing Plan. When combined with his own 401(k) contribution of 6% each year, he's saving toward a healthy retirement. If Liam saves 2% more each year using the auto-increase program, it may have a significant impact!

STARTING EARLY IS KEY

Because of Gensler's rich retirement structure and because of his age, there is no pressure for Liam to max out his saving just yet, he has time. His priority is to save a little bit more each year while focusing on paying down his school loans and creating a solid financial foundation.

SET YOUR PRIORITIES

Start small and build on your savings. Log in to your Gensler retirement plan account today at mylife.jhrps.com and choose the automatic increase feature for your contribution rate. Or, you may call **800.294.3575**.

AUTOMATIC INCREASE

is a 401(k) Plan feature allowing you to automatically bump up your savings rate a little more each year. In the Gensler 401(k), you can increase automatically by 1% to 3% each year to a maximum of 20%.



This demonstrates how auto increase and contributing to your 401(k) may impact your projected account balance after 41 years. Investment returns and salary deferral rates are assumptions; see the next page for more details on the assumptions. Your actual experience will vary from the balance here. This is a hypothetical illustration, for general information only and is not intended to provide specific advice or recommendations for any individual. You may want to consult your attorney, accountant, or financial or tax advisor with regards to your individual situation.

ASSUMPTIONS

- 4% of salary contributed by Gensler to ESOP on Liam's behalf. Gensler contributions are not guaranteed; the employer has discretion over when and how much to contribute.~
- 4% of salary contributed by Gensler to Profit Sharing on Liam's behalf. Gensler contributions are not guaranteed; the employer has discretion over when and how much to contribute.~
- 6% contribution rate contributed by Liam
- 6% annual rate of return for ESOP, Profit Sharing and 401(k) Plan+
- 2% Automatic Increase annually
- Beginning balance of \$6,000
- Contribute for 41 years
- Annual salary growth of 0.9%



+ The annual rate of return used is compounded annually, exclusive of any fees or withdrawals, if applicable. It is not a guarantee of future results and does not represent the past or future performance of any investment option or product.

Your actual account values are not guaranteed and will vary depending on the investments chosen and their performance, and may be worth more or less upon redemption. Each individual should consider his or her anticipated investment horizon and income tax bracket when making an investment decision, as the illustration may not reflect those factors. The content of this document is for general information only and is believed to be accurate and reliable as of posting date but may be subject to change.

~ For more details, see your Summary Plan Description, Plan Document or speak with your plan administrator. In the event of a discrepancy, the Plan Document will govern.

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