

# Save more for your future

## Use credit wisely

Credit cards may cost you a lot more than you realize.<sup>1</sup>



## Simple ways to save more

Take advantage of these simple savings solutions to potentially have more than **\$25,000** for your future.<sup>3</sup>



Electronics that are turned off still draw energy. Pull the plug and save approximately **\$100 per year**.<sup>4</sup>



You could save around **\$40 per year** by changing the five most-used light bulbs in your home to LED.<sup>5</sup>



Keep the water off while brushing your teeth and save roughly **\$150 per year**.<sup>6</sup>

## Increase your monthly income in retirement

Saving just \$25 more a month can become \$180 a month in retirement.<sup>2</sup>



**For more information, call 800-937-7604 or visit LouisianaDCP.com today.**

<sup>1</sup> This is a hypothetical illustration to show the cost of credit card interest. It assumes a 15.07% interest rate with 80 monthly payments of \$40. Generated from Credit Karma Debt Repayment Calculator. <sup>2</sup> This hypothetical illustration assumes contributions of \$25/month for 30 years at 6% annual rate of return and reinvestment of earnings with no withdrawals. This is followed by withdrawals of \$179.92/month for 20 years at 6% annual rate of return during retirement. These rates of return are not guaranteed. Investing involves risk, including loss of principal. This illustration does not include any taxes due, fees, charges or expenses. These deductions would reduce the tax-deferred amount shown in this illustration.

<sup>3</sup> Assumes contributions of \$12.50 semi-monthly over 30 years, a 6% average annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary.



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4 [money.howstuffworks.com/personal-finance/budgeting/how-much-save-unplugging-appliances2.htm](http://money.howstuffworks.com/personal-finance/budgeting/how-much-save-unplugging-appliances2.htm).

5 [thesimpledollar.com/trimming-the-fat-forty-ways-to-reduce-your-monthly-required-spending](http://thesimpledollar.com/trimming-the-fat-forty-ways-to-reduce-your-monthly-required-spending).

6 [gogreeninyourhome.com/water-conservation/how-to-save-water-brushing-teeth](http://gogreeninyourhome.com/water-conservation/how-to-save-water-brushing-teeth) (based on a family of four).

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