I'LL TAKE \$3 FROM THE SAVINGS MENU looking for extra cash to increase your contributions for retirement?



Menu \$3 Cappuccino.......#3 Hot Chocolate.....#3 #3 Danish. \$3 Muffin... Apple Pie......#3 Chocolate Cake....#3 Daily Saving5...#3

If you saved that \$3 per day in your retirement plan, it could really add up over time! For example, almost **\$15,000** after 10 years and more than **\$90,000** after 30 years.*

\$91,675

It's simple to start or increase your voluntary contributions today — and just imagine if you doubled your order!

For more details, visit www.varetire.org/hybrid.

*For illustrative purposes only. Assumes biweekly contributions of \$42 and an effective annual return of 6%, compounded biweekly.

