401(k) & INVESTING EARLY FOR RETIREMENT

SMALL STEPS TODAY • BIGGER TOMORROWS

1 Start Early — Even Small Amounts Make a Big Difference

The sooner you start investing, the more time your money has to grow. Even modest contributions can build a substantial nest egg over time thanks to the power of compound interest.



2 Take Advantage of Your 401(k)

A 401(k) is a powerful retirement savings tool that lets you invest a portion of your paycheck before taxes are taken out. Many employers also match your contributions — that's free money!



3 Choose the Right Investment Mix

Your 401(k) usually offers a variety of investment options, including stocks, bonds and mutual funds. The right mix for you depends on your goals, time horizon and comfort with risk. Consider a diversified portfolio to help manage risk and support long-term growth.



4 Increase Your Contributions Over Time

As your income grows, try to increase your contributions — even if it's just a little bit. Small increases can make a big impact over the years and help you reach your retirement goals faster.



5 Keep an Eye on Fees

Fees can eat into your savings over time. Look for low-cost investment options and understand what fees you're paying so more of your money works for you.



6 Stay Focused on the Long Term

Retirement can feel far away, but the earlier you start, the more options you'll have later. Stay consistent, be patient and keep your goals in mind. Your future self will thank you!



Horizon Federal Credit Union

Invest in your future today... because the best time to start is now!

