

# Participant Corner

## Save Early, Reach Your Goal

### The Month in Brief

April saw the S&P 500 advance 0.27% as a new earnings season unfolded – one in which investors grew uneasy about rising Treasury yields, protectionism, and privacy concerns involving tech giants. While the financial media largely focused on those anxieties, good news also appeared. The latest consumer spending and consumer confidence data was solid. Home buying picked up as listings increased slightly. Oil rallied, and so did the dollar. Overseas equity benchmarks saw big gains, even as some economists wondered if the boom in global growth was fading. One of the major financial news stories of April broke only hours before the start of May: a postponement of the tariffs planned for imported metals.<sup>1</sup>

% CHANGE	Y-T-D	1-YR CHG	5-YR AVG	10-YR AVG
DJIA	-2.25	+15.43	+12.57	+8.85
NASDAQ	+2.36	+16.00	+22.46	+19.29
S&P 500	-0.96	+10.87	+13.15	+9.11
REAL YIELD	8/31 RATE	1 YR AGO	5 YRS AGO	10 YRS AGO
10 YR TIPS	0.78%	0.41%	-0.64%	1.50%

Sources: barchart.com, bigcharts.com, treasury.gov – 3/29/18<sup>17, 18, 19, 20</sup>  
 Indices are unmanaged, do not incur fees or expenses, and cannot be invested into directly. These returns do not include dividends. 10-year TIPS real yield = projected return at maturity given expected inflation.

### MONTHLY QUOTE

“If you don’t like something, change it. If you can’t change it, change your attitude.”

- Maya Angelou

### MONTHLY TIP

Do you have a child or grandchild with a direct federal college loan? That loan may qualify for the Department of Education’s Public Service Loan Forgiveness Program, which forgives loans for borrowers who have worked in public service for 10 years and kept up payments during that decade.

### MONTHLY RIDDLE

Suzanne, a hair stylist, says that given the choice, she would prefer to cut and style the hair of two redheads instead of one brunette. She says there is a logical reason why. What is it?

### Last month’s riddle:

Through families it runs, and through bodies it flows. What is it?

### Last month’s answer:

Blood.

# Save Early, Reach Your Goal



Contributing to your employer's retirement plan as soon as you're eligible is crucial to meeting your retirement goals. The earlier you start saving, the more time compounding interest has to work on your behalf. Putting off contributions today means increased contributions to reach the same goals tomorrow.

**For example:** Shane, Maria and Nadia are each beginning their retirement savings journey today and each wish to accumulate **\$300,000**. How much do they need to contribute to meet their goal?



**Shane**  
25 years old

Needs to save:  
**\$93/month\***



**Maria**  
35 years old

Needs to save:  
**\$210/month\***



**Nadia**  
45 years old

Needs to save:  
**\$520/month\***

For more information on your company's retirement plan, contact your retirement plan advisor at [703-884-2061] or [twall@capstonerg.com].

**Disclosures:**

In addition to the options listed here, there may be other options available. You should also consider your other options before rolling over retirement savings. Consider the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. This material is not intended to replace the advice of a qualified attorney, tax advisor, investment professional or insurance agent. This is a hypothetical illustration and does not represent an actual investment. There is no guarantee similar results can be achieved. If fees had been reflected, the return would have been less.

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**Citations Economic Section:**

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## About Capstone Retirement Group

Capstone Retirement Group is a professional retirement plan consulting firm. We partner with plan fiduciaries to identify and implement the optimal retirement plan for their organization.

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