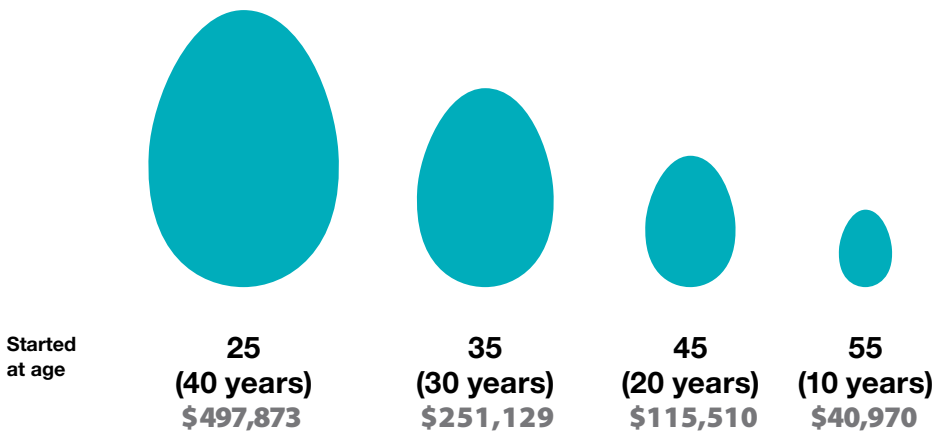


# Start As Soon As Possible



One of the smartest things you can do on the way to retirement is to start saving as soon as you are able to.



It only takes about 10 minutes to join the URS retirement savings plan. To set up your account, go to [MyURS](#). If you are not able to save more today, make a budget or a plan to start when you can.

This illustration is a hypothetical compounding example. It shows the impact of contributing 6% of a \$50,000 annual salary (i.e., \$250/mo) at a 6% annual effective rate of return. The example shows the result of contributing over the course of 40, 30, 20, and 10 years (assuming equal contribution amounts each month and a retirement age 65) to highlight the advantages of starting to save earlier in life. This illustration is not intended to represent the performance of any specific investment. Actual returns and principal values will fluctuate. Taxes are due when the money is withdrawn from the DC plan.