



10 reasons to contribute to your employer-sponsored retirement savings program

Pay yourself first!

Contribute to your employer-sponsored retirement savings plan to help begin building a secure financial future.

1. It's Easy

Once you enroll, your contributions can be automatically deducted from your pay and deposited directly into your retirement account. This way you aren't tempted to spend the money because income you don't see, you don't spend.

2. It's Flexible

You can decide how much you want to contribute (subject to federal tax law limitations and plan provisions) and the funding mix investment risk that's right for you.

3. It May Offer Employer Matching

Your employer may match all or some of your contributions to the plan. If so, and you don't contribute, you'll miss out on this benefit that can help your account grow faster.

4. It's Your Choice

You can have the ability to choose which funding options, with their different levels of risk and potential return, are right for your funding allocation. Since your needs may change over time, depending on your age, income or family and financial obligations, you may have the ability to change your funding mix investment risk at any time.

5. It Reduces Your Current Taxes

Your contributions are deducted on a pre-tax basis. As a result, you may pay less in current income taxes. Your pre-tax contributions are subject to tax when you withdraw the funds from the plan.

6. It Grows Tax Deferred¹

Your pre-tax contributions and earnings are not subject to tax until you withdraw the funds from the plan.

7. Dollar Cost Averaging² is available

By allocating the same amount each month (subject to federal tax law limitations) to the same fund(s), you can potentially lower your average cost per funding unit purchased over time. This approach, known as dollar cost averaging, can enable you to buy more funding units when unit prices are low and fewer units when prices are high.

8. It's Easy To Access Your Account Information 24/7

You have the ability to keep track of your account by either logging onto the plan's website or calling the toll-free phone number. Either way, you can have access to a wealth of information about your account, including balance, funding allocations and contribution history. You can change future contributions, request transfers or rebalance amounts among your funding options. Also, each quarter you can receive a statement that provides a snapshot of your account.

9. It's Never Too Early

Don't procrastinate! Start saving in your retirement savings plan as soon as possible. The younger you are, the longer you can take advantage of the power of income tax deferred contributing and compounding. Compounding is simply your money earning money potential. Each dollar you contribute may grow several times over between now and when you retire.

10. It's Never Too Late

Even if you didn't start early, you need not despair. If you're over age 50, you may be eligible to make catch-up contributions.

1. For any tax-qualified account, e.g., 403(b) plan or IRA, the tax-deferred accrual feature is provided by the tax-qualified retirement plan. Therefore, there should be reasons other than tax deferral for acquiring an annuity contract within a qualified plan, such as the death benefit.
2. Dollar cost averaging does not ensure a profit nor does it protect against a loss in declining markets. It involves continuous investment in securities regardless of fluctuating price levels. You should consider your ability to continue purchases in periods of low or fluctuating price levels.

[metlife.com](https://www.metlife.com)

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

The information contained in this document is intended to be informational in nature and should not be considered a recommendation or individualized advice to a specific individual.

MetLife Resources is a division of Metropolitan Life Insurance Company ("MetLife"), 200 Park Avenue, New York, NY 10166.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
1703 808999 MLR19000548001-8 L4672814[exp0727][All States][DC] © 2025 MetLife Services and Solutions, LLC.