COMMIT TO YOUR FUTURE

Take charge of your retirement!

Work toward caring for your future retirement

At RTI Surgical, we promote a higher standard and value quality. The RTI Surgical Retirement Plan can help you strive toward a higher standard of living and quality of life in your retirement. The key is to start early. Even small contributions now can make a big difference toward reaching your retirement goals. So, how can these small contributions help toward your future? The answer is compounding.

To enroll in the RTI Surgical Retirement Plan or increase your contributions, log into your account at ***www.rtixretirement.com*** or call to speak with a Participant Services Representative at **1-800-858-3829.**

The high cost of waiting

Sarah
Age 30

Annual contribution
$1,500

Assumptions:
- Earns $50,000/year
- Plans to retire at age 65
- Contributions assume a constant rate of return of 8 percent

	Total at age 65 if she begins contributing at:	COST OF WAITING
Age 30	$279,153	= $0
Age 40	$129,526	= $149,627
Age 50	$49,125	= $230,028
Age 60	$11,884	= $267,269

Note: Any individuals are fictitious, and all numeric examples are hypothetical. These hypothetical investment returns are for educational purposes only and are not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings. Actual returns or principal value will vary.

3 Things you should know about compounding

Compounding is key in retirement preparation. Compounding means that you earn money on both your contributions and the earnings on those contributions. Here are three things to know about how compounding helps you better prepare for retirement.

1. Compounding needs time to work

The best thing you can do for your financial future is to begin contributing to your retirement plan account now. Even if your contributions seem small, time and the power of compounding (the chance to reinvest your returns) can potentially help small contributions made early grow beyond contributions made later. You earn money on both your contributions and the gains.

2. Tax deferral assists with compounding

Your contributions can benefit from tax-deferred growth, helping your money compound more quickly than it would if it were taxed yearly. All of those gains are left to grow, along with your contributions, to earn even more. Since RTI Surgical matches 100 percent of the first 6 percent you contribute to the plan, your account value can grow even faster.

3. Compounding and the rule of 72

The rule of 72 allows you to estimate the number of years it takes for your money to double in value using compound interest. Assuming an average return of five percent per year, figuring how long it will take to double in value at that rate: 72 ÷ 5 = 14.4 years. Even if you are close to retirement age, the rule of 72 illustrates that it does not take forever to double an investment. The sooner you get started, the sooner your money can grow.

Note: OneAmerica Retirement Services LLC provides administrative and recordkeeping services and is not a broker/dealer or investment advisor. Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice. Investing involves risk including potential loss of principal. • **Mutual funds are sold by prospectus. To obtain a copy of the prospectus, the participant should contact the plan's investment advisor or the mutual fund company directly. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.**

Time is the strongest ally for your retirement account growth. Start now and watch your retirement savings grow!