



# COMMIT TO YOUR **FUTURE**

Take charge of your retirement!

RTI Surgical Retirement Plan  
Start Today



A photograph of a white sailboat with a large, bright yellow sail, sailing on the ocean. Several people are visible on the deck. The image is framed with rounded corners.

## Commit to your future today!

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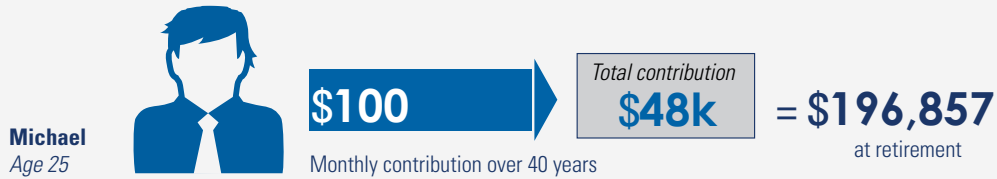
### **Take charge of your retirement plan**

Contributing a little each pay period throughout your career is easier than trying to contribute a lot at the end of your career. In addition, your money will have more time to potentially grow if you start contributing early.

In this example, Michael starts contributing to his retirement plan at age 25, making monthly contributions of just \$100. Sheryl chooses to wait until age 45 to start contributing, but she makes monthly contributions of \$300. Both Michael and Sheryl plan to retire at age 65, and they each earn an average annual return of six percent on their retirement accounts. Whose retirement account would you rather have?

Visit ***[www.rtixretirement.com](http://www.rtixretirement.com)*** to access education tools and learn how you can begin to enrich your future retirement.

### Contribution comparison



**Note:** All 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. Balances shown are before removal of taxes. Hypothetical returns assume reinvestment of earnings and a 6 percent average return on investment.

Get started! Increase your contribution today by visiting [www.rtixretirement.com](http://www.rtixretirement.com) or calling **1-800-858-3829**.



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**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.**