

Today is the Day to Start Saving for Retirement



With the Robert Half International Inc. 401(k) Plan for Contract Talent (“401(k) Plan”), it’s easy to start saving for retirement today.

Retirement can seem so far away. So, it’s natural to focus on the present when you have more immediate goals like paying off college loans, buying and moving to a new home, or traveling. However, prioritizing your retirement savings earlier can set you on a path towards living your best life in retirement. The 401(k) Plan can help you with saving for retirement.

Robert Half can help

Robert Half makes it easy to save for retirement with the 401(k) Plan. Here’s how it works:

You contribute to the 401(k) Plan directly from your paycheck so you can set aside some of your money before you have the chance to spend it.

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When you save through the 401(k) Plan, you don’t pay current income taxes on your contributions until you take a withdrawal.

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The result: your money has the potential to grow more than it might if you saved it in a taxable account.

Why save now in the 401(k) Plan?

Studies show that making a commitment to save on your own – no matter how small the amount – can help you feel more secure and positive about the future. And, time is on your side. This may be one of the best reasons to begin saving today for tomorrow. With the time value of money, the earlier you start, the better.



The Power of Small Amounts

Even contributing just small amounts to the 401(k) Plan can go a long way, thanks to the power of compound interest. You can always start small and slowly ramp up your contributions. Use the Fidelity [Power of Small Amounts Calculator](#) to see how a small change - 1%, 3% or 5% - can make a big difference.

The most important thing is to start saving today!



How do I enroll or change my 401(k) Plan contributions?

Visit [Fidelity NetBenefits®](#) or call Fidelity at **(800) 835-5097** Monday through Friday from 8:30 a.m. to 8:00 p.m. EST.

You may change your contribution at virtually any time.

You don't have to go it alone.

Saving for retirement is an important step for your future, but with all of the other obligations we're expected to juggle – financial and otherwise – saving for the future can sometimes feel overwhelming. Just because you have immediate financial needs doesn't mean you shouldn't start planning ahead now.

Figuring out how to start saving for retirement can be challenging, but Robert Half is committed to providing tools and resources to help you plan for your future.

Fidelity Investments is here to help, too

Tools and resources are available to help you get a handle on your financial situation and save more:



To begin, assess the impact of contributing from your paycheck using the **Take-home Pay Calculator**.



See how contributing even just 3% could add up over time using the **Contribution Calculator**



Take the **Financial Wellness Checkup** for an action plan to help improve your overall financial health



Check out the **Planning & Guidance Center** to see if you're on track to meet your savings goals – or help you stay on track



Use the **Savings and Spending Checkup** to see how your budget stacks up and how much you can afford to save

It's not too late to start saving for your retirement today!

Enrolling is as easy as 1-2-3:

Ready to enroll? Enrolling is simple. Text "start" to 343898 to enroll in the 401(k) Plan in minutes with EasyEnroll.

Or, follow these three steps:



Go to **netbenefits.com** or call **(800) 835-5097** Monday through Friday from 8:30 a.m. to 8:00 p.m. EST.



Click "Register as a new user", and set up a username and password. If you are a current user, log in with the username and password.



Finally, click the link to The Robert Half International Inc. 401(k) Plan for Contract Talent in the center of the NetBenefits® home page. Then click on "Begin Enrolling."

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

IMPORTANT: The projections or other information generated by the Planning & Guidance Center's Retirement Analysis regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.

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