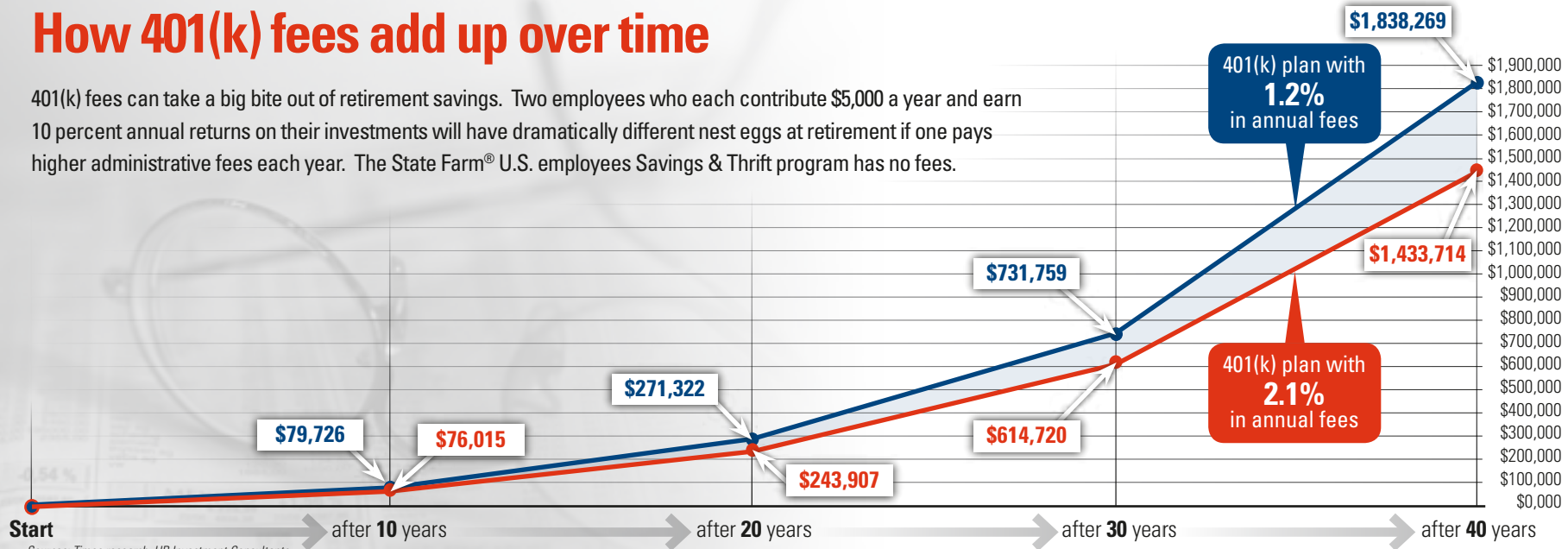


How 401(k) fees add up over time

401(k) fees can take a big bite out of retirement savings. Two employees who each contribute \$5,000 a year and earn 10 percent annual returns on their investments will have dramatically different nest eggs at retirement if one pays higher administrative fees each year. The State Farm® U.S. employees Savings & Thrift program has no fees.



Sources: Times research, HR Investment Consultants