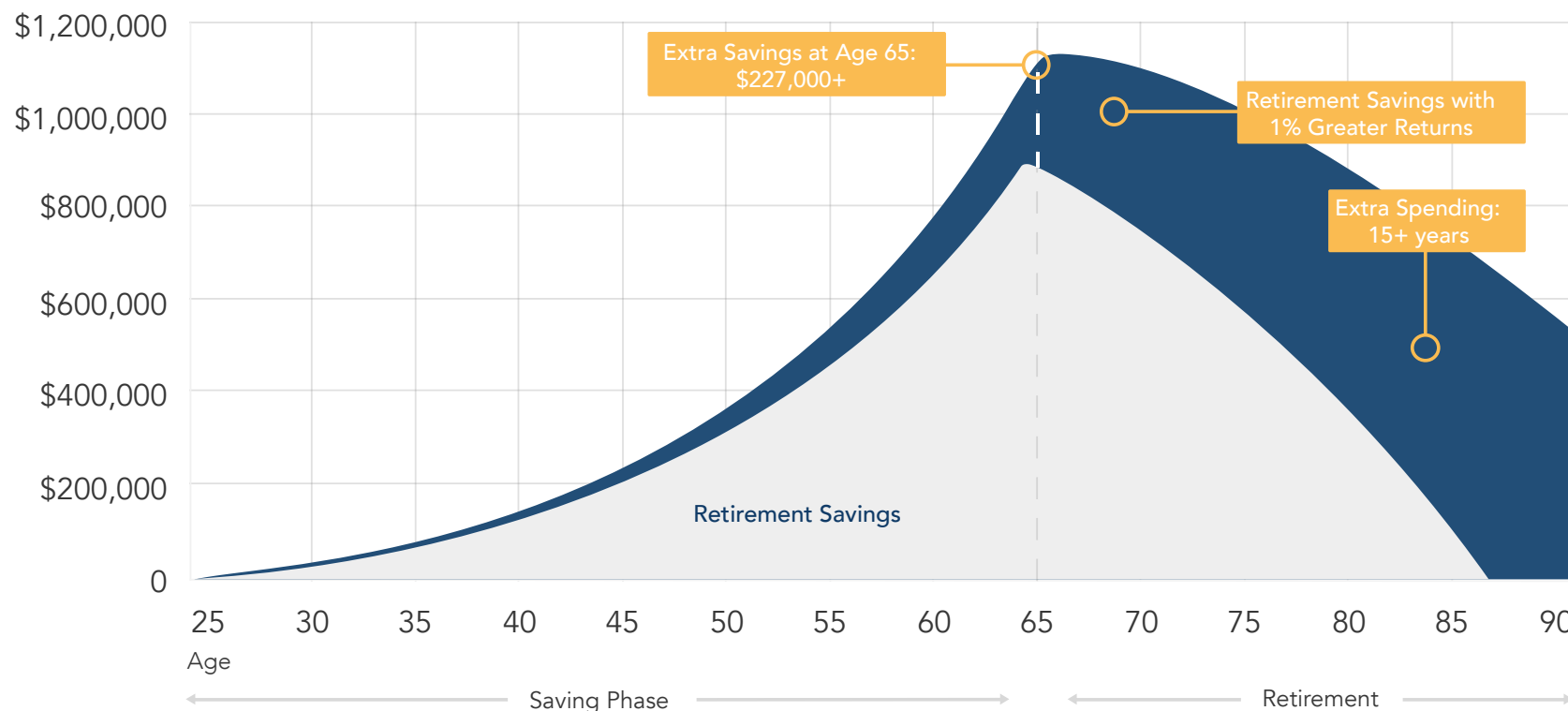


1% More Can Mean 15+ Extra Years of Spending

Fisher\SMB



Assumes starting salary of \$40,000, which grows annually by 3% over 40 years starting at age 25. Withdrawals begin at age 66 and are equal to 45% of the projected salary at retirement. The lower return portfolio growth assumes 5.5% annual return in the working years and 3.5% return in retirement, while the 1% higher return portfolio growth assumes 6.5% and 4.5%, respectively. The example above does not include fees.

Investing in securities involves the risk of loss. Intended for use by employers considering or sponsoring retirement plans; not for personal use by plan participants. Fisher Retirement Solutions®, Fisher\SMB™, FisherSMB™, and all related logos and designs are trademarks of Fisher Retirement Solutions, LLC, which is not connected to Fisher Investments. © 2025 Fisher Retirement Solutions. K032208MC June 2025