

Trim Dining-Out Expenses Rev Up for Retirement Instead

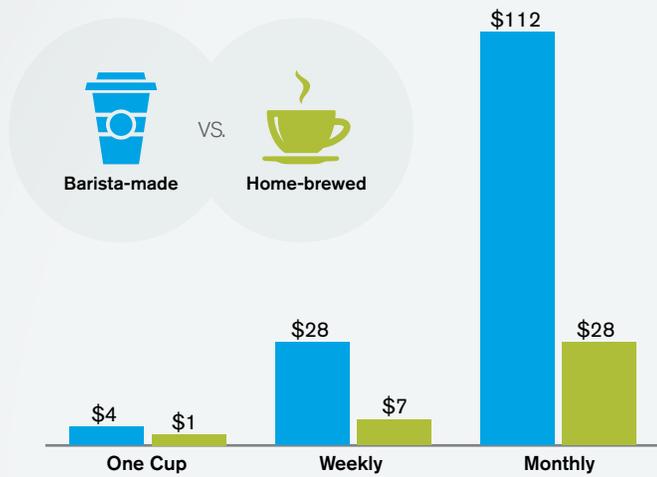


Rethink Your Spending Habits

Finding money to save for retirement can be tough. Cutting down on dining out can help. Think of the possibilities if you saved the money in your employer's retirement plan.

Have Your Coffee and Retirement too*

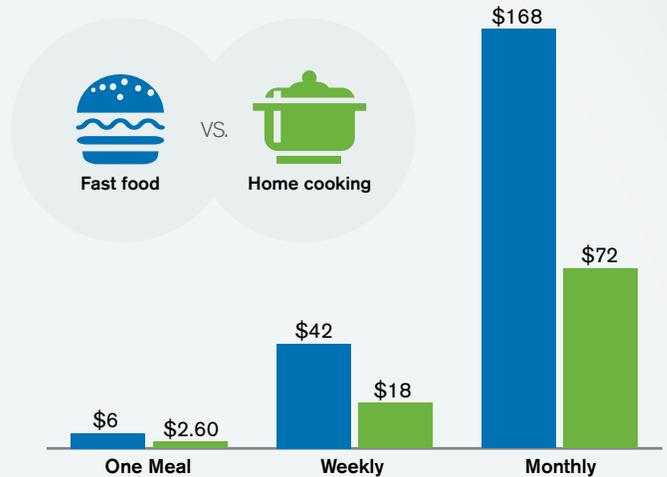
Curb the Coffee Habit for Long-Term Savings



Source: businessinsider.com, 2011

Feast on Your Future Over Fast Food*

Frequent Fast-Food Stops Can Be Costly



Source: USDA, Food Business News, GetUp.org, 2013

\$84,801*

Over 30 years home-brewing could help you save thousands



Over 30 years home-cooking could help you save thousands

\$96,916*

✓ Mix It Up: Dine In and Dine Out

You could have **\$117,106*** for retirement if you ate two fast food meals a week and brewed your own coffee four days a week.

✓ Save More: Dinner and Drinks at Home

You could have **\$181,717*** for retirement if you choose home-cooked meals and home-brewed coffee every day.



1 in 4 Americans eats some type of fast food every day...



...and spends **10%** of their disposable income on fast food every year.



That's **\$3,500** a year if your take home pay is \$35,000!

💰 The Bottom Line

You can save money by eating meals or drinking coffee at home. Need to be convinced? Track how much you're actually spending at the drive-through or at your favorite coffee shop. Then you can begin to make changes that could potentially impact your future.

*All calculations assume 6% investment return for 30 years.

Source: ©2012 Standard & Poor's Time Value Calculator. Hypothetical calculations are not based on a specific portfolio, assume a 6% return and reinvestment of all realized gains, dividends and interest receipts. They do not account for the effects of any added fees, expenses, or incurred taxes. If all taxes, fees and expenses were reflected, the reported investment values would be lower.

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IN-FLY-79332 1308