

Are you saving enough for retirement?

WBR has enhanced its employer-sponsored retirement plan to help you supplement your TRSL defined benefit program.

Are you on track to retire? Will you be financially prepared? Saving for the future may not always feel easy. But the reality is your Teachers' Retirement System of Louisiana (TRSL) plan may not be enough to live comfortably - especially with no social security benefit and increasing life expectancies, longer retirements, and increasing inflation and cost of living.

Learn how taking smart financial steps today may help lead you to a solid financial future after you have stopped working.

- Enhanced savings options Take advantage of a broad selection of quality, brand-name investment options to save more for retirement.
- Reduce your taxes Contributions may be made pretax, reducing the amount of your income that is subject to tax.
- It is easy to contribute Your contributions are automatically deducted from your paycheck.
- **The power of time and compounding** The longer you are invested, the more potential you have to earn money on your money. Compounding interest is like a snowball rolling down the hill – the longer it rolls, the bigger it gets.

"Compound interest is the eighth wonder of the world." -Albert Einstein

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