



Life Happens!

Information and Advice to Help You Plan and Prepare for What Life Has to Offer...

GRAY EQUITY MANAGEMENT, LLC

The Power of 3™: Client, CPA & Financial Advisor

November 2013

WHY YOU SHOULD KEEP CONTRIBUTING TO YOUR 401(K)

Save for retirement consistently, regardless of how the market behaves.

There is seldom a dull moment on Wall Street. Stocks may rise or fall dramatically over the course of a year or a decade. Sometimes, breaking news may tempt you to pull money out of your 401(k) or greatly reduce your contributions. If you're considering such a move, think twice.

Don't stop saving for retirement. Even if you think you're wealthy enough to forego putting money in your 401(k) for a while, you could end up seriously shortchanging your retirement savings potential by reducing your retirement plan balance or elective salary deferrals.

A 401(k) plan is a terrific retirement savings vehicle - but many Americans have not saved enough for their retirement years. On top of that, if you withdraw money from a 401(k) plan before age 59.5, you'll face a 10% tax penalty (with few exceptions) and you may end up spending money today that could have enjoyed tax-deferred compounding in the future.¹

[Read the full article here.](#)

Monthly Economic Update

Gray Equity Management helps you stay in-the-know about the latest news that could impact your financial success. View recent issues of our "Monthly Economic Update" [here](#).

Our Mission:

"By integrating independent wealth management, accounting and tax planning services we give our clients a complete financial understanding that helps them keep the promises they have made to themselves and their families, both in the present and for the future."

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