The new federal tax law has put 2% more in most Americans' paychecks this year. The reason: a temporary cut in the federal FICA (Social Security and Medicare) tax on earnings up to $106,800.

What should you do with this gift from Uncle Sam? Here are three options (and why we recommend the third):

 **Spend it** on... stuff (and help stimulate the economy).

 **Save it** to shore up an emergency fund or pay down high-rate debt.

 **Invest it** in your future by raising your retirement plan contributions. Why might this be your best choice?

Two reasons: First, **how much you save** is key to building a nest egg that can last as long as you do. Also, paying less into Social Security today could affect your federal benefits tomorrow. So, by shifting **tax** savings to **retirement** savings, you could end up fixing a hole in your own safety net.

Next, it's painless — a chance to help fund your future **without pruning your paycheck**. In fact, if you boost pre-tax contributions by 2%, you'll **still** see more take-home pay.

To raise your contribution rate, sign in to your account at **www.divinvest.com,** and click on Deferrals/Payroll Deduction in the Transactions menu.

ACT NOW!

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