Active Participant - Welcome
Subject Line: Make your plan work for you.

metrohill

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Make your plan work for you.

Staying on track for retirement means knowing how your plan works, how to take advantage of its key features, and how to ensure that you achieve your savings goal. To help you learn about your plan's different features, we will email you valuable information and reminders — educational tips to help you save more and save smarter.

So stay tuned. And remember that you can also go to our website to find tools, calculators, and informative articles that will help you plan for your future.

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Active Participant - Age 20-29
Subject Line: Save more by using credit cards wisely

metrohill

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Save more by using credit cards wisely

Retirement may be a long way off. But the start of your career is a good time to begin saving because your money can potentially benefit from many years of compounding. One way to save more today is by wisely managing your credit cards.

- **Avoid carrying a month-to-month balance.** For each month you don't pay off your balance, interest is added. Over time, you could pay more in interest than the actual cost of the item you charged.

- **Consolidate debt.** If you carry a balance, consider transferring high rate card balances to lower-rate cards.

- **Leave your credit card at home.** Think about using a check card or cash instead to pay for everyday expenses, and buy only what you can truly afford.

Wise credit card use is just one way you may be able to save a little more each month. To learn more ways to save, check out our website.

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Active Participant - Age 30-39
Subject Line: Save more by tracking small expenses and rethinking large ones

metrohill

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Save more by tracking small expenses and rethinking large ones

Are you doing enough to prepare for your future? While participating in your employer's retirement plan is a great start, spending less may help you make larger plan contributions. Here are some suggestions to help you find more room in your budget for saving.

- **Keep track of your out-of-pocket expenses.** Coffees, snacks, meals on the run, and other spur-of-the-moment purchases all add up. Limiting these little expenses can increase the money you have available to set aside in your plan account.

- **Examine your larger, monthly expenses.** Some expenses are fixed, but others may be flexible. For example, you may be able to lower your payments by switching your insurance carrier or cell phone provider. Or you might consider buying a more fuel-efficient vehicle and holding onto it for several years.

On their own, each of these cost-saving measures may be minor. But add them all up and they can make a big impact on the amount you can afford to contribute to your retirement plan account each month. To learn more ways to save, check out our website.

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Active Participant - Age 40-49

Subject Line: Take control of your debt can yield big savings

metrohill

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Taking control of your debt can yield big savings

If you want to save more for retirement but can’t seem to find any money left over each month, take a look at what you’re spending on debt repayment. Carrying a lot of debt can weigh you down and reduce what you can save for retirement.

- **Pay down high-rate debt such as credit card balances first.** This is typically the most expensive type of debt and the first you may want to target.

- **Consider refinancing a mortgage to lower your rate.** If you could potentially lower your interest rate significantly, refinancing may make sense, even if it involves incurring closing costs.

- **Can you consolidate?** If you have different types of debt — student loans, credit card debt, car loans — you may be able to consolidate them into a lower rate loan such as a home equity line of credit.

Limiting what you spend on debt will help you save more for your future. To learn more ways to save, check out our website.

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Active Participant - Happy Birthday
Subject Line: Enjoy your special day as you plan for the future

metrohill

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Enjoy your special day as you plan for the future.

You are one year closer to retiring. Now is a good time to review your progress toward saving for retirement. Are you on track to reaching your savings target? Should you be contributing more to your plan?

Birthdays are also a good time to take a broad view of all your financial goals. Balancing the immediate financial needs of family, home, and career — while still saving for long-term goals like retirement — requires careful thought and planning.

We are here to help. Go to our website for more information on ways to achieve your financial goals.

FIND OUT MORE

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Active Participant - Checklist
Subject Line: Be prepared for your future with this pre-retirement checklist.

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Be prepared for your future with this pre-retirement checklist.

As you near retirement, there are many decisions you'll need to make and steps you'll want to take to assure a secure future. Consider this checklist as you plan ahead.

Envision your retirement
How will you spend your time in retirement? Will you travel? Work part-time? An important first step in preparing for retirement is to identify your retirement lifestyle and its financial requirements.

Think about timing
When will you retire? When will you start collecting Social Security? When will you begin to withdraw from your retirement accounts? The timing of these events will have a big impact on your retirement.

Create a retirement budget
Transitioning from working and saving to retiring and spending is much easier if you create a retirement budget. You'll want to budget both income and expenses — and make sure that your finances last throughout your retirement.

Boost your savings
If you're concerned that you will not have enough saved for retirement, there's still time. Increasing your contribution rate by just 2% could make a big difference in your account value at retirement.

Remember health care costs
Health care needs increase as you grow older. Medicare will cover some costs, but not others, so make sure you earmark a portion of your retirement savings for health care expenses.

To learn more ways to better prepare for approaching retirement, check out our website.

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Active Participant - Investment Checkup
Subject Line: As retirement nears, make sure your investing strategy suits your changing needs.

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As retirement nears, make sure your investing strategy suits your changing needs.

You'll soon start drawing down the savings you have worked so hard to accumulate in your retirement plan. Is your portfolio ready? A retirement investing strategy may be very different from your current one. So consider doing a portfolio checkup to better align your investments with your changing needs.

Revisit your investment mix

As you transition into retirement, your investing strategy may shift from growth-oriented investments to income-generating securities. That typically means reducing how much you have invested in stock mutual funds and putting a greater share in less volatile investments like bonds and cash mutual funds.

Remember inflation

But you may not want to abandon stock mutual funds altogether. Historically, stock funds have outpaced inflation and returns of other asset classes over the long term. This is important, as your retirement could be for 30 years or longer.

Think about the big picture

Your retirement plan is probably not your only source of income in retirement. There's Social Security, and you may also have a pension, annuity, or income from other investments. So before you make any changes to your retirement plan portfolio, consider the big picture.

Need help in deciding how to prepare your portfolio for retirement?

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Active Participants Timeline
Subject Line: Take note of critical milestones as you near retirement

metrohill

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Take note of critical milestones as you near retirement.

Retirement is getting closer. Although it still may be years away, it's a good time to be aware of some critical dates regarding Social Security and Medicare. It's also a good time to familiarize yourself with some important age-based milestones concerning your retirement savings plan.

Age 55

If you leave your employer and take a distribution from your retirement savings plan, those distributions will no longer be subject to a 10% early withdrawal tax.

Age 59½

The 10% early withdrawal tax will no longer apply to *any* distribution from your IRA or qualified retirement plan from a former employer.

Age 62

Social Security retirement benefits first become available — but at a discounted level and with certain restrictions. Make sure you are aware of the terms before you opt for early collection.

Age 65

Most individuals qualify for Medicare. Sign up as early as three months before your birthday to start coverage.

Age 66-67

Full Social Security retirement benefits become available. The age varies, depending upon your birth year. If you delay collection, the amount you receive in the future will increase by 8% a year until you reach age 70.

Age 70

If you have not yet started receiving Social Security, now is the time to do it, as there is no increase in your benefit amount if you delay past this point.

Age 70½

Generally, you must begin taking required minimum distributions (RMDs) from your retirement savings plan or traditional IRA or pay a hefty tax penalty.

We are here to help. Go to our website for more information on ways to achieve your financial goals.

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Active Participant - Increase Deferrals
Subject Line: Increasing your contributions today can make a big difference in tomorrow's savings.

metrohill

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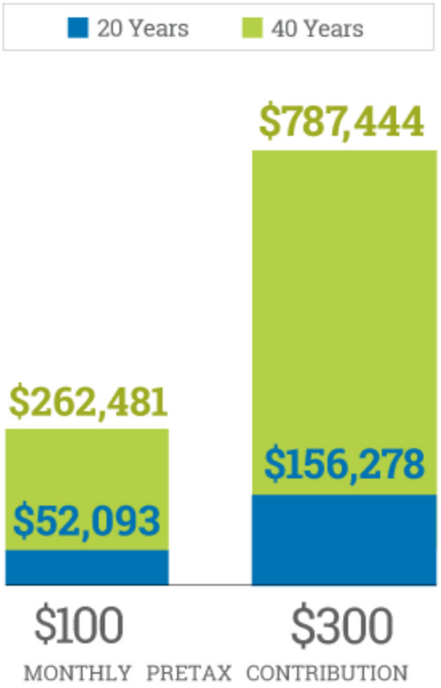
Increasing your contributions today can make a big difference in tomorrow's savings.

Retirement specialists recommend saving at least 10% to 15% of your annual pretax pay. Increasing your plan contributions periodically could make a significant difference in the amount of money you have available to you at retirement.

Your savings could reach new heights

See the difference a contribution increase could make:



Estimates shown are before taxes. Distributions of pretax contributions and earnings on those contributions will be subject to income tax. These are hypothetical estimates involving a retirement plan participant making the monthly pretax contribution indicated for the specified time periods and earning a 7% average annual total return, compounded monthly. The results are not representative of any specific investment. Your investment returns will differ, and your contribution amount is not likely to remain the same over an extended period. **Source: DST Retirement Solutions, LLC, an SS&C company.**

Putting money aside for retirement is up to you. Consider increasing your plan contributions throughout your working years.

FIND OUT MORE

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Active Participants - Auto Increase Deferrals
Subject Line: Reach Your Goal!

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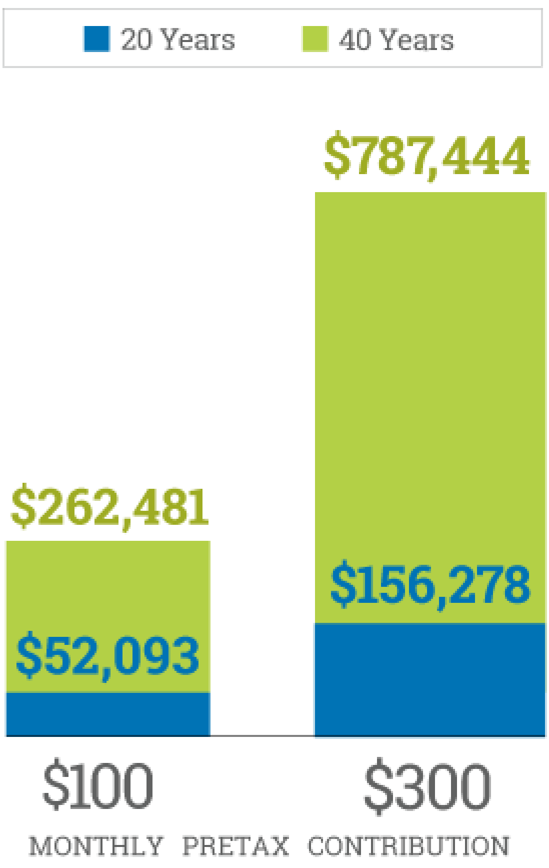
Automatic contribution increases can help you save more.

Retirement specialists recommend saving at least 10% to 15% of your annual pretax pay. Increasing your plan contributions periodically could make a significant difference in the amount of money you have available to you at retirement. To simplify the process, consider signing up for automatic contribution increases.

Your savings could reach new heights

See the difference a contribution increase could make:



Estimates shown are before taxes. Distributions of pretax contributions and earnings on those contributions will be subject to income tax. These are hypothetical estimates involving a retirement plan participant making the monthly pretax contribution indicated for the specified time periods and earning a 7% average annual total return, compounded monthly. The results are not representative of any specific investment. Your investment returns will differ, and your contribution amount is not likely to remain the same over an extended period. **Source: DST Retirement Solutions, LLC, an SS&C company.**

Putting money aside for retirement is up to you. Consider increasing your plan contributions throughout your working years.

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Active Participant - Asset Allocation
Subject Line: Keeping your retirement portfolio on track

metrohill

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Keeping your retirement portfolio on track

Have you looked at your plan account's asset allocation lately? You may find that your current mix of investments is out of sync with your target allocation. That's because some of your investments may outperform or underperform others over time, in effect changing the overall composition — and risk — of your portfolio.

Rebalancing
It's a good idea to review your portfolio allocation at least once a year. You may also want to reassess your target allocation if your risk tolerance or goals change. If you do find that your current allocation is out of step with your target allocation, you have two ways to rebalance your portfolio:

- Change the mix of your existing portfolio to match your target allocation.
- Change the mix of your new contributions to emphasize underrepresented asset classes.

Need some help? Go to our website for more information on how to keep your asset allocation on target.

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Active Participant - Health Care
Subject Line: Medicare won't cover everything, so factor in health care costs as you save.

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Medicare won't cover everything, so factor in health care costs as you save.

A recent study by Employee Benefit Research Institute projected that a 65-year-old man would need $79,000 in savings and a 65-year-old woman would need $104,000 if each had a goal of having a 50% chance of having enough savings to cover health care expenses in retirement. If they wanted a 90% chance, they would need $144,000 and $163,000, respectively. And some couples could need as much as $363,000.

So, as you save for retirement, make sure you factor in health care costs. Saving even a little more now could make a big difference in the amount of money you'll have available in the future.

Go to our website for more information on how to estimate how much you may need in retirement.

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Active Participant - Withdrawals
Subject Line: Strategies to make your retirement assets last.

metrohill

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Strategies to make your retirement assets last.

You've worked long and hard to build your retirement nest egg. Now, it's time to start drawing it down. Exactly how you liquidate your assets will affect your tax and impact how long those assets will last, so it pays to plan a withdrawal strategy. Here are some points to consider.

Think taxable first

If you have taxable assets, such as ordinary bank or brokerage accounts, consider tapping into them before you withdraw from tax-deferred accounts such as a traditional IRA or 401(k). This will permit you to continue to take advantage of potential tax-deferred compounding.

Meet the rules for required minimum distributions (RMDs)

Generally, you must begin taking distributions from your tax-deferred accounts by April 1 of the year following the year you turn 70½. Those who fail to do so face a stiff penalty tax.

Determine a withdrawal rate

Your rate of withdrawal each year, and the rate you earn, will determine when your savings will be depleted. Use the chart below to help you estimate how long your savings will last.

% Withdrawn annually	Number of years before assets are gone				
2	50	-	-	-	-
3	33	39	52	-	-
4	25	28	33	42	-
5	20	22	24	29	36
6	16	18	19	22	25
7	14	15	16	18	20
8	12	13	14	15	16
9	11	11	12	13	14
10	10	10	10	11	12
	3%	4%	5%	6%	7%

Average annual return on remaining assets

The withdrawal percentages shown refer to a percentage of the initial value of the retirement assets. The table assumes payments are increased 3% annually and are taken at the beginning of each year. Actual earnings would vary from year to year. Source: DST Systems, Inc.

Need help in deciding on a withdrawal strategy?

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Active Participant - Distributions
Subject Line: Know your plan's distribution — and their consequences.

metrohill

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Know your plan's distribution — and their consequences.

With retirement at hand, you will soon have to decide what to do with the money you have been accumulating in your retirement savings plan. Your plan may offer the following choices.

1. **Keep your money in the plan.** You may keep your money in the plan, where it will continue to grow tax deferred. This may be a good fit for you if you like the investments offered in the plan or need extra time to explore other alternatives. This option may not be available if you have less than $5,000 in your account.

2. **Cash out your account.** You may be able to take a single lump-sum distribution of your entire plan balance. But the plan is required to withhold 20% for your federal tax liability, and if your tax bracket is higher, you may owe additional taxes as well.

3. **Roll your money over to an individual retirement account (IRA).** This option will preserve the tax benefits and allow your retirement savings to continue to grow.

We are here to help. Go to our website for more information on ways to achieve your financial goals.

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