Eligible Participant - Not Participating - Join the Plan - Match
Subject Line: Matching contributions from your employer can add to the size of your plan account.

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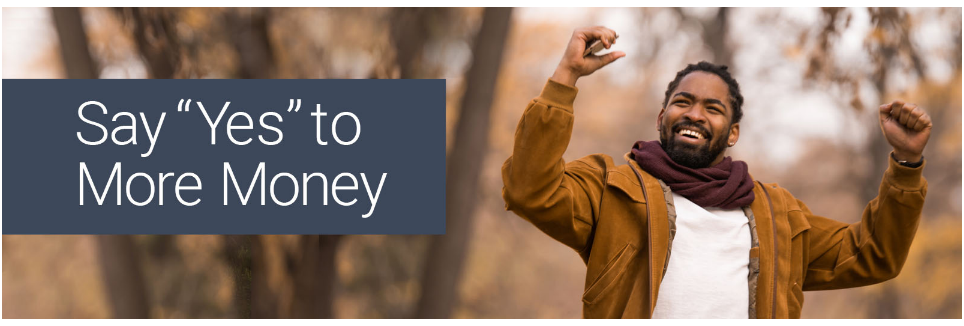


Matching contributions from your employer can add to the size of your plan account.

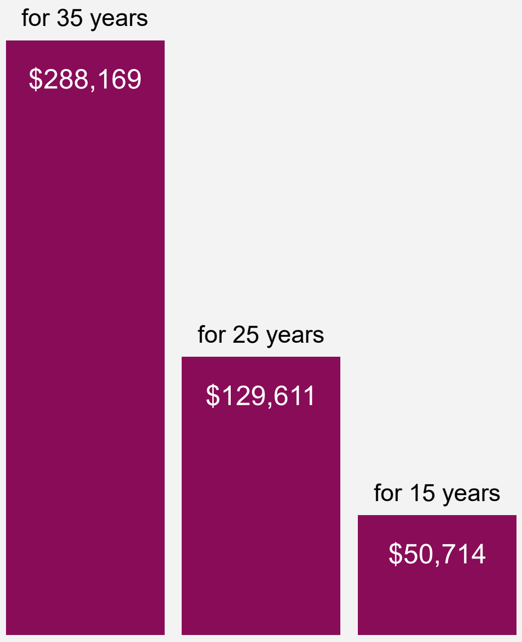
You may be convinced that you can’t afford to set aside any money in your employer’s retirement plan. But maybe you can’t afford not to contribute.

Here’s why: Right now, your employer will match a certain percentage of what you contribute to the plan. That’s more money for you. And you’ll give up that money if you don’t join the plan.

Your contributions and the matching contributions your employer makes to your account will be invested for you in the options you select from the plan’s investment menu. That money can potentially compound and grow tax deferred until you retire.

Time and compounding help savings grow

Estimated account balance with a monthly contribution of $160



Projections assume a 7% annual investment return, compounded monthly. This is a hypothetical example used for illustrative purposes only and does not represent any specific investment vehicle. It assumes monthly contributions and no account withdrawals before retirement. Your account balance and investment results will be different. Distributions of pretax contributions and related earnings are taxed as ordinary income upon withdrawal. Source: DST Retirement Solutions, LLC, an SS&C company.

What’s not to like about matching contributions, tax-deferred growth, and a chance to have more money for retirement?

Go to our website for more information about the plan and how to join.

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Joining the plan early in your working life gives your savings the chance to grow and compound for decades.

This is an exciting time to be young and working, a time that's filled with new people, places, opportunities, and challenges. However, it's likely that you have a limited amount of money available. With so many other more pressing spending priorities, we understand that saving for retirement might not be a high priority right now.

We get it. But, the reality is that you are in a sweet spot — you are young enough that any money you set aside for your retirement has years to potentially grow and compound.

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The Power of time

If you save $100 a month at an average annual investment return of 7%, compounded monthly:

Starting at Age	By Retirement Age*	You Could Have
20	in 47 years	$438,643
30	in 37 years	$209,654

* Assumes retirement at age 67.
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At your age, you have time on your side — and that's a real advantage. Think about how much better off you could be if you start now and set even a small amount aside for your retirement.

Go to our website for more information on how you can join your employer's retirement plan.

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