



**There's no easier way to save.**

You made a good decision when you joined your workplace retirement plan. Your plan offers you a convenient way to save and invest for your retirement.

It's a great opportunity to start laying the groundwork for your future. What's more, your plan gives you a range of key benefits.

## What you get from your plan



### Choices

You decide how much you want to contribute from every paycheck and how you want that money invested.



### Flexibility

You are never locked into your choices. You can always change the amount of your contribution and your investment selections.



### Tax Advantages

Your pretax contributions are deducted from your pay before taxes, lowering your current income taxes. And your contributions, plus earnings, can potentially grow tax deferred over the years until you retire.

Joining the plan was smart. Make another smart decision — go to our website to find tools, calculators, and informative articles that will help you plan for your future.

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## You are making smart choices.

Joining your workplace retirement plan was a good decision. Now you need to think about how much you'll need to save.

### Immediate goals

Sure, retirement is a long way off. And you'll have other goals to save for along the way. You might even be saving for some of them now — like paying off student loans or accumulating enough money for a down payment on a home.

### Long-term goals

While more immediate financial concerns may get your attention, don't forget about your long-term goals. Saving for retirement in your 20s means you'll have time on your side — and many years to benefit from the potential growth of your investments.

So no matter what other financial obligations you have along the way, continue to make saving for your retirement a priority.

Your financial future is in your hands. Help make it a success by setting your retirement savings goal today.

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### You are making smart choices.

Joining your workplace retirement plan was a good decision. Now you need to plan on saving enough to have the kind of retirement you want.

#### Build a solid foundation

When you're in your 30s, current financial obligations, such as paying a mortgage or raising a family, may take up most of your income. It may not always be easy to find extra dollars to save. But even though you may have other demands on your money, don't forget about your financial future.

#### Make the most of time

Your long time horizon and the potential for income growth throughout your working years make this an ideal time to save as much as you can for retirement. Consider increasing your plan contributions whenever you receive a pay raise. It's a simple and painless way to add to your retirement account.

No matter what other financial obligations you have along the way, continue to make saving for your retirement a priority.

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## You are making smart choices.

Joining your workplace retirement plan was a good decision. But now you need to plan on saving enough to have the kind of retirement you want.

### Take the long view

When you're in the middle of your career and retirement is still far off, more immediate financial concerns — like saving for your children's future college expenses — may seem more important. But don't forget about your financial future.

### This is a great time to save

Saving during your peak earning years is essential for the potential growth of your retirement account. If you're not saving enough, consider increasing your plan contributions while time is still on your side.

No matter what other financial obligations you have along the way, continue to make saving for your retirement a priority.

Your financial future is in your hands. Help make it a success by setting your retirement savings goal today.

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## Keep Up the Good Work!

### You are making smart choices.

Joining your workplace retirement plan was a good decision. But are you saving enough to have the kind of retirement you want?

#### Now is a good time to add more

As you get closer to retirement, you may have already reached many of the goals that you were saving for earlier in your career. You might have purchased a home. And your children may have finished their educations — or will soon. So now may be the perfect time to put more money toward your retirement.

#### Continue saving

Whether you have 15 years or five years until you retire, continuing to save — even for a short time — can potentially make a meaningful difference in your account balance. If you're not saving enough, consider increasing your plan contribution soon.

No matter how close you are to retirement, continue to make saving for your future a priority.

Help make your retirement a success. Determine if you are on track to reach your savings goal.

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Happy  
Birthday!



### It's your day — enjoy every moment.

After you've finished celebrating the big day, you could take a moment or two to review your progress toward achieving your financial goals. Are you on track with your retirement savings?

#### You understand the benefits

By joining your employer's retirement plan, you've already shown that you are serious about preparing for your future. And it's clear that you understand how saving through your retirement plan can make a difference in what you'll have available for retirement.

### Start a new birthday tradition

So why not go a step further and start a new birthday tradition? Mark the day by reviewing your retirement plan account and consider saving more for your future.

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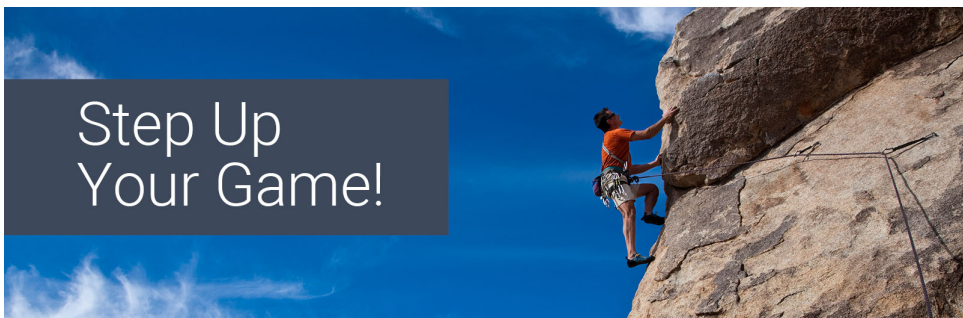
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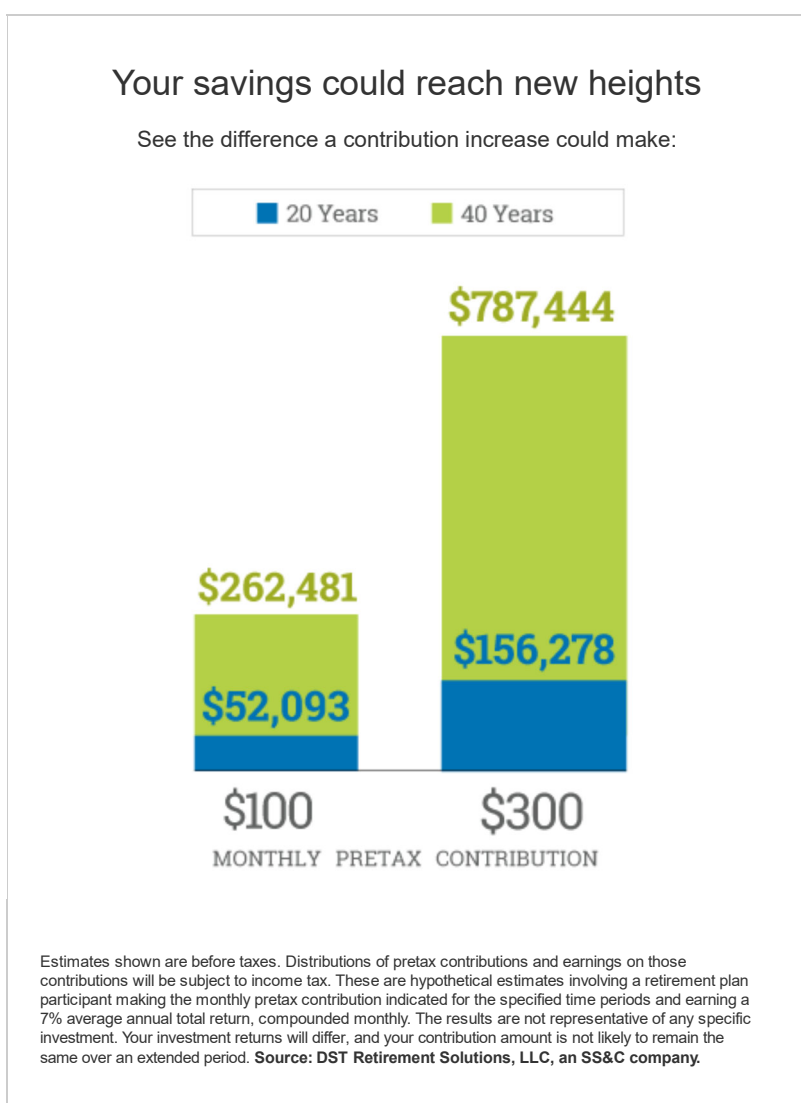
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**It's always your choice.**

Now that you have participated in your workplace retirement plan for a year, why not take a minute to review your progress? And ask yourself this question: Can I do more?

You may need almost as much income in retirement as you do while you're working. Increasing your plan contribution periodically could make a significant difference in the amount of money you have available to you at retirement.



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

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## Step Up Your Game!

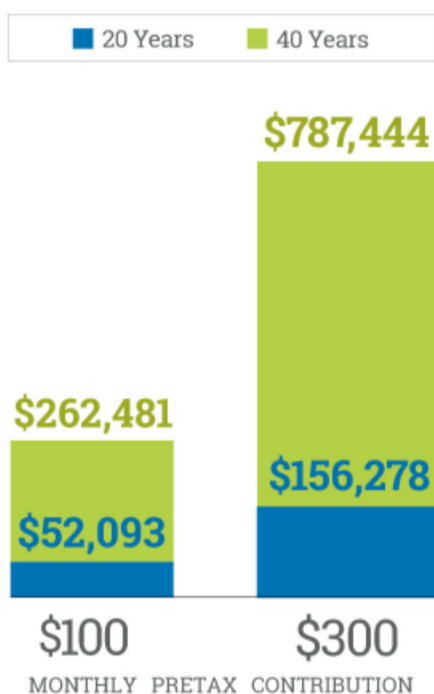
### It's always your choice.

Now that you have participated in your workplace retirement plan for a year, why not take a minute to review your progress? And ask yourself this question: Can I do more?

You may need almost as much income in retirement as you do while you're working. Increasing your plan contribution 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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## Getting Asset Allocation Right

### **The mix of investments you choose for your retirement plan money is important.**

Your plan offers you a choice of investments from different asset classes. How you divide your retirement plan portfolio among those asset classes — your asset allocation — may be one of the most important decisions you make as a plan investor.

#### **You get to choose**

Generally, you'll choose from three basic asset classes. Of these, stocks offer the highest potential long-term returns but involve the most risk of loss. Bonds are less risky than stocks and have moderate return potential. Cash/stable value investments present the least risk of loss but offer the lowest potential returns.

When you are dividing up your investments, think about doing it in a way that accounts for your:

- Goals
- Risk tolerance
- Years to retirement
- Other assets, including any retirement accounts your spouse may have

Want help? Go to our website for more information on how you can get your asset allocation right.

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