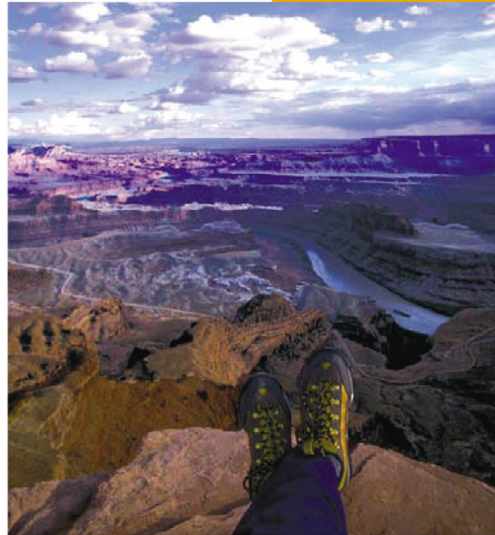




000001
Sally Smith
21 July Road
Anytown, NY 12345



Your Retirement. Your Way.

Increase your contribution today

Congratulations, Sally Smith. You've made an important financial decision to invest in the ABC Company 401k Plan Gap. You probably had a retirement savings goal in mind when you joined the plan. Many experts recommend that you aim for replacing between 70% and 90% of your current income in retirement. If you increase your contribution to your plan, you may increase your ability to meet your retirement goal. And ABC Company's match will help you get there.

Your personal planner inside shows how easy increasing your contribution can be. This information is confidential and never shared with anyone. It may or may not be current or accurate. It is designed to give you relevant examples only.

Retirement Profile

Name:	Sally Smith
Date of birth:	01/01/1959
Current deferral percentage:	7%
Approximate annual salary:	\$150,000.00
Retirement age:	65
Hypothetical investment return:	5%
Employer's match:	\$0.50 per \$1 up to 25% of pay, \$0.25 per \$1 on the next 10% of pay and \$0.10 on the next 10% of pay.



**Important
retirement
information for
Sally Smith**

Your Increase Can Make a Difference



Consider your contribution amount

Your retirement plan gives you the opportunity to save for retirement. Increasing your contribution can help you get to your dreams faster. You have many advantages when you contribute to the plan. Three of them are listed below.

- **Pre-tax savings.** Contributions to your plan are deducted from your salary before taxes, so your income tax is reduced while you save.
- **Tax-deferred compounding.** In your plan, your money has a chance to grow without being reduced by current taxes.
- **Generous match.** Your employer is offering a valuable incentive to save.

Your match makes the difference

The ABC Company's retirement plan matches \$0.50 for every \$1 up to 25% plus an additional \$0.25 per dollar up to 10% of pay. Additionally, the company contributes \$0.10 for each dollar on the next 10% you contribute. At the very minimum, you might consider raising your contribution to meet the level of the match by increasing your contribution by 38%. A match is like free money in your retirement account, and it can really boost your savings!

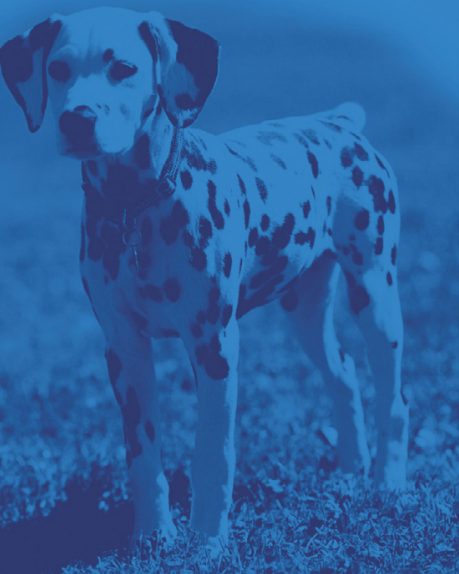
The chart below is a closer look at the impact your account might have by increasing your contributions by 38% to reach the 45% maximum level of your employer's match.

Sally Smith's 38% Increase Example

	At your current 7% contribution	At level of the 45% maximum match
Your contribution	\$403.85	\$730.77
Matching contribution amount	\$201.92	\$923.08
Total account contribution	\$605.77	\$1,653.85
Total after one year	\$15,750.00	\$43,000.00

By increasing your contribution from 7% to 45%, the \$327 in additional contributions would result in a net difference of \$248 from your check. This would mean \$27,250 more is contributed to your plan each year.

Consider increasing your contribution to meet your company's match.



Your Personal Savings Planner

For Sally Smith

This personalized savings illustration is intended to show you how your pre-tax contributions affect your account. The figures below are based on assumptions that may or may not be current or accurate.

Annual Pay: \$150,000.00

Tax Marital Status: Single

Exemptions: 0

Employer Match Amount: \$0.50 per \$1 up to 25% of pay, \$0.25 per \$1 on the next 10% of pay and \$0.10 on the next 10% of pay.

Contributions and Your Paycheck

Contribution Percentage	2%	4%	6%	8%	10%
Current bi-weekly Pay	\$5,769.23	\$5,769.23	\$5,769.23	\$5,769.23	\$5,769.23
Pre-tax Contribution	\$115.38	\$230.77	\$346.15	\$461.54	\$576.92
Taxable Income	\$5,653.85	\$5,538.46	\$5,423.08	\$5,307.69	\$5,192.31
Less					
Federal Income Tax	\$1,020.25	\$992.56	\$964.87	\$937.17	\$909.48
Social Security Tax	\$400.57	\$400.57	\$400.57	\$400.57	\$400.57
Take-home Pay	\$4,233.03	\$4,145.33	\$4,057.64	\$3,969.95	\$3,882.26
Net Effect					
Your Account Contribution	\$115.38	\$230.77	\$346.15	\$461.54	\$576.92
Reduction in Take-home Pay	\$87.69	\$175.39	\$263.08	\$350.77	\$438.46

Company Matching Contributions

Your bi-weekly Contribution	\$115.38	\$230.77	\$346.15	\$461.54	\$576.92
Matching Contribution Amount	\$57.69	\$115.38	\$173.08	\$230.77	\$288.46
Total bi-weekly Contribution	\$173.07	\$346.15	\$519.23	\$692.31	\$865.38
Total Annual Contribution (includes match)	\$4,500.00	\$9,000.00	\$13,500.00	\$18,000.00	\$22,500.00
Total Cost to You (includes tax savings)	\$2,280.00	\$4,560.00	\$6,840.00	\$9,120.00	\$11,400.00

Savings Growth Over Time

Assumes 5% Investment Return and Balance of \$5.00 (as of 12/31/2019)

In 5 years	\$25,509	\$51,011	\$76,513	\$102,016	\$127,518
In 10 years	\$58,239	\$116,470	\$174,701	\$232,932	\$291,163
In 15 years	\$100,244	\$200,477	\$300,711	\$400,944	\$501,177
In 20 years	\$154,151	\$308,289	\$462,426	\$616,564	\$770,702
In 25 years	\$223,334	\$446,650	\$669,966	\$893,282	\$1,116,598
In 30 years	\$312,119	\$624,216	\$936,313	\$1,248,410	\$1,560,507

This investment return is hypothetical. Assumes deposits to your retirement account at the end of each month, and Social Security and IRS tax rates for 2019. Contribution limits for 2019 are applied if required and assume no catch-up contributions. This projection assumes that, if you reach the pre-tax limit, you continue to contribute the suggested percentage on an after-tax basis. Source: DST Retirement Solutions, LLC, an SS&C company, 2019.



Small savings may grow

You might feel it is hard to find a little more to save. One approach is to give your plan a raise every time you get a raise. You can also look for ways to budget for small savings that can really add up over time. Here are some ideas where you may find a few more dollars to fund your future.

Small Sacrifices

	Unit price	Per week	Per year	If invested in plan for 40 yrs.
1 specialty coffee per day	\$4.00	\$28.00	\$1,460.00	\$319,352
1 movie per week	\$8.65	\$8.65	\$451.04	\$98,658
1 candy bar per day	\$0.70	\$4.90	\$255.50	\$55,887

Assumes deposits to plan at the end of each month and 7% average annual returns (compounded monthly), net of fees, no taxes apply. This investment return is hypothetical and doesn't represent any specific investment offered by your plan. Your investment results will be different, and taxes will apply upon withdrawal. There are 52.143 weeks in a 365-day year. DST Retirement Solutions, LLC, an SS&C company, 2019.

Take action today

Increasing your contributions can make a long-term financial difference to help you reach your retirement dreams.

To increase your contributions online, log into www.ABCcompany.com. For more information or to speak to a representative, please call 888-123-4567 (M-F between 8 am to 7 pm EST). You may also increase your contribution by calling the VRU at 888-228-6964.

It's easy to increase your contribution!

- **Log onto the web at www.ABCcompany.com.**
- **Call 888-123-4567.**
- **Dial the VRU number: 888-228-6964.**