

ABC Sample Company
123 State Street
Albany, NY 12203

000001
Sara Smith
21 July Road
Glenville, NY 12322

YOUR RETIREMENT YOUR WAY

ABC Sample Company is offering you the opportunity to invest for retirement while enjoying potential tax advantages and a matching contribution. This introduction to your plan has been personalized to give you examples of how easy it is to join your plan. Your personalized information appears in the box below.

Retirement Profile

Name:	Sara Smith
Date of birth:	01/01/1959
Current deferral percentage:	0%
Approximate annual salary:	\$150,000.00
Retirement age:	65
Hypothetical investment return:	6%
Employer's match:	\$0.50 per \$1 up to 10% of pay.

Why is it important to invest for retirement?

Medical breakthroughs mean that people are living longer than ever before. This means you may spend 25 years or more in retirement. While Social Security benefits may replace some of your income, most may have to come from your personal assets. And there's no better way to build those assets than by taking advantage of your employer-sponsored retirement plan.



**Important retirement plan
information for
Sara Smith**

YOUR PLAN BRINGS IT TOGETHER

Why your plan is a good way to save

Your employer-sponsored retirement plan can help you fund your retirement dreams. Your plan offers you special advantages, including the pre-tax savings convenience of automatic deductions, and the power of tax-deferred compounding.

Your money goes into the plan pre-tax

The money that goes into your plan comes out of your paycheck before it is taxed. Your gross salary is reduced by the amount of your contribution, making your taxable income lower for federal and most state income taxes. Because of pre-tax savings, more goes into your plan than comes out of your take-home pay.

Automatic deductions make saving hassle-free

Your plan provides you with the convenience of automatic payroll deductions. Your contribution comes out of every paycheck automatically. You don't see it, so you don't spend it. Even if you've found it hard to contribute in the past, your plan can make it easy.

Your employer matches your contribution!

The ABC Sample Company's retirement plan matches \$0.50 per dollar up to 10% of pay. Your contribution to the plan should at least meet the level of this match to take full advantage of this important contribution to your account.

How much do you need to invest? Retirement professionals indicate that to maintain your current lifestyle after you stop working, you will need enough retirement assets to generate 70% to 90% of your current income.



Contribution Example for Sara Smith

When you contribute:	It equals this dollar amount:	Your net pay is reduced by:	You get a match of:	Your total contribution is:
2%	\$57.69	\$43.85	\$28.85	\$86.54
4%	\$115.38	\$87.69	\$57.69	\$173.07
6%	\$173.08	\$131.54	\$86.54	\$259.62

Examples of pre-tax savings and contributions are based on \$150,000.00 annual wages, use of the standard deduction with 0 exemption(s) and Single filing status, weekly pay periods, and amounts rounded to the nearest dollar. Your actual out-of-pocket cost may differ.

Tax-deferred compounding can help your account grow

The money in your account, including any earnings, accumulates tax deferred. That allows your account to grow more than if it was reduced by taxes. Over time, that could make a significant difference in your account balance, as the chart below illustrates.

Retirement Assets Example for Sara Smith

	2%	4%	6%	8%	10%
■ In 5 years	\$835,474	\$861,638	\$887,801	\$913,965	\$940,129
■ In 10 years	\$1,153,093	\$1,214,548	\$1,276,002	\$1,337,457	\$1,398,912
■ In 20 years	\$2,159,388	\$2,332,653	\$2,505,919	\$2,679,184	\$2,852,449
■ In 30 years	\$3,990,238	\$4,366,931	\$4,743,625	\$5,120,318	\$5,497,011

Assumes 6% investment return and balance of \$600,000.00 (as of 12/31/2019). This investment return is hypothetical. Assumes deposits to your retirement account at the end of each month.

Investing in your plan is easy

The great news is that there's no easier way to invest than in your retirement plan. Your employer has selected PNC to provide your plan investment options.

- Mutual funds are investments available in your plan. These funds offer automatic diversification. They may hold thousands of individual investments. This spreads the risk around. If some investments perform poorly, they can be balanced out by other investments performing well.
- Allocating your assets among different mutual funds helps you manage risk. It takes diversification one step further by spreading your money over different asset classes. Spreading your money over different assets can help balance risk because different types of investments may do better in different market conditions - stocks may thrive while bonds languish, and vice versa.

A young man with short brown hair, wearing a red, white, and blue plaid shirt over a white t-shirt and blue jeans, is shown from the waist up. He is holding a black DSLR camera with a large lens up to his eye, taking a photograph. He has a backpack strap visible over his shoulder and a pair of black binoculars hanging from his neck. The background is a soft-focus outdoor scene with green foliage.

LEARN MORE! START TODAY!

Four reasons to invest today!

- Employer match
- Tax advantages
- Exceptional convenience
- Your future is worth investing in!

We all know we need to invest for retirement. Your plan is one of the best tools for investing in your future. So what are you waiting for? Get started today by taking any of the easy steps below:

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