

Caution

You better enroll in the 401(k) plan today!

John, you are responsible for providing your own financial security during retirement, and the 401(k) plan is a great way to do it!

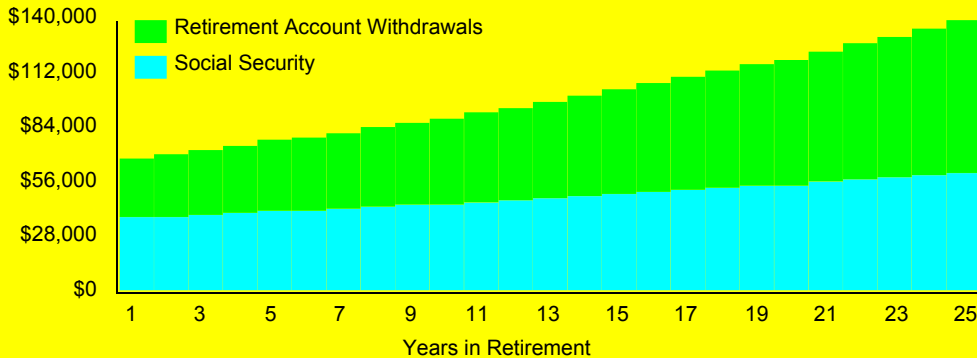
If you do not start contributing to your 401(k) plan, you might not have enough income to live comfortably during retirement.* Give yourself a chance at having a comfortable retirement. Enroll in the 401(k) plan today!

(Based on the assumptions at the bottom of the page, you should contribute as shown in the first chart below.)

Projected retirement income if you make the suggested contribution*

Projected account balance at retirement: \$634,959

Projected balance 25 years later: \$69,503

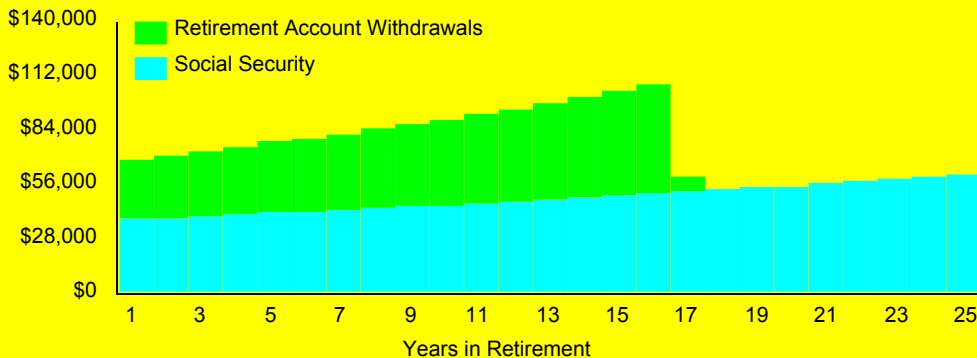


| | |
|---------------------------|--------------|
| Your contribution | 7.0% |
| Employer contribution | 4.0% |
| Total contribution | 11.0% |

Projected retirement income if you contribute less than suggested*

Projected account balance at retirement: \$432,927

Projected balance 25 years later: \$0



| | |
|---------------------------|-------------|
| Your contribution | 4.0% |
| Employer contribution | 3.5% |
| Total contribution | 7.5% |

* The charts above show the retirement income you are projected to need versus how much you are projected to have. The blue part shows the projected income provided by Social Security. The green part shows the projected income provided by your 401(k) plan if the contributions shown above are made and the assumptions listed below turn out to be accurate.

Given the assumptions below, you are projected to need \$67,963 of income in your first year of retirement. Social Security is projected to cover \$37,330 of this amount. Thus, it is projected that you will need to withdraw \$30,633 from your nest-egg in your first year of retirement. In subsequent years, you will need to increase your withdrawals to keep up with inflation. If you do not contribute enough, you could run out of money during retirement.

Assumptions

| | | | | | |
|--------------------|----------|--|----------|-----------------------------------|--|
| Current age | 35 | Social Security benefit at retirement | \$37,330 | Pre-retirement investment return | 8% |
| Current balance | \$0 | Annual increase in Social Security benefit | 2% | Post-retirement investment return | 6% |
| Current salary | \$35,000 | Post-retirement life expectancy | 25 years | Employer match | 100% on first 3% of pay 50% on next 2% of pay |
| Salary growth rate | 3% | Inflation rate | 3% | | |
| Replacement ratio | 80% | | | | |
| Retirement age | 65 | | | | |

Although this report is based on information about you provided by your plan, it is only preliminary in nature and should not be treated or interpreted as an exhaustive, comprehensive analysis of your total financial situation. In addition, the investment returns, employer contributions, and other assumptions used in this report are for illustrative purposes only and are not predictive of the future. None of the assumptions used in this report are guaranteed. You should periodically review your progress. You might find that you have more or less money than you had anticipated.