

Don't let your retirement dreams collapse!

John,

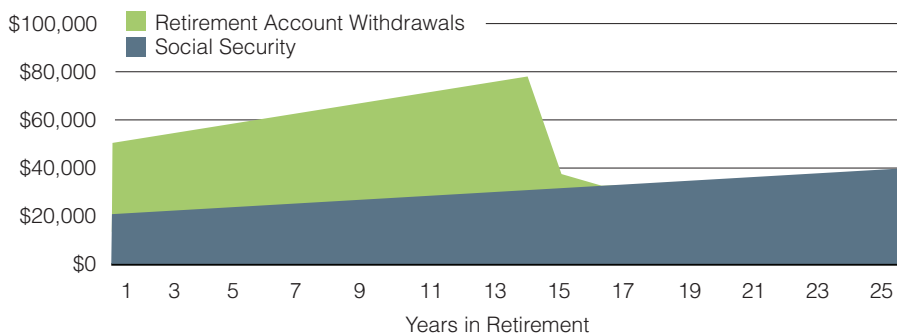
if you continue making your current 401(k) contribution of 3.0%, your retirement plans are going to fall apart because you're going to run out of money.

Keep your dreams intact. Increase your contribution to 5.8%.



Projected retirement income making your current 3.0% contribution*

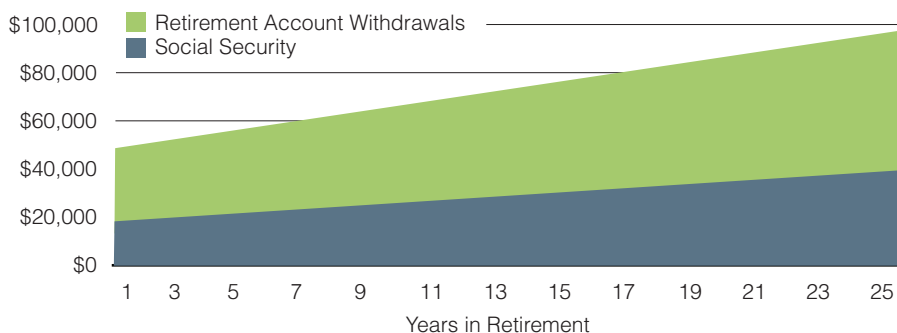
(Projected account balance at retirement: \$306,782)



Your contribution	3.0%
Your employer's contribution	1.5%
Total contribution	4.5%

Projected retirement income making the suggested 5.8% contribution*

(Projected account balance at retirement: \$459,337)



Your contribution	5.8%
Your employer's contribution	2.9%
Total contribution	8.7%

* Given the assumptions below, you are projected to need \$47,131 of income in your first year of retirement. Social Security is projected to cover \$24,141 of this amount. Thus, it is projected that you will need to withdraw \$22,990 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.

As the top chart shows, at your current contribution rate, your nest-egg is projected to be consumed after 16 years of retirement. If you increase your contribution to 6%, however, your nest-egg is projected to last for your entire life expectancy (as the bottom chart shows).

Assumptions

Current age	35	Social Security benefit at retirement	\$24,141	Pre-retirement investment return	8%
Current balance	\$10,000	Annual increase in Social Security benefit	2%	Post-retirement investment return	6%
Current salary	\$25,000	Post-retirement life expectancy	25 years	Employer match:	
Salary growth rate	3%	Inflation rate	3%	50% on the first 6% of pay contributed	
Replacement ratio	80%				
Retirement age	65				

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Will your retirement be a rough ride?

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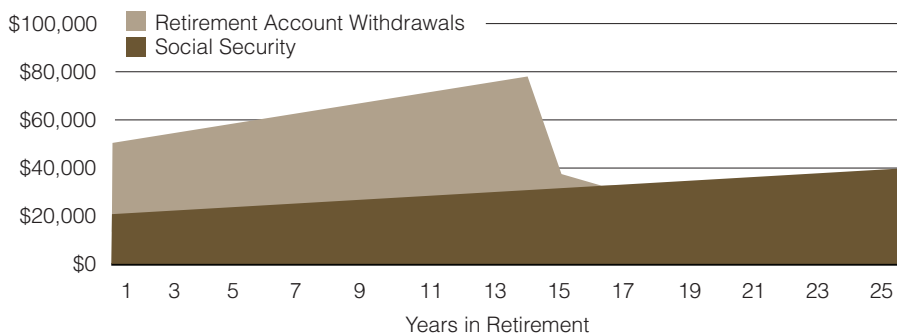
if you continue making your current 401(k) contribution of 3.0%, your retirement will be like riding a bucking bronc.

Make sure your retirement is a smooth ride. Increase your contribution to 5.8%.



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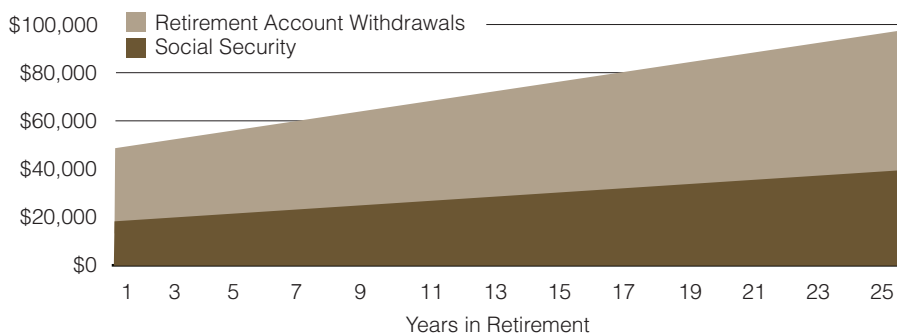
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Don't let your retirement dreams come crashing down!

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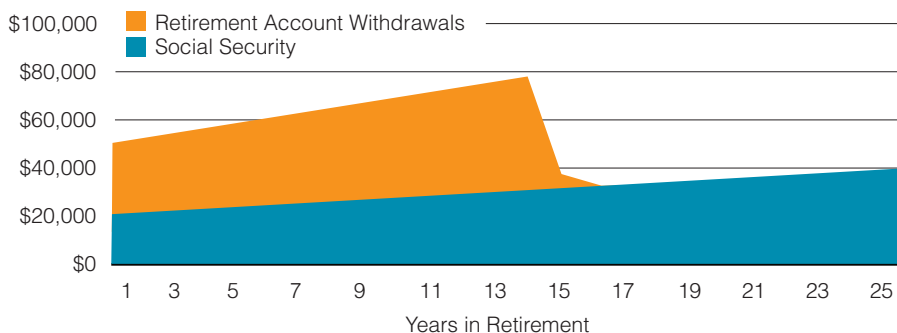
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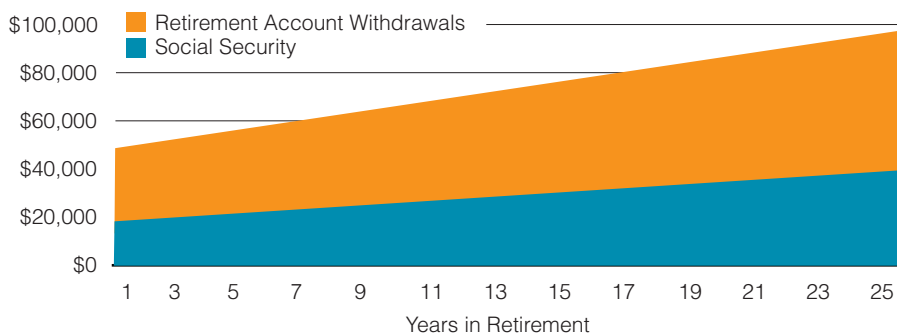
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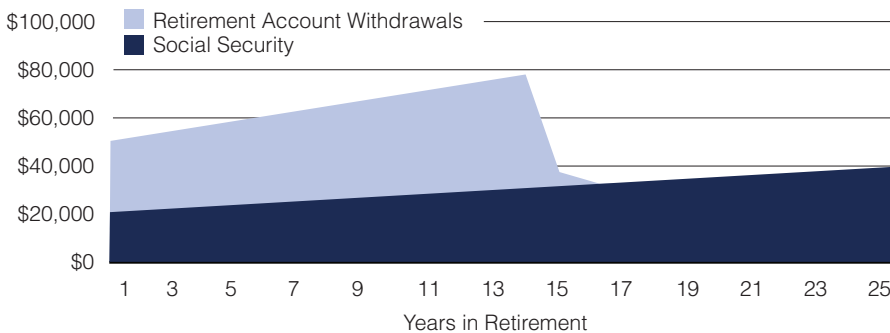
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John,
 Retirement dreams, like reflections,
 aren't always in sync with reality.
 Make sure yours are. Increase your
 401(k) contributions today.

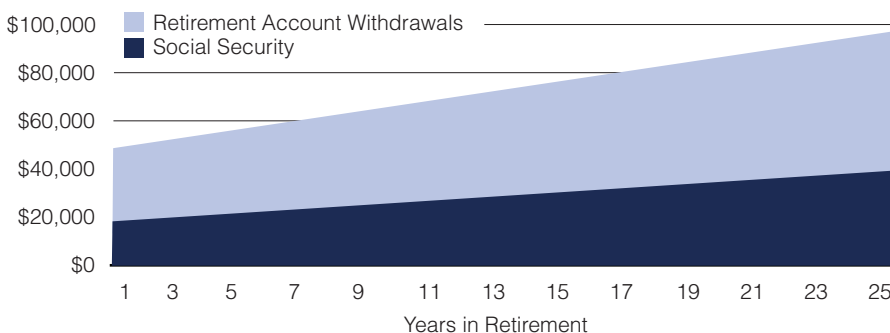


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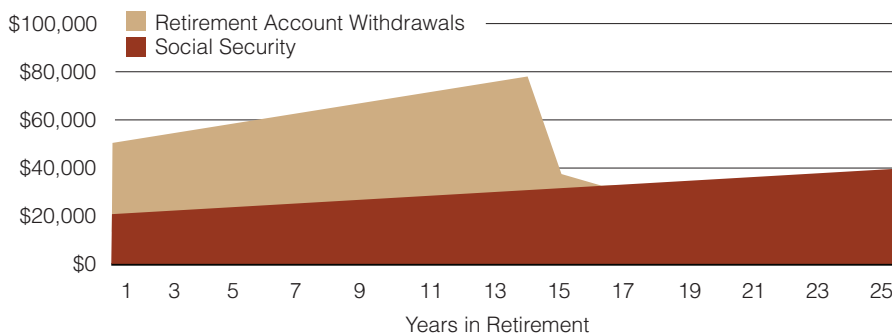
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John,
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 get shipwrecked!
 Increase your 401(k) contributions today.



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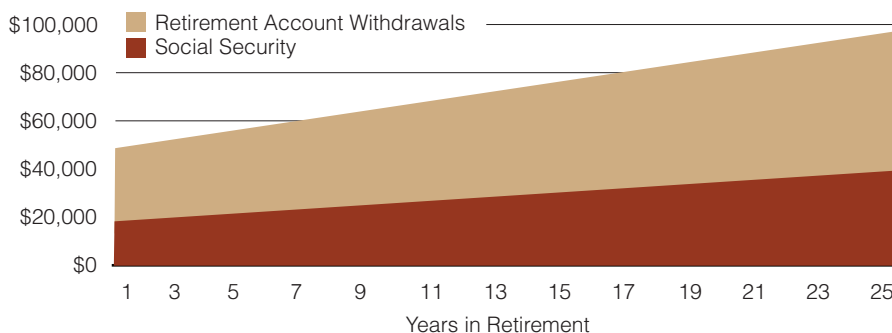
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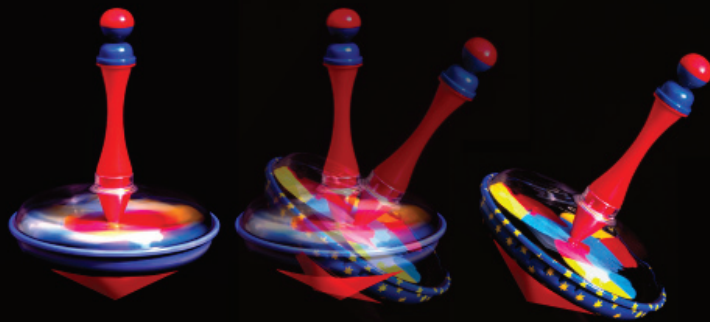
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When a top stops spinning, it falls.

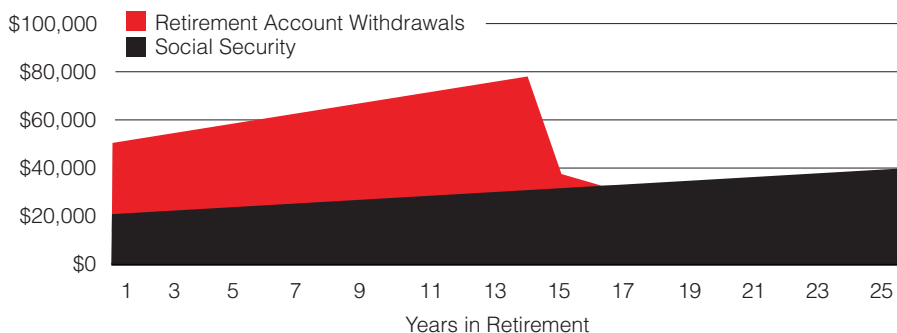
Make sure that when you stop working,
your income keeps up its momentum.

Increase your 401(k) contributions today.



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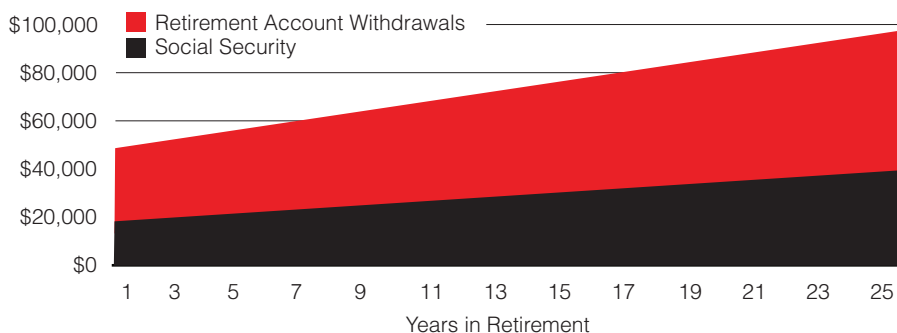
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