



# Let ABCO help you make it to the top.

May 12, 2008

John,

Achieving financial independence is a challenge in today's changing world. You should take full advantage of all the help you can get, including the matching contribution the company makes to your 401(k) account.

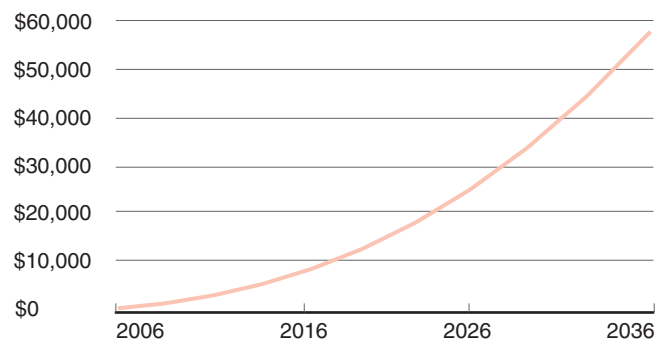
You are currently contributing less than the amount that can be matched. By doing this, you are leaving money "on the table."

The company's match, in any given year, may not seem important to you. Over time, however, thanks to compound interest, the cost of missing out on the full match adds up.

The accompanying chart shows how much more you might have if you take full advantage of the match. The chart assumes that the match remains the same during the time period shown.

**Percent of salary you are contributing:** 5%  
**Maximum contribution the company will match:** 6%

#### Growth of additional contributions and matches



#### Assumptions

Salary	<b>\$30,000</b>
Future salary growth rate	<b>3%</b>
Investment return	<b>6%</b>
Employer Match	<b>50% on the first 6% of pay</b>

Speed up your climb to the summit by increasing your deferrals to at least 6%. You can do this by calling 1-800-555-1212 or visiting [www.theplanwebsite.com](http://www.theplanwebsite.com).



# Don't let your matches get away!!

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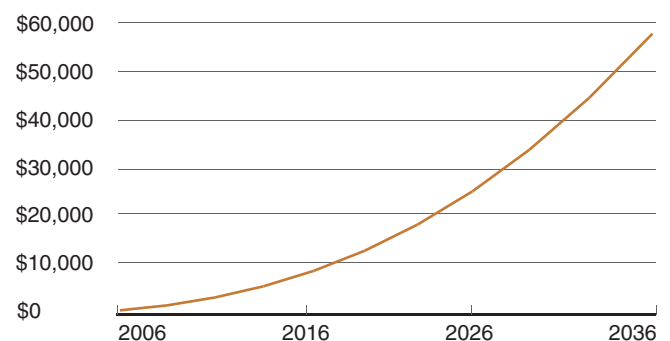
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