

# Don't bury your retirement dreams...

Join the 401(k) plan today and keep your retirement dreams alive.



Michael,

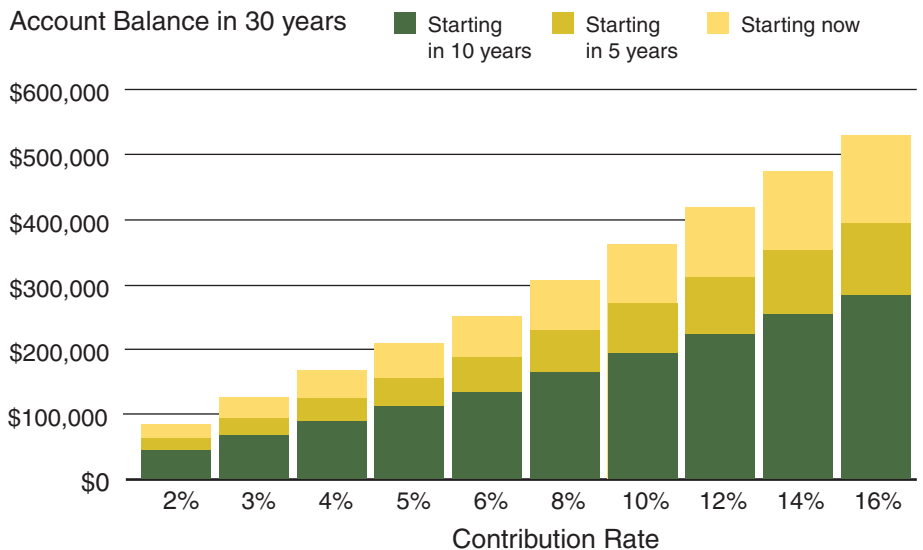
How comfortable your retirement will be depends on how much you save, the rate of return your investments earn, and how long your money is invested.

The chart at the right shows the cost of delay. It compares starting your savings program now to delaying it. It also shows how different contribution rates can affect your account's growth.

As you can see, it's in your best interest to start your retirement savings program as early as possible. Join the 401(k) plan today.

## The Power of Long-Term Investing

The chart below shows the power of a long-term investment program and the reason to start sooner rather than later.



### Assumptions

Current Salary	<b>\$20,000</b>	Investment Return	<b>7%</b>
Yearly Raise	<b>3%</b>	Employer Match	<b>50% on first 6% of pay</b>

To learn more about your 401(k) plan or to access tools that will help you invest wisely, visit the plan website at [www.theplanwebsite.com](http://www.theplanwebsite.com) or call 1-800-555-1212.

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, all the assumptions used in this report are for illustrative purposes only and are not guaranteed. You should not consider them predictive of the future. Federal law and possibly your plan limit the amount you can contribute to your account and you may not be able to invest as much as shown above. It is up to you to periodically review where you are along the road to retirement. You might find that you have more or less money than you had anticipated.