

Don't let your retirement become a financial wasteland

Josephina, the market performance over the past few years has only reinforced the need for disciplined investing.



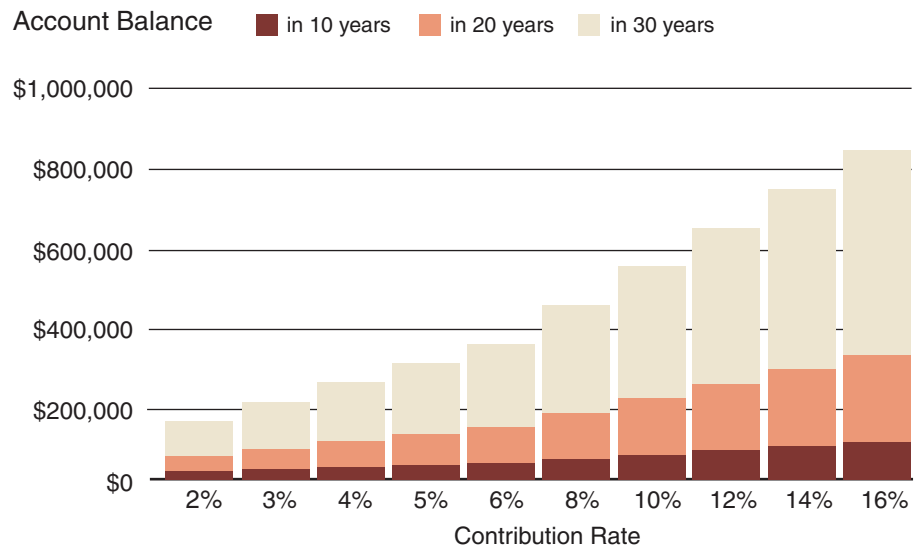
How much your account will be worth in the future depends on how much you contribute, the rate of return your investments earn, and how long your money is invested.

The chart at the right shows the nest-egg you will have at various times in the future and at different contribution rates.

It's in your best interest to maintain your retirement savings program even though the stock market is "heading south." After all, when stock market values decline, your contributions buy more shares of stock, thus providing you with more growth potential when the market rebounds.

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	\$30,000	Investment Return	8%
Current Balance	\$5,000	Employer Match	50% on first 6% of pay
Yearly Raise	3%		

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 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.

