

Flowers of tomorrow are in seeds planted today.



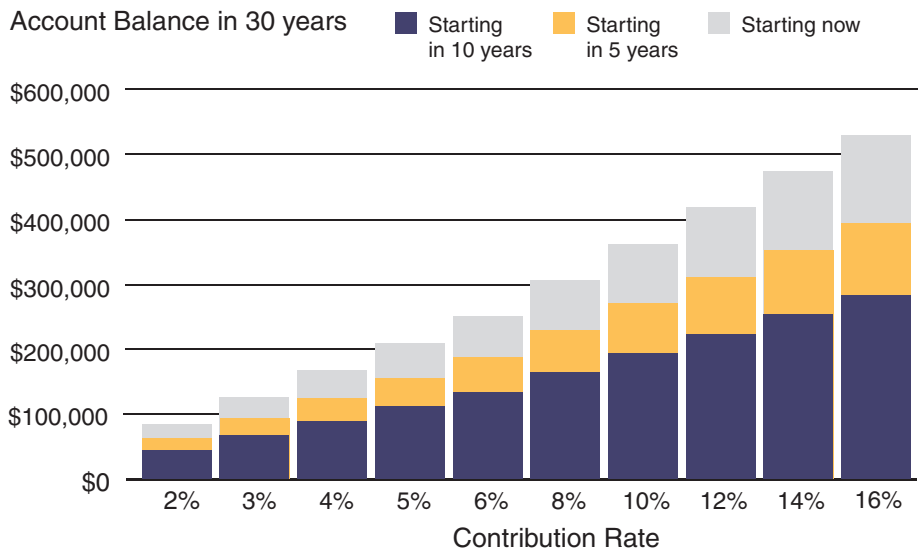
Mildred,

Don't delay any longer. Plant the seeds of your retirement security by enrolling in the 401(k) plan today. Don't forget that your employer matches your contribution, providing another reason for acting now.

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

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	\$20,000	Investment Return	7%
Yearly Raise	3%	Employer Match	50% on first 6% of pay

Act now. Sign up at your plan's website, www.theplanwebsite.com or by calling your plan administrator at 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.