

# Joe, Do you view your retirement prospects as a “gathering storm”?

Former SEC Chairman Christopher Cox and many other experts do.<sup>1</sup> This is why I am suggesting that you increase your contributions to the 401(k) plan.

Unfortunately, few of us can accurately predict the size of the nest-egg that will provide us (when combined with other sources of income) a comfortable retirement. After all, it is likely that Social Security and Medicare benefits will be reduced.

Some consulting firms, for example, are predicting that future retirees will need an extra \$200,000 just to

cover medical expenses. Making up these shortfalls lands squarely on our shoulders.

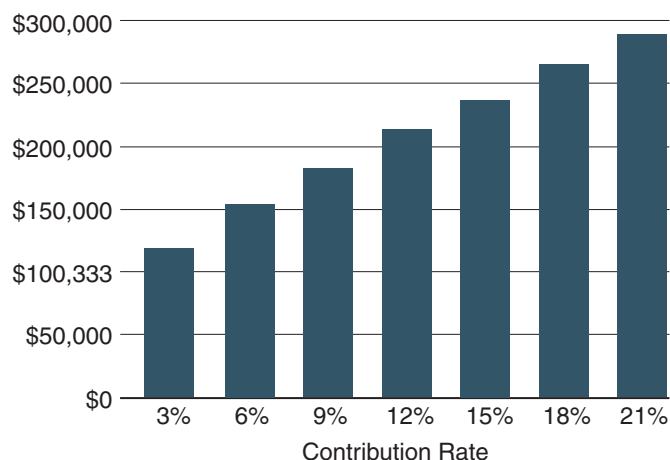
The accompanying chart shows what your account may grow to at various contribution rates. It's quite apparent that the more you invest, the more you will have.

**Achieving financial security is our own responsibility. No one will assume it for us. Make sure that you can retire to a safe harbor.**



Increase your contributions today by going to [www.plansite.com](http://www.plansite.com) or calling 1-800-555-1212.

## Account Balance at Age 65



## Assumptions

Current Age	<b>50</b>	Yearly Raise	<b>3%</b>
Current Salary	<b>\$30,000</b>	Employer Match:	
Account Balance	<b>\$25,000</b>	<b>50% on the first</b>	
Investment Return	<b>8%</b>	<b>6% of pay contributed</b>	

<sup>1</sup> Wall Street Journal, August 2, 2006, C3.

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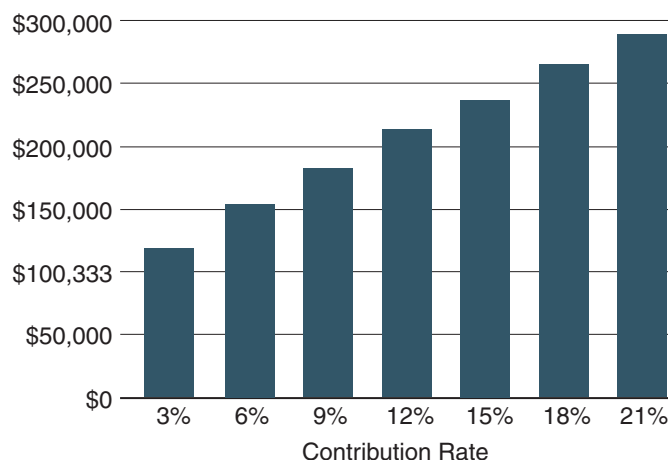
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Good luck.

*Marvin Hundleston*

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VP-Benefits

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