

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

SEC Chairman Christopher Cox and many other experts do.¹ 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 and global competition will limit future corporate benefit increases.

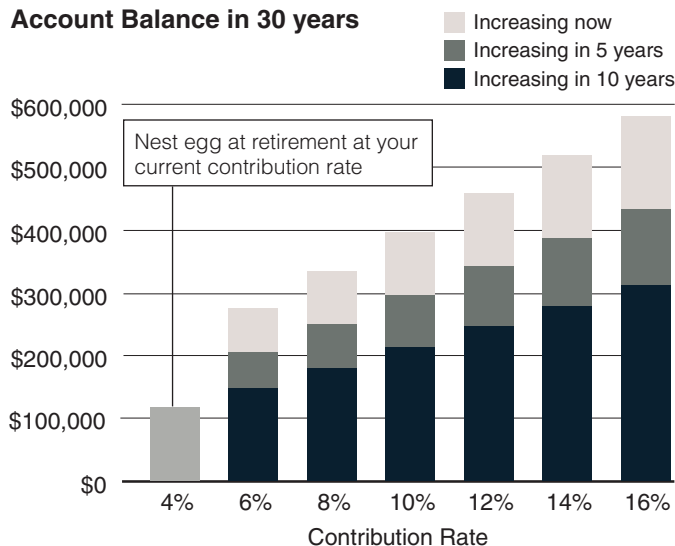
Some consulting firms, for example, are predicting that future retirees will need an extra \$200,000 just to

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

The accompanying chart shows what your account may grow to at your current contribution rate as well as how much more you would have if you increase your contributions today.

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

Account Balance in 30 years



Assumptions

Current Age	35	Yearly Raise	3%
Current Salary	\$20,000	Investment Return	7%
Account Balance	\$7,000	Employer Match:	
Current Contribution	4%	50% on first 6% of pay	



Increase your contributions today by going to www.plansite.com or calling 1-800-555-1212.

¹ Wall Street Journal, August 2, 2006, C3.