

# Be Different, Achieve Financial Freedom

Michael,  
it's within your grasp  
if you start now.



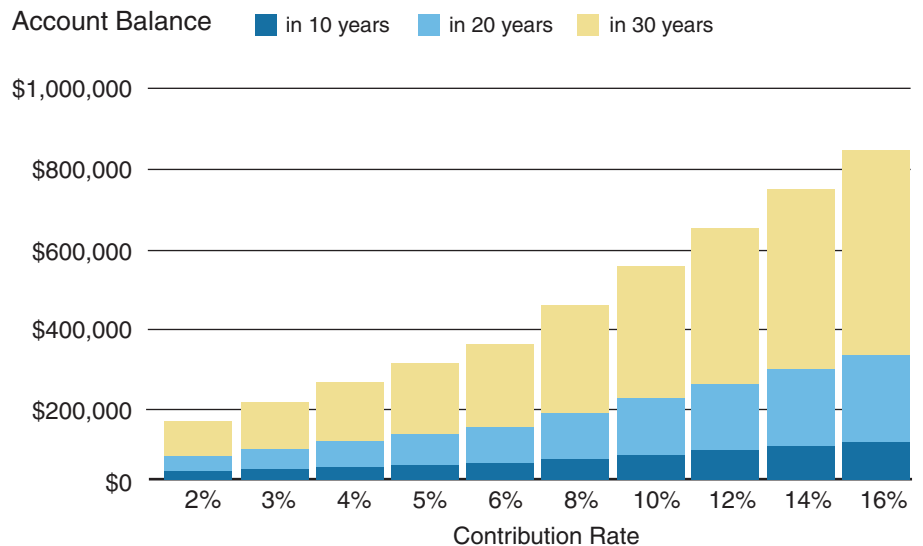
How much your account will be worth in the future depends on how much you contribute, the rate of return your investments earn, and how long your money is invested.

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 start your retirement savings program as early as possible, so don't put off until tomorrow what you can do today. Join the 401(k) plan now.

## Building Wealth

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>\$30,000</b> | Investment Return | <b>8%</b>                     |
| Current Balance | <b>\$5,000</b>  | Employer Match    | <b>50% on first 6% of pay</b> |
| Yearly Raise    | <b>3%</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.



# The Sweet Smell of Financial Success



Angelina,  
the key to financial success is a disciplined investment program in both bull and bear markets.

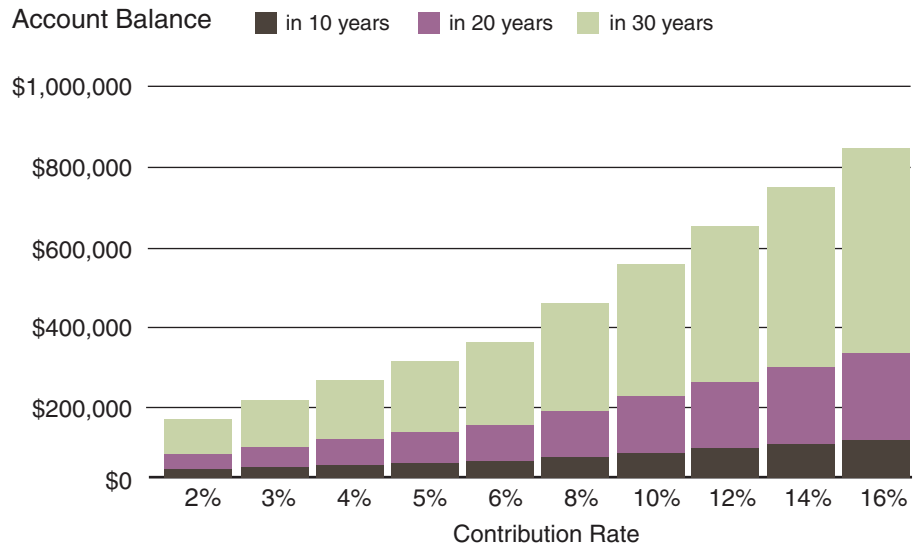
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## The Power of Long-Term Investing

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



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|                 |                 |                   |                               |
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