

# Mary Ellen, Congratulations on becoming a participant in the 401(k) plan.

We are automatically enrolling you in the 401(k) plan next month. Use it wisely, and you will be on the path towards financial independence.



The advantages of being in the 401(k) plan include:

- Your contributions are tax-deductible.
- The company matches your contributions.
- The matches are not currently taxable to you.
- All the money in your account grows tax-deferred.
- You pay taxes only when you withdraw money from your account.

From now on, unless you opt out of the program or change how your money is invested, 3% of your pay will be deducted from your paycheck and put, along with the company's match, in a professionally managed lifecycle fund.

The company currently matches every dollar you contribute (up to the first 6% of pay) with a 50 cent contribution to your account. This means that for every hundred dollars (\$100) you contribute to the plan, the company contributes fifty dollars (\$50).

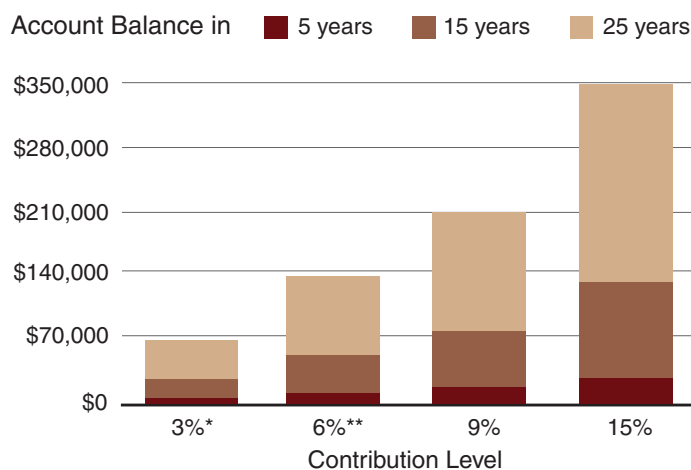
You should consider increasing your contribution to at least 6% so that you can take full advantage of the company match. Otherwise, you will be leaving money on the table.

The company's match in any given year may not seem important to you. Over time, the cost of missing out on the full match adds up (see chart).

**Increasing your contribution is easy to do. When you get the beneficiary designation/fund information request form, check the box along side the question that asks if you wish to increase your contribution, then specify the percentage. Alternatively, you can contact the call center at 1-800-444-1111 or go to the plan's website, [www.401kplan.com](http://www.401kplan.com).**

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, the investment returns, employer contributions, and other assumptions used in this report are for illustrative purposes only and are not predictive of the future. None of the assumptions used in this report are guaranteed. 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 more you contribute, the more you will have



### Assumptions

Salary	<b>\$30,000</b>
Salary growth rate	<b>3%</b>
Investment return	<b>6%</b>
Employer Match	<b>50% on the first 6% of pay</b>

\* Auto-enroll Contribution

\*\* Maximum Matchable Contribution