

Not taking advantage of your 401(k) plan is a weak link in your retirement planning.



Michael,

It is easy to put off starting to save for retirement. After all, we always seem to be short on cash. Unfortunately, postponing enrollment in the 401(k) plan is usually a costly mistake.

The chart at the right not only demonstrates this, but it also shows how different contribution rates will affect the size of your retirement nest-egg.

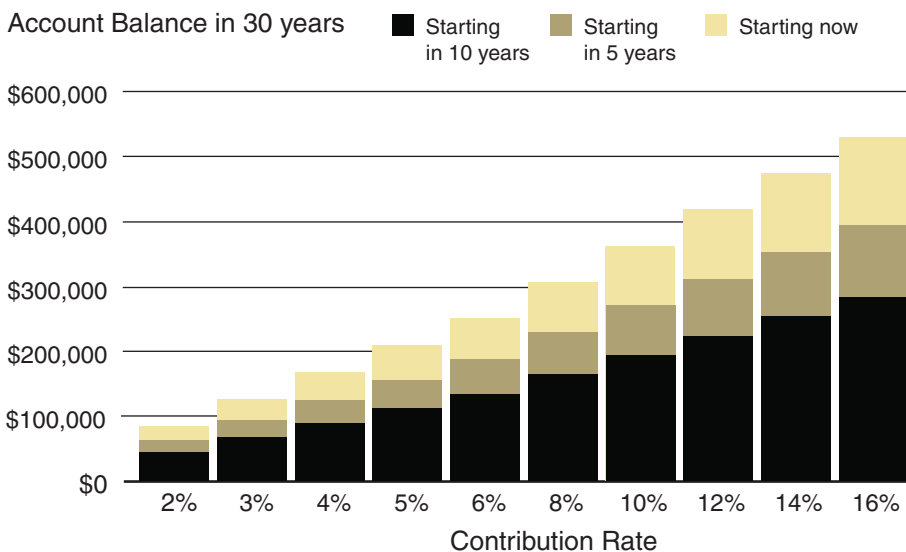
There are two other reasons for acting now:

- your employer matches your contributions;
- all your contributions that go into a traditional 401(k) account will reduce your federal income taxes.

Enroll in the 401(k) plan today and get on the road to a financially secure and comfortable retirement.

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

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 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.



John,

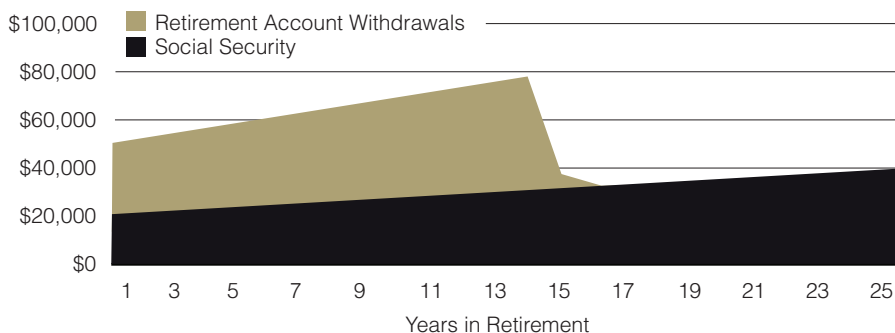
Your contributions are the weak link in your retirement planning. Don't let your dreams fall apart.

Increase your contributions today by calling 1-800-555-1212 or visiting www.theplansite.com.



Projected retirement income making your current 3.0% contribution*

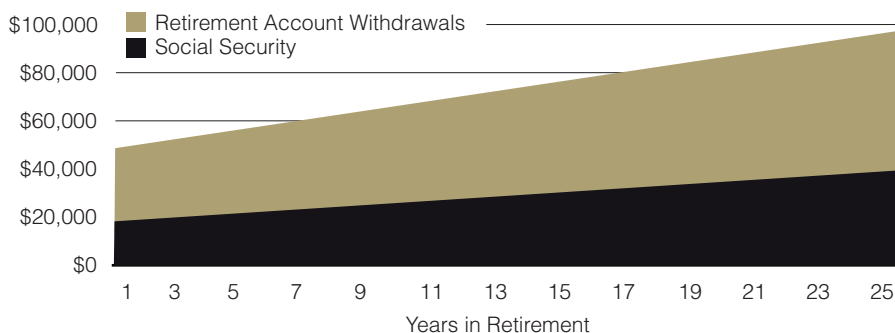
(Projected account balance at retirement: \$306,782)



Your contribution	3.0%
Your employer's contribution	1.5%
Total contribution	4.5%

Projected retirement income making the suggested 5.8% contribution*

(Projected account balance at retirement: \$459,337)



Your contribution	5.8%
Your employer's contribution	2.9%
Total contribution	8.7%

* Given the assumptions below, you are projected to need \$47,131 of income in your first year of retirement. Social Security is projected to cover \$24,141 of this amount. Thus, it is projected that you will need to withdraw \$22,990 from your nest-egg in your first year of retirement. In subsequent years, you will need to increase your withdrawals to keep up with inflation.

As the top chart shows, at your current contribution rate, your nest-egg is projected to be consumed after 16 years of retirement. If you increase your contribution to 6%, however, your nest-egg is projected to last for your entire life expectancy (as the bottom chart shows).

Assumptions

Current age	35	Social Security benefit at retirement	\$24,141	Pre-retirement investment return	8%
Current balance	\$10,000	Annual increase in Social Security benefit	2%	Post-retirement investment return	6%
Current salary	\$25,000	Post-retirement life expectancy	25 years	Employer match:	
Salary growth rate	3%	Inflation rate	3%	50% on the first 6% of pay contributed	
Replacement ratio	80%				
Retirement age	65				

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Not taking full advantage of your 401(k) matching contributions is a weak link in your retirement planning.

December 12, 2008

John,

Achieving financial independence is a challenge in today's changing world. You should take full advantage of all the help you can get, including the matching contribution the company makes to your 401(k) account.

You are currently contributing less than the amount that can be matched. By doing this, you are leaving money "on the table."

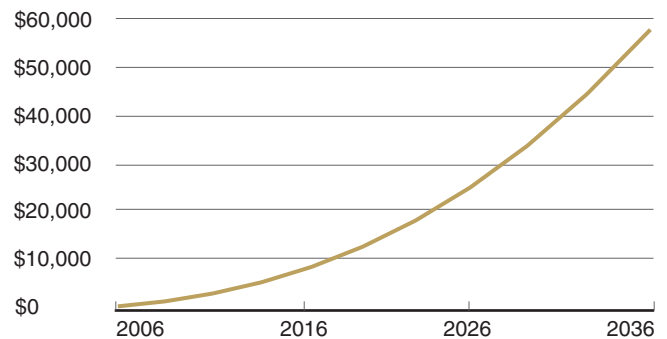
The company's match, in any given year, may not seem important to you. Over time, however, thanks to compound interest, the cost of missing out on the full match adds up.



The accompanying chart shows how much more you might have if you take full advantage of the match. The chart assumes that the match remains the same during the time period shown.

Percent of salary you are contributing: 5%
Maximum contribution the company will match: 6%

Growth of additional contributions and matches



Assumptions

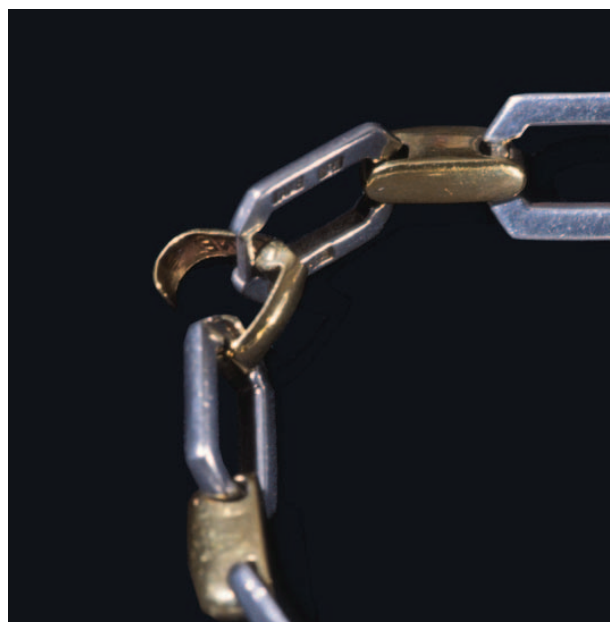
Salary	\$30,000
Future salary growth rate	3%
Investment return	6%
Employer Match	50% on the first 6% of pay

Keep your retirement plans intact. Increase your deferrals to at least 6%. You can do this by calling 1-800-555-1212 or visiting www.theplanwebsite.com.

John,

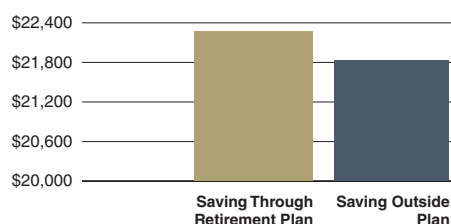
Not taking advantage of your 401(k) plan is a weak link in your retirement planning.

Enroll in the 401(k) plan today.



Why is the 401(k) plan a good place to invest for retirement?

Take Home Pay



Gross Annual Salary	\$30,000	\$30,000
Retirement Contribution	\$3,000	0
Taxable Income	\$27,000	\$30,000
Federal Taxes*	\$4,700	\$5,150
After-Tax Savings	0	\$3,000
Take Home Pay	\$22,300	\$21,850
Increase in Take Home Pay	\$450	

Because you don't have to pay current income taxes on your 401(k) contributions, your take home pay can actually increase as compared to investing outside of the plan.

For example, if you decide to invest \$3,000 in your 401(k) plan, you will pay taxes on only \$27,000 instead of \$30,000.

The chart at the left compares investing in the 401(k) plan to investing outside of the plan. You can see how take-home pay is affected.

*This chart takes into account only Federal taxes and does not consider state or local taxes. Taxes are based on the IRS 2006 Tax Rates for a single filer plus 2006 OASDI and Medicare taxes. The 2006 standard deduction of \$5,150 and one exemption (\$3,300) have been applied in calculating the Federal taxes. Withdrawals made prior to age 59½ may be subject to a 10% Federal tax penalty and are subject to plan restrictions. Taxes are due upon withdrawal from a tax-deferred account.

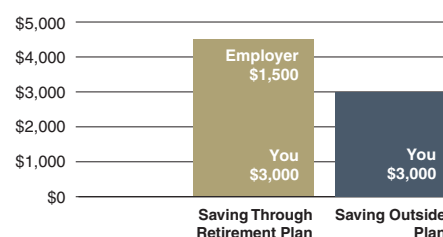
Does my employer's contribution really give me more "bang for the buck"?

Absolutely. When you invest in your 401(k) plan, your employer may match all or part of your contributions. When your employer's match is combined with the tax savings described above, you can see the power of the 401(k) plan (see chart at right).

Employer Match Schedule:

50% on first 10% of pay contributed,
Maximum match: \$10,000

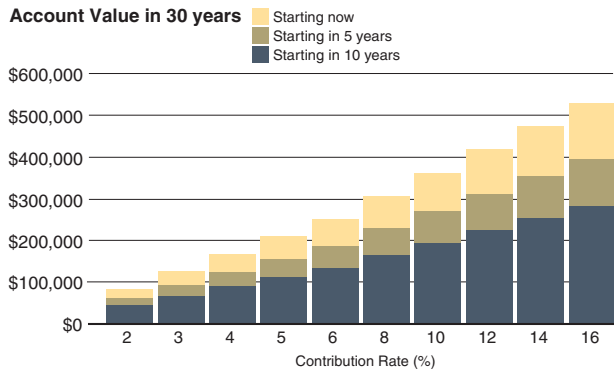
Total Contribution



Take Home Pay	\$22,300	\$21,850
Total Savings	\$4,500	\$3,000
Total Amount Working For You	\$26,800	\$24,850
You are ahead	\$1,950	

(continued on back)

Is it best to start saving for retirement as soon as possible?



It sure is. The chart at the left shows how much your account could grow over the next 30 years. It also shows that it is in your best interest to start your retirement savings program as early as possible. The chart assumes:

- your current annual salary is \$30,000;
- your salary increases 3% each year;
- your annual return on investment is 7%;
- and your employer matches your contributions as shown on the previous page.

Make sure that your retirement plans remain intact.
Sign up for your 401(k) plan today by calling 1-800-555-1212
or visiting www.theplansite.com.



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