

# Top reasons to enroll in your plan

It's easier than you think to start saving for the future you want. Here are 9 reasons to start saving:

## 1. Starting early can make a big difference

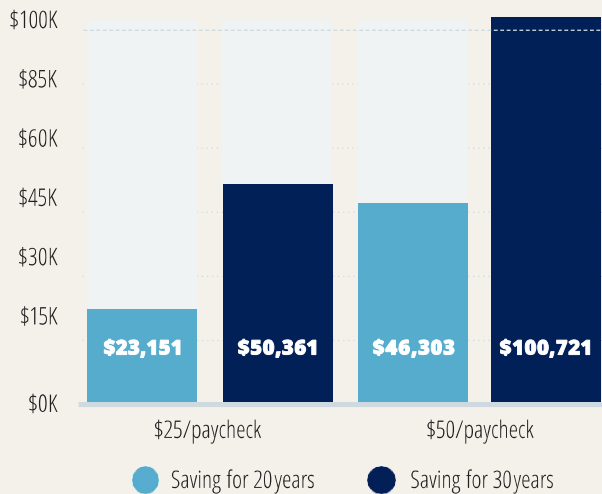
Starting early and making small increases in the amount you contribute could make a real difference when you retire.

## 2. You can reduce your taxable income

Since with traditional pretax savings your contributions are deducted from your pay before taxes, whatever amount you decided to contribute may affect your take-home pay less than you think while also reducing your taxable income.

### The sooner you start saving, the better

Any earnings are reinvested over time, building your savings, and it doesn't take a lot to start. Just \$25 or \$50 can add up to a lot.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes semi-monthly contributions at a 6% annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

### Tax breaks

Pretax contributions reduce your taxable income, so you'll save for tomorrow and also save today.

Here's an example of a \$30,000 income:

	Saving	Not saving
Your contribution	4%	0%
Saved annually for retirement	\$1200	\$0
Saved on taxes	\$180	\$0

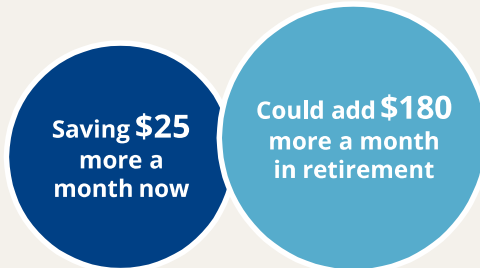
FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration that assumes a 15% federal tax rate. State and local tax not included. Your salary, contribution rate and tax bracket may vary.

Log in to enroll or turn over to see more reasons why you should

### 3. A focus on monthly retirement income

Your total account balance is translated into an estimated monthly retirement income as well as a percentage of what you're on track to replace. This is your retirement readiness score, and it gives you a clearer picture of what your retirement might look like. And since you always know your score, you know how close you might be to reaching your goals. View your score when you log in to your plan website.

#### Increase your monthly income in retirement



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration assumes contributions of \$25/month for 30 years at a 6% annual rate of return and reinvestment of earnings with no withdrawals. This is followed by withdrawals of \$179.92/month for 20 years at a 6% annual rate of return during retirement. These rates of return are not guaranteed. Investing involves risk, including loss of principal. This illustration does not include any taxes due, fees, charges or expenses. These deductions would reduce the tax-deferred amount shown in this illustration.

### 4. It's automatic and controlled by you

You choose the amount you want to save, and contributions are automatically deducted from your paycheck. Plus, you can change, stop or restart your contributions at any time.

### 5. More ways to save on taxes

You may be eligible for an IRS saver's credit on the first \$2,000 you contribute to your plan based on your adjusted gross income and tax-filing status.

### 6. You can build your investment mix

This plan provides a variety of investment choices so you can build the right mix for your future.

### 7. A partner for your future

Your employer oversees your plan and continually works on your behalf. They have carefully selected investment options and a service provider, Empower Retirement, to work directly with you.

### 8. Stay as long as you like

Even after you change jobs or retire you can keep your account right where it is so you have access to all the resources your plan has to offer.

### 9. We're here to help

Representatives are ready to answer your questions and help you plan for the future online or by phone.

### Stay in the know when you're on the go

Stay up to date and see what's new in your plan from anywhere at any time.

► Don't wait. Enroll today.  
Visit [empowermyretirement.com](https://empowermyretirement.com) or call 1-866-816-4400.

**NOW** IS A GOOD TIME

Investing involves risk, including possible loss of principal.

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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