

My Plan Connection

Top Five Reasons to Enroll in Your 401(k) Plan Today!

1. GET PREPARED! Retirement is life without a paycheck. Are you ready? At best, social security will meet only about 30% of your retirement income needs. The savings you accumulate during your working years needs to make up the other 70%. By making contributions to your retirement plan each pay period, you start preparing for the day when you will no longer receive a paycheck.

2. Less Taxes!

Contributions to your retirement plan can be made on a pre-tax basis. If you are in a 20% tax bracket, for example,

Ready to enroll? Go online or call our customer service center today!

then it may only cost you \$80 to contribute \$100 to your account. Why? Your \$100 contribution reduces your taxable income by \$100, saving you \$20 in taxes! Earnings also accumulate in your retirement plan on a tax-deferred basis, which means your earnings don't get taxed until you retire. By contrast, in regular brokerage accounts, your taxable income increases by any gains you realize.

3. It's Easy! Left to our own devices, many of us find that we never really get around to saving. Saving in your retirement plan is easy! Once you enroll, contributions are made automatically with each paycheck. Your contributions will also automatically adjust as your salary changes, making sure that your savings plan adjusts as your circumstances change. Just set your contribution percentage and forget it!

4. Great Investment Choices! Your Plan's investment menu provides you with a diversified list of excellent, low-cost mutual funds that have been pre-screened by investment professionals. By selecting a mix of equities, bonds, and cash equivalents, you can create an asset allocation that is right for you.



5. It's There if You Need it! Most retirement savings plans provide a means to access your account if you need your savings balance prior to retirement. Through a loan or hardship withdrawal, you can be sure that your funds will be available when you need them.



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Enroll today! Call our Customer Service Center at 800.878.5220 to speak to an enrollment specialist or enroll online at www.myplanconnection.com. If you have never logged in before, your userid is your social security number and your password is the last four digits of your social security number.

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The information in this article is intended to be educational and to provide you with information that might help you make better use of retirement savings opportunities in realizing your retirement goals. Different assumptions concerning earnings, taxes, investment rates of return, and retirement age will generally yield different results. Examples in this article do not reflect actual returns for any specific investments, and are not intended to imply or guarantee future results. All examples are hypothetical and for illustration purposes only. Actual returns may be higher or lower, and will fluctuate over time. Returns are assumed to be the same each year. Actual values may increase or decrease in any given year. Because the value of your investment will fluctuate with market conditions, you should consider your ability to continue to invest during periods of low price levels. Regular investing does not guarantee a profit or protect against a loss in a declining market. No taxes are applied to plan balances. Plan balances are fully taxable at withdrawal. Withdrawals made prior to age 59½ may trigger an additional 10% early withdrawal penalty tax. This information does not describe all plan features or their applicability to any plan participant. It is provided for general information only and is believed to be accurate and reliable as of the date of printing but may be subject to change. All information in this article is provided for illustrative purposes only and should not be considered tax, investment, or legal advice. Participants should seek professional advice for their particular situation. Contributions to tax-sheltered accounts may not exceed plan or regulatory limits. Additional plan information is available from your plan administrator.