

# My Plan Connection

---

**Did you know that your employer is offering you FREE MONEY? Don't miss out!**

DID YOU SAY FREE MONEY? Yes! When you contribute to your 401(k) plan, your employer matches a portion of those contributions. This means that when you contribute to your 401(k) plan, you get an instant, automatic, guaranteed return! For every \$1 you contribute, your employer is going to contribute money to your retirement account as well.

Whether you make \$10,000, \$30,000, or \$100,000, your company's match represents an

All the financial experts agree. Don't miss out on your company match!

instant raise to your base salary. When you don't contribute to your 401(k) plan up to your company's matching limit, you are effectively turning down a raise. Nobody wants to do that!

You may think that you can't afford to contribute to your 401(k) plan right now. The real answer is that you can't afford NOT to. In this uncertain economy, many companies are eliminating their matching contributions or are cutting back. Your

employer is committed to helping you prepare for retirement. Check out the chart below. For a little more money each week, you can make a huge difference to your ability to meet your income needs in retirement. Most people aren't saving nearly enough for retirement. Your employer is trying to help. Take control and start saving now!



Enroll today by calling 800.878.5220 or by visiting [www.myplanconnection.com](http://www.myplanconnection.com).

[www.MyPlanConnection.com](http://www.MyPlanConnection.com) \* 800.878.5220

**VisionH.R.**  
The Human Resource Experts

[www.MyPlanConnection.com](http://www.MyPlanConnection.com) \* 800.878.5220

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.