

# Top reasons to enroll in your plan

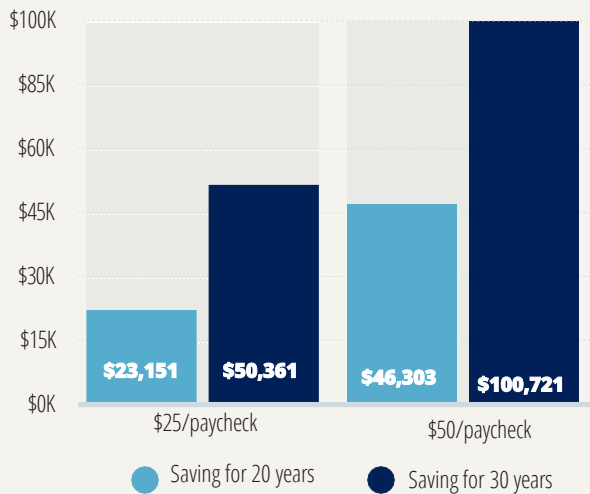
It's easier than you think to start saving for the future you want. Here are 10 reasons to start saving:

## 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.

### 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.

## 2. You can reduce your taxable income

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

### Tax breaks

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

Here's an example based on \$75,000 income:

	Saving	Not saving
Your contribution	4%	0%
Saved annually for retirement	\$3,000	\$0
Saved on taxes	\$660	\$0

FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration that assumes a 22% federal tax rate. State and local tax not included. Your salary, contribution rate and tax bracket may vary.

## Learn more about your Retirement Plan

Wednesday, October 9th @ 10AM

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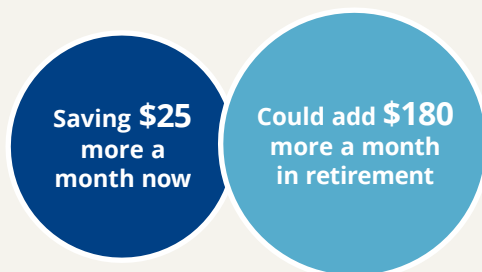
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### 3. A focus on monthly retirement income

When you log in to your account, you are able to clearly see your estimated monthly retirement income and the percentage of current income you're on track to replace in retirement. These estimates are based on your total account balance, current contribution amount and other income sources.

#### 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. Review your finances in one place

When you log in to your account and link your financial accounts, you unlock helpful resources and tools to help you manage your current finances and view your complete financial picture.

### 5. Contributions are 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.

### 6. 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.

### 7. Build your investment mix

Select from a variety of investment choices and build the right mix for your personal situation.

### 8. A partner for your future

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

### 9. 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.

### 10. We're here to help

Representatives are ready to answer your questions and help you plan for the future.

► Don't wait. Enroll today. Visit [empowermyretirement.com](https://empowermyretirement.com) or call **800-701-8255**.



Investing involves risk, including possible loss of principal.

Unless otherwise noted, investments are not deposits, insured by the FDIC or any federal government agency, or bank guaranteed and may lose value.

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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