

Small increases now could benefit you later



Boost your retirement readiness with regular contributions and increases.

This table shows how much money a participant could accumulate in their retirement account with regular contributions through 24 twice-monthly paydays and earnings compounded at an average annual rate of 7%. For example, contributing \$100 per pay period would reduce their paycheck by only \$88¹ but would add \$2,400 to their account each year. After 30 years they could have accumulated \$234,882.

You may be able to increase contributions more than you think. To help you decide, consider using the My Interactive Retirement PlannerSM tool and the Paycheck Impact Calculator on the plan website.

Deferral Per Pay	Paycheck Impact ¹	Annual Deferral	Ending Balance		
			Accumulation 10 Years	Accumulation 20 Years	Accumulation 30 Years
\$25	\$22	\$600	\$8,589	\$25,484	\$58,720
\$50	\$44	\$1,200	\$17,178	\$50,969	\$117,441
\$75	\$66	\$1,800	\$25,767	\$76,453	\$176,161
\$100	\$88	\$2,400	\$34,355	\$101,938	\$234,882
\$150	\$132	\$3,600	\$51,533	\$152,906	\$352,323
\$200	\$176	\$4,800	\$68,711	\$203,875	\$469,764
\$250	\$220	\$6,000	\$85,888	\$254,844	\$587,205
\$300	\$264	\$7,200	\$103,066	\$305,813	\$704,646
\$500	\$440	\$12,000	\$171,777	\$509,688	\$1,174,409
\$958 ²	\$748	\$23,000	\$368,080	\$1,134,148	\$2,728,525

¹ Based on contributions to a traditional retirement account by a single filer with a \$50,000 annual salary in the 22% tax bracket claiming 1 exemption.

² Current maximum contribution amount.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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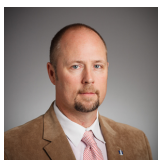
Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.



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