

Top reasons to enroll in your plan

It's easier than you think to start saving for the future you want

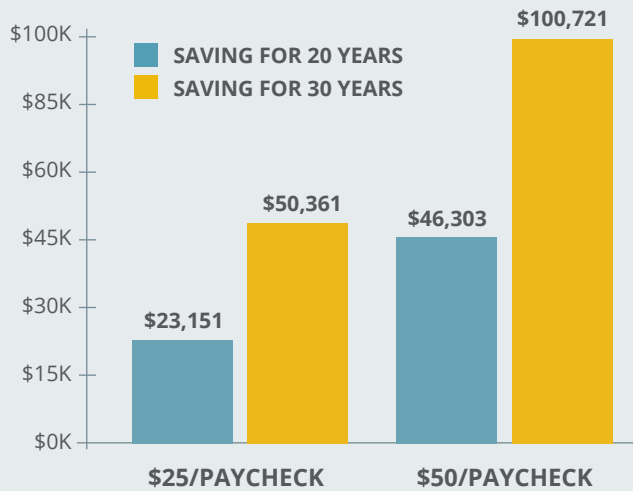
Here are 11 reasons to start saving:

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.



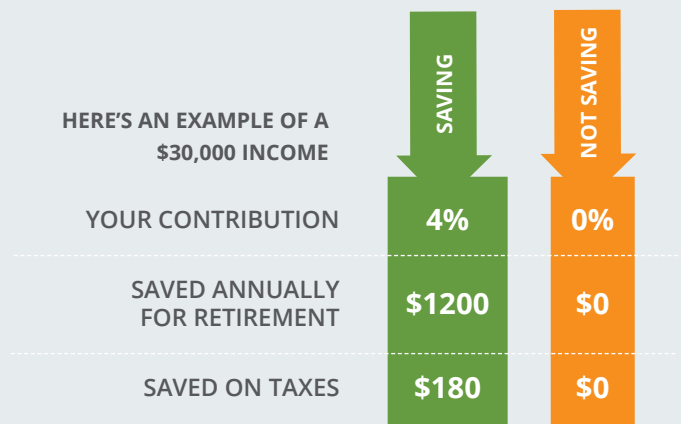
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2. SAVING FOR TOMORROW COULD ALSO HELP YOU SAVE TODAY

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.

Tax breaks

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



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

Saving just \$25 more a month can become \$180 a month in retirement.



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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.

To make sure your communication preferences and email are up to date, go to your profile page and click your name in the top right corner of the page.

Don't wait. Enroll today.

Visit empowermyretirement.com
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This material has been prepared for informational and educational purposes only and is not intended to provide investment, legal or tax advice. Investing involves risk, including possible loss of principal.

4. MATCHING CONTRIBUTIONS

Taking advantage of matching contributions from your employer is a great way to add to your savings. Not only is your employer paying you now, but they're adding to your retirement savings too.

5. 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.

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. YOU CAN BUILD YOUR INVESTMENT MIX

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

8. SIMPLIFIED APPROACH TO INVESTING

This plan provides a variety of investment choices so you can build the right mix for your future. If you want a more personalized strategy, you can sign up to have your investments professionally managed for you.* There is no guarantee provided by any party that participation in any of the Advisory Services will result in a profit.

9. 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.

10. 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.

11. WE'RE HERE TO HELP

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

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