

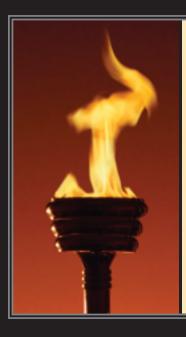
Go For The Gold!

Every four years, athletes all over the world strive to be the best they can be. Now, you have a chance to do your best, putting yourself to the test, and accomplishing your retirement savings goals by following some helpful training tips.

401(k) Day is September 5, 2008.

Strive for Excellence!

Make the Most of Your Retirement Plan!



Training Tips

Aim high

The greatest accomplishments begin with a lofty goal. Choose a savings goal and work towards it.

Visualize it

Your retirement will be what you make of it. Visualize your life during your golden years. What do you picture yourself doing once you retire? Keep that image in your mind as you set out to accomplish your financial goals.

Make your move

You've figured out what you need to do. It's up to you to make it happen. What do you need to do to succeed?

- ✓ Save more—make a strong effort to contribute the maximum to your retirement plan
- Choose investment options to stay in line with your investment strategy
- Don't delay the sooner you start to save in your retirement plan, the more money you may have during your retirement

Keep pace

When you review your progress, make sure you are on target to meet your goals. If you've fallen behind, decide what move you need to make to catch up, and then put that plan into action.

Don't take a step backwards

Sometimes life's challenges make it harder to achieve our goals. Don't let obstacles stand in your way. Stay focused. Keep moving forward. Avoid the temptation to take a loan from your retirement savings account.

Stay the course

Saving for your retirement is like running a marathon. You can make it to the finish line with the right attitude and perseverance. And the rewards will be GOLDEN!

