

7 Valuable Reasons To Start Saving Today Through Your **Joe's Garage Plan**:

1

Automatic Payroll Contributions

Any 401(k) contribution that you make is automatically deducted from your paycheck before you even see it. And what you don't have you can't spend! You'll be following a great savings principle: *Pay Yourself First*.

2

Lower Your Taxes

Pre-tax deferrals you make to your 401(k) Plan are taken out of your pay before federal and any state income taxes are calculated, which will lower your current taxable income. That means you'll have more money in your pocket at the end of each pay period than if you were saving the same amount with after-tax dollars.

3

Tax-Deferred Growth For Your Money

As your retirement account grows, you pay no taxes on any earnings until you begin to withdraw your money. This powerful feature is known as tax-deferred compounding. Investments with earnings that are tax-deferred have the potential to grow faster when they are not being hit by taxes each year.

4

Company Match

Your Plan will match **20%** of your pre-tax contribution, up to the first **6%** of your pay.

5

You're in Total Control

You may access your plan and account information on a daily basis by calling the Voice Response Unit, by accessing the Retirement Website or by speaking to a Customer Service Representative.

6

Freedom of Choice

Your Plan offers a diverse menu of professionally-managed individual investment options to help you create your own personal investment strategy **or you may select one of the pre-assembled portfolios for your convenience**. You may *normally* change your investment options daily by accessing the Voice Response Unit or Retirement Website. You should be aware that many mutual fund families are placing restrictions on the number of times that you may trade within a fund over certain periods of time. You need to carefully review the mutual fund prospectuses for information regarding trading restrictions and redemption fees that may be incurred should you violate these restrictions.

7

You Can Take It With You

Should you leave the Company for any reason, you can take your money with you. That includes 100% of any contributions you have personally made, in addition to any vested company matching contributions that have been made on your behalf. Your money can be rolled over into an IRA, or possibly your new employer's 401(k) Plan (if offered).

Take charge of your financial future now and discover the possibilities!