



THE HUNT FOR RETIREMENT TREASURE: *Find Your Way!*

JOIN *the* HUNT



You can't start your hunt for retirement treasure without enrolling in your ABC Company Retirement Plan! Our records show that you are now eligible to enroll. Your future starts now—enroll today and start enjoying the many gems associated with your retirement plan, such as pre-tax saving.

SAVINGS COMPARISON

Saving Pre-tax in Your Retirement Plan		Saving After-tax in Your Savings Account
Account Balance	Year	Account Balance
\$74,134	20	\$64,258
\$183,519	30	\$145,988
\$419,672	40	\$303,785

This illustration assumes an average annual rate of return of 8% (compounded annually) and a 15% flat federal tax, based on a \$25,000 salary saving 6% with monthly deposits. This is a what-if scenario and is not based on any specific investment or savings strategy.

**To enroll, contact your Plan Administrator (800-000-0000)
for the proper forms.**

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A close-up photograph of a magnifying glass resting on a map of the Caribbean. The lens of the magnifying glass is positioned over a section of the map, specifically focusing on the area around the island of Hispaniola. Within the lens, the text "Pier booters properly" is clearly visible, along with the word "RAY" in large, bold letters. Other geographical features and labels visible through the lens include "Beef I.", "Dug", and "Virgin G". The background of the map shows various other islands and labels, including "OLA", "Virgin G", "SPANISH", "ad Rock", "Ginger I.", and "the King's Channel". The overall lighting is warm and golden, creating a sense of mystery and discovery.



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*You don't have
to dig too deep
to find the
money to save*



Most financial advisors suggest you will need 75% - 90% of your current income to live comfortably in retirement. It may be a challenge for you to find the money to save in your retirement plan—let alone increase your contribution. Here are a few ways to make it happen:

SMALL SACRIFICES

Give Up	How Often	Monthly Expense	Value if Invested for 25 Years
Coffee & Bagel	Twice a week	\$20.00	\$19,147
Lunch Out	Twice a week	\$50.00	\$47,868
Vending Soda	Once a day	\$12.00	\$11,488



*Assumes 8% hypothetical rate of return in a tax-deferred retirement account.
Your returns are not guaranteed.*

**Make a committed effort to change your
spending habits and save more.**

**To increase your contribution percentage, access the Voice Response Unit
(800-000-0000) or the Retirement Website (www.websiteaddress.com).**

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KEEP *It* SIMPLE



If you don't have the time—or interest—to manage your own investment portfolio, consider a pre-assembled portfolio. Your retirement plan offers several pre-assembled portfolios that are:

- Very simple—select **one** portfolio instead of selecting your own investments
- Professionally managed
- Automatically rebalanced at regularly scheduled intervals to maintain its investment strategy

For additional information on the pre-assembled portfolios offered in your retirement plan, contact your Plan Administrator (800-000-0000) or access your account through the Retirement Website (web address).



To make changes to your investment strategy, access the Voice Response Unit (800-000-0000) or the Retirement Website (www.websiteaddress.com).

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