



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

JOIN *the* HUNT



**REGIONS
MORGAN KEEGAN
TRUST**





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

Company Name
Address Here

(Option 1 call to action)



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

Company Name
Address Here

(Option 2 call to action)



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

CREATE *Your Own* TREASURE MAP



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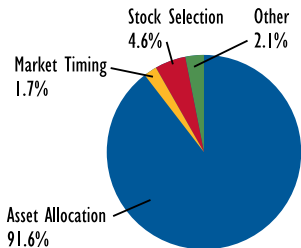


Company Name
Address Here

We all have personal dreams and goals for retirement. Being able to realize them may depend a lot on your retirement plan investment strategy. Through asset allocation, investors can spread their assets among different asset classes, to allow for a potentially greater return for a given level of risk. Proper asset allocation reduces volatility without reducing returns, and is the most important determinant of total return.

THE IMPORTANCE OF ASSET ALLOCATION

Impact on Total Return



You may find additional tools on the Retirement Website (www.websiteaddress.com) to help develop your investment strategy. If you have questions, contact your Plan Administrator (800-000-0000).

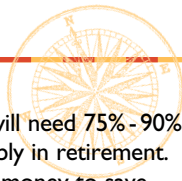


THE HUNT FOR RETIREMENT TREASURE: *Find Your Way!*

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

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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).

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

KEEP *It* SIMPLE



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*I*f 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).

Company Name
Address Here