

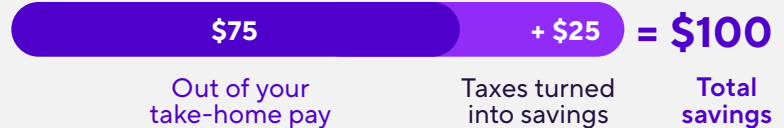


Keep more of what you earn

Turn taxes into savings when you enroll and contribute to your workplace retirement plan

For every \$100 you earn, you may take home only \$75 if \$25 goes to taxes. But if you put \$100 per month into your retirement plan, the full \$100 goes into your savings with no current taxes.* That's \$25 more in savings every month.

* This example is hypothetical and assumes a 25% federal marginal income tax bracket. Income taxes must be paid at withdrawal.



The cost of waiting

If John saves for half as long as Maria, he'd have to contribute twice as much each month to put in the same amount of money. And he'd still end up with about 25% less in savings because his money had less time to grow and compound.



Maria saves \$100/month for 20 years

\$24,000

Contributions

\$40,746

Total with growth



John saves \$200/month for 10 years

\$24,000

Contributions

\$30,998

Total with growth



Enroll now

Scan the QR code or go to [Enroll](#) to get started

This example is hypothetical, does not reflect the return of any specific investment, and is not a guarantee of future income. It assumes a 5% annual rate of return. Income taxes payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½. Bear in mind that investing involves risk, including the possible loss of principal. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown.

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It's included with your benefits.**

1.800.448.2542

We're here to help you take action

You can reach out directly to your financial professional.

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VC 31628 (06/2025) J1708304 EE