

Determining Contribution Levels *

Approximate Age	Annual Salary	Approximate Amount Needed	Suggested Contribution Percentage
A	B	C	D
21 - 30	\$25K	\$918,821	7%
	\$35K	\$1,284,950	
	\$50K	\$1,835,642	
	\$75K	\$2,753,463	
31 - 40	\$25K	\$620,052	10%
	\$35K	\$868,073	
	\$50K	\$1,240,104	
	\$75K	\$1,860,156	
41 - 50	\$25K	\$418,869	12%
	\$35K	\$586,416	
	\$50K	\$837,737	
	\$75K	\$1,256,606	
51+	\$25K	\$282,977	18%
	\$35K	\$396,168	
	\$50K	\$565,954	
	\$75K	\$848,931	

*Assumes inflation rate of 5.3%

Determining Your Weekly

Your Annual Salary

B	15%	12%	10%	9%	6%	5%	3%	A
\$25K	\$72.12	\$57.69	\$48.07	\$43.26	\$28.84	\$24.03	\$14.42	
\$35K	\$100.96	\$80.77	\$67.31	\$60.58	\$40.38	\$33.85	\$20.19	
\$50K	\$144.23	\$115.38	\$96.15	\$86.54	\$57.69	\$48.08	\$28.85	
\$75K	\$216.34	\$173.08	\$144.23	\$129.81	\$86.54	\$72.12	\$43.27	

*These are only examples and are not intended as a projection or guarantee. The examples assume a 9% overall rate of return on your investment. Your actual results will be different and are based only on how much you contribute and how your investments actually perform over time.

Selecting Your Funds

Age	Conservative	Moderate	Aggressive
20-29	5%	0%	95%
30-39	5%	15%	80%
40-49	10%	30%	60%
50-59	30%	40%	30%

Use this chart to help determine the contribution percentage that's right for you.

- Using the charts on the left, select the chart that matches your age range.
- Inside that chart, circle the annual salary closest to yours.
- Next to the annual salary you circled, read the total amount needed—to see how much you'll need to have in savings at the time you retire.
- Next move across to the right—to find the number under contribution levels that's closest to the amount needed. Circle that box.

Then, move up from the box you circled to the top of the column. Circle the percentage at the top of the column.

The percentage circled tells you what your approximate contribution percentage should be to reach your goals. (In most cases, your contribution level will be a range between the numbers listed.)

If you have other savings reserved for retirement, that may effect the total amount you need to save in your retirement plan.

Use this chart to help determine the contribution percentage that's right for you.

- Circle the horizontal row that most closely matches your preferred Contribution Percentage.
- Circle the vertical row that contains the Annual Salary closest to yours. Find the point where the two intersect. That is your weekly contribution.

You need to decide which funds best fit your needs, but many experts suggest matching your investment mix to fit your age. Here's how to match the expert's suggestions:

- Choose the chart at left that first fits your age.
- In the chart on the enrollment form, write in the suggested percentage for each category (Aggressive, Moderate, Conservative).
- Using your Plan Highlights form, write in the names of the funds within each category, on the lines provided.
- Write in the percentage you want invested in each fund.
- Make sure the percentages you write in add up to the amount at the bottom of each column.

Please remember that this program summarizes some general investment principles which you may elect to consider. We recommend that you consult an investment professional before setting your personal investment strategy. The tables and charts are meant as general guidelines to help you identify your goals and find appropriate ways to achieve them. The tables and charts are for illustrative purposes only and do not represent the performance or annualized returns of any of the investment instruments. Past performance does not guarantee future results.

The aforementioned investment instruments are offered by prospectus only. Prospectuses contain more complete information on advisory fees, distribution charges, and other expenses and should be read carefully before investing or sending money. Prospectuses may be obtained directly from the Fund Company name, addresses, town, zip Please remember that this program summarizes some general investment principles which you may elect to consider. We recommend that you consult an investment professional before setting your personal investment strategy. The tables and charts are meant as general guidelines to help you identify your goals and find appropriate ways to achieve them. The tables and charts are for illustrative purposes only and do not represent the performance or annualized returns of any of the investment instruments. Past performance does not guarantee future results.

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