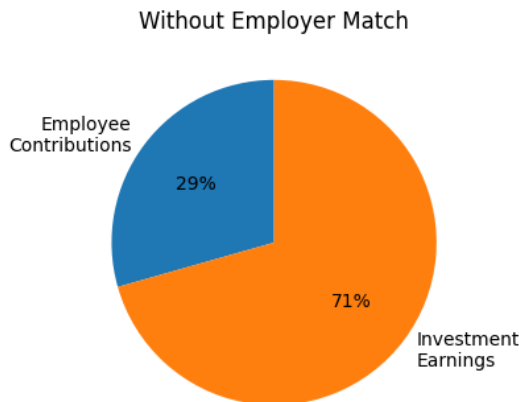


THE POWER OF AN EMPLOYER MATCH

Every \$1 You Save Can Become \$2 Invested Immediately

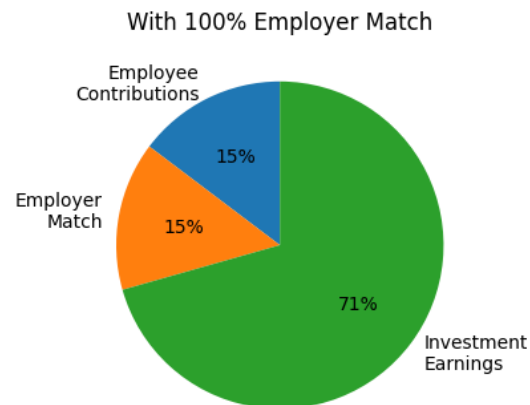
WITHOUT EMPLOYER MATCH

- You contribute: \$36,000
- Account value: \$122,421
- Investment earnings: \$86,421



WITH 100% EMPLOYER MATCH

- You contribute: \$36,000
- Employer contributes: \$36,000
- Account value: \$244,842
- Investment earnings: \$172,842



Key Takeaway – Free Money! Invest in Yourself – Set and Live Life

A dollar-for-dollar employer match immediately doubles every dollar you save before investment growth begins. Over 30 years, \$36,000 of employee savings plus a \$36,000 employer match can grow to approximately \$244,842 at a 7% annual return.

Assumptions: Employee contributes \$50 on the 15th and \$50 on the last day of each month (\$100/month). Employer provides a 100% match. Savings continue for 30 years. Estimated annual return of 7% with semi-monthly compounding and end-of-period deposits.