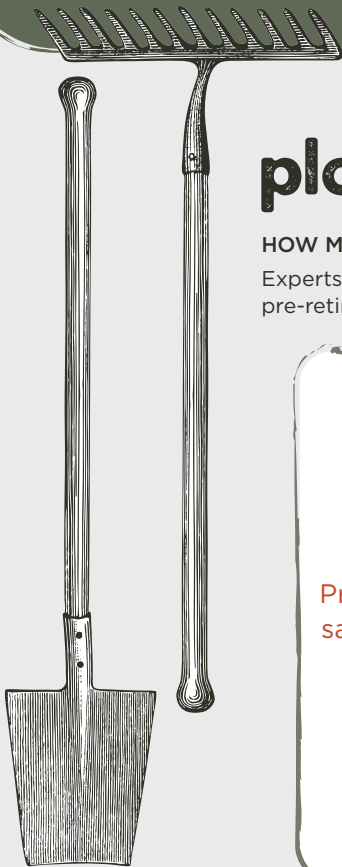
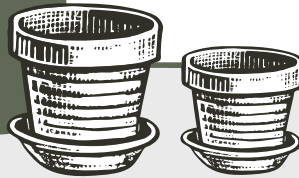


Planting FOR Tomorrow

Retirement planning is like a garden. Plant the seeds & watch it grow!



plot it out

HOW MUCH DO YOU NEED TO SAVE TO REACH YOUR RETIREMENT AGE GOAL? Experts say by the time you retire you should have 70 percent of your annual pre-retirement income in retirement savings.



weather the storms
Issues can crop up. Protect your retirement savings by setting aside money in a savings account that can be used in an emergency.

start early

THE EARLIER YOU START THE BIGGER YOUR CROP



seeding

Consult your plan administrator to make the contribution and investment selections that are best for you.



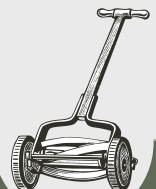
fertilizing

The more you give the bigger the results. Bonuses, inheritance, raises can all be added to your retirement to boost growth over time.



pruning

Cut your daily latte expense and in just 10 years, that \$4/day could be \$27,600 in your retirement account.



maintaining

Regularly check your statement for contribution levels, fees and investment performance.



harvest

Reap what you sow. Planning, hard work, and perseverance will result in your bounty.

