

401(k) DAY

RETIREMENT IS COMING. DON'T GET LEFT BEHIND!



Your retirement destination options will depend on what you can afford, so don't get left behind. Whether you're headed around the world or sticking close to home, your company-sponsored retirement savings plan can help you get there. Take a look at how participating in a retirement savings plan may affect your take-home pay:

	WITH A RETIREMENT PLAN	WITHOUT A RETIREMENT PLAN
Weekly pay before tax	\$ 577	\$ 577
4% pre-tax contribution	\$ 23	\$ 0
Taxable income	\$ 554	\$ 577
Take-home pay after taxes	\$ 399	\$ 415
Total pay kept	\$ 422	\$ 415
	(\$399 + \$23)	

**This table assumes a hypothetical 28% uniform tax on all wages. This example is for illustration purposes only. Your marginal tax rate may differ.*

If you're already in the plan, review your current contribution amount and investment allocations.

Contact your human resources representative or visit **www.TA-Retirement.com** for more information.

Don't risk being left at the dock in retirement!

SIMPLE Solutions *for your retirement*

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Asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses.

All investments involve risk, including loss of principal and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing.

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