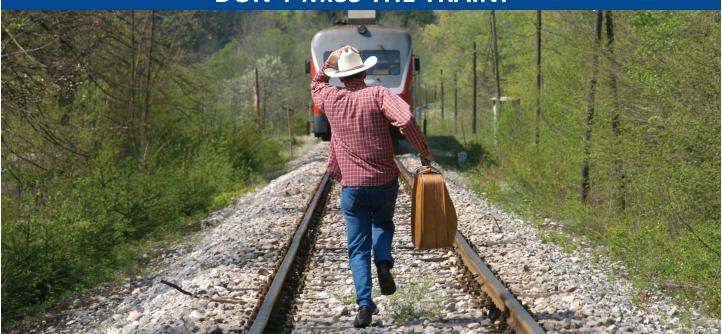
401(k) DAY DON'T MISS THE TRAIN!



It's easy to put off thinking about retirement. But whether yours is a few years or a few decades away, the sooner you take advantage of your company-sponsored retirement savings plan, the better prepared you may be.

Not convinced? Consider these tips:

- It's easy. The amount you choose to save goes from your paycheck to your retirement account automatically.
- You get a tax break (or two!).
 - 401(k) contributions and earnings are tax-deferred until you withdraw your money.
 - You may qualify for the Saver's Credit, an IRS tax credit for up to \$1,000 or more. To find out more about the Saver's Credit, visit www.irs.gov.
- The early bird catches the worm. The power of compounding means the sooner you start saving, the more money you may have for retirement.

Contact your human resources representative or visit **www.TA-Retirement.com** and get on board today!

Don't be left behind!

SIMPLE Solutions for your retirement

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