

# 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](http://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](http://www.TA-Retirement.com) and get on board today!

Don't be left behind!

**SIMPLE** Solutions  
*for your retirement*

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