

# 401(k) DAY

## NEXT STOP RETIREMENT. DON'T GET LEFT BEHIND!



Are you headed toward a comfortable retirement? Your company-sponsored retirement savings plan can be your ticket to a brighter financial future—whether your destination's a long way off or just around the bend. Don't get left at the station!

- **Enroll today** – The sooner you start, the easier your trip may be.
- **Increase contributions** – Already on board? It may be time to increase your retirement savings plan contributions to help you get where you're going.
- **Diversify** – The right mix of stocks, bonds, and cash equivalents can help smooth your ride.

### Find out how.

Contact your human resources representative or visit [www.TA-Retirement.com](http://www.TA-Retirement.com) and get on board today. Don't let this train leave without you!

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.

Cash Equivalents: Seek to protect against loss of principal while providing returns comparable to money market funds and short-term Treasury instruments. An investment in a cash equivalent investment choice is not insured or guaranteed by the FDIC or any other government agency. Although the investment seeks to preserve the value of your principal, it is possible to lose money by investing in the investment choice. These investment choices have generally provided a dependable level of stability and liquidity; nevertheless, the investment is still subject to credit risk and to liquidity risk.

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