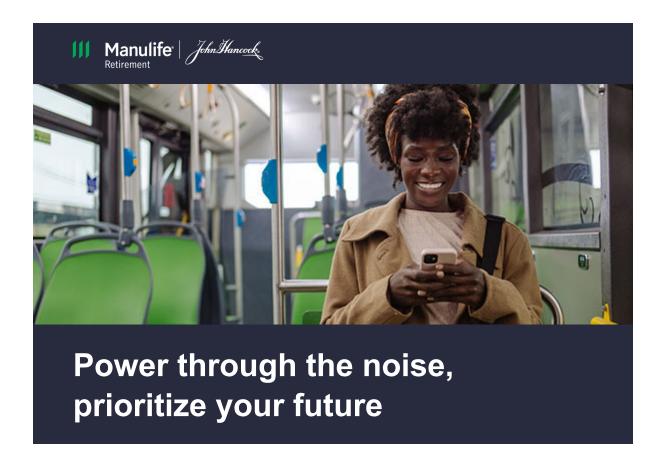
Sample for illustration purposes only.



Hi,

With nonstop political, economic, and market news flooding our news feeds, it's easy to get caught up in daily life and overlook saving for retirement. But if you don't start planning today, you could miss out on the retirement of your dreams.

<plan name> makes it easy to put money away for your future. Just follow these
simple steps:

- **1** Choose a savings rate that fits your budget—even small amounts can really add up over time
- **2** Work with your local employer to add or update the saving rate for your account—the money will come out of your paycheck *automatically*

Then each year, consider gradually increasing how much you save—you can make changes to your account at any time.¹



1 Subject to your plan's enrollment and contribution rules and IRS contribution limits.

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