

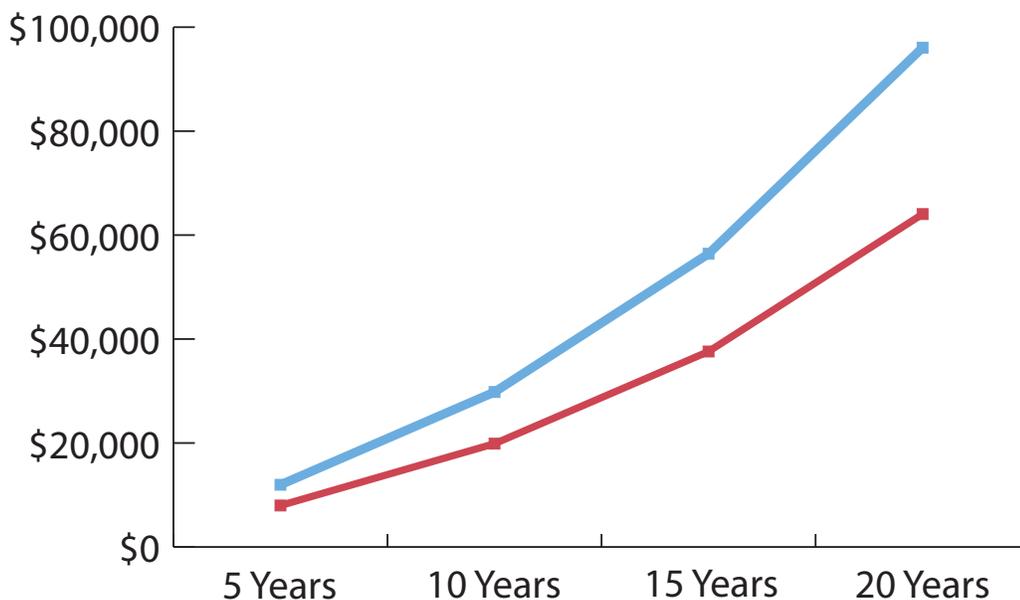


Contribute a Little More

CONTRIBUTING A LITTLE MORE CAN REALLY ADD UP

A SMALL INCREASE IN YOUR CONTRIBUTIONS CAN MAKE A BIG DIFFERENCE

In this hypothetical illustration, Susan contributes \$50 every two weeks. After 20 years, with an assumed 8% rate of return, she may have \$64,039 saved. If Susan increases her contribution by only \$25, those savings may grow to \$96,059—a difference of over \$32,000!



For illustrative purposes only, to show the value of an increase in contributions. This hypothetical illustration assumes an 8% average annual return. It does not depict the performance of any particular security and is not intended to predict or project future investment results. Withdrawals of tax-deferred accumulations are subject to ordinary income tax. This illustration does not include any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulations shown above would be reduced if these fees had been deducted.