

Still Putting Off Saving for Retirement?

Make saving a priority — today.

Small lifestyle changes can really add up.

Save a little by changing your habits. For example, if you skip buying coffee and a muffin (\$2.50) just three days a week, you could save \$390 annually. That money, invested in your retirement plan, could amount to \$75,048 after 35 years!



For illustrative purposes only; not indicative of past or future performance of any specific investment type. Assumes a \$7.50 per week savings, an 8% return compounded monthly, and the reinvestment of earnings. Personal results may vary.

The ADP Logo is a registered trademark of ADP of North America, Inc. 04-2763-015 30M printed in USA. © 2005 ADP, Inc.

Saving for retirement is at the top of most people's "to do" list. But how can you save when your more immediate spending priorities — like saving for a home, funding college and paying off mounting debt — keep getting in the way?

Fact is, saving for retirement in your company plan can be easy — and it's one of the best ways you can save for your future. Plus, most Americans don't realize that it's up to them to fund their retirement. After all, Social Security will likely only cover about 40%¹ of your annual retirement income needs — the rest is up to you! These simple tips can help you get started.

Pay Yourself – First!

Your company retirement plan is one of the best ways to save for retirement because it lets you pay yourself first — **before taxes are deducted from your paycheck**. This reduces your current taxes — so you can save even more — and your contributions and earnings are not taxed until they're withdrawn — which can help your savings grow.

* For illustrative purposes only; not indicative of any specific investment type. Based upon 2003 federal tax rate (15%) for a single taxpayer. Personal results may vary.

\$25,000 SALARY — SAVING \$1,500/YEAR*			
Pre-tax Retirement Savings	\$1,500	\$1,500	After-tax Retirement Savings
Taxes	\$3,525	\$3,750	Taxes
Take Home Pay	\$19,975	\$19,750	Take Home Pay
	TAX-DEFERRED	TAXABLE	

Saving in the plan can reduce your current federal income taxes while you also put money away for retirement.

Take advantage of free money!

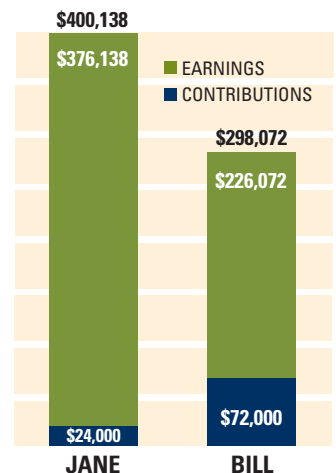
One of the best things about your retirement plan is that your employer may give you money² — just for saving for your retirement. It's called a matching contribution, and it can help you save even more for your future. So if you're not contributing to your plan, or if you're not contributing enough to meet your plan requirement to receive the match — you're missing out! To find out more about your plan match, check with your Plan Administrator.

Start today.

Putting off saving for retirement could cost you a bundle. You see, starting sooner puts compounding to work for you — which means your money makes money *for* you. The sooner you start, the longer your money potentially will have to grow.

For example, Jane and Bill both invested \$200 a month in their tax-deferred retirement account. Jane started at age 25 and contributed for 10 years, leaving her money in the account for 30 years after she stopped contributing. Bill started at 35 and contributed for 30 years. Jane contributed less, but ended up with over \$100,000 more than Bill![†]

[†] For illustrative purposes only; not indicative of past or future performance of any specific investment type. Assumes an 8% annual return compounded monthly and the reinvestment of earnings. Personal results may vary.



The decisions you make today can help you create a better tomorrow.

Start saving today for your retirement — it can make a big difference!

Go to mykplan.com or call (800) 695-7526 to enroll or increase your plan contribution.

A plan of systematic savings does not ensure a profit or prevent a loss in a declining market. Personal results may vary. Withdrawals prior to age 59½ may be subject to ordinary income tax and a 10% penalty. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost.

¹Source: Social Security Administration

²Your plan match may be subject to a vesting provision.

powered by