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Your <ABC Plan> can help you get ready to have the retirement you want. Get started today and use the tools to help you set aside the retirement income you'll need.

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- Pretax contributions that reduce your current taxable income
- <Roth contributions that are tax-free when withdrawn*>
- Ability to save up to <Plan limit> in <current year>, plus an extra <maximum catch-up contribution> if you're age 50 or older
- <Additional savings opportunities through after-tax contributions>
Additional plan details are available in the plan's Summary Plan Description and plan documents.

<Don't leave money behind!

Your plan provides for a match of <match formula> for every <dollar> <percent> you put into your account, on the first <first tier match maximum> of your eligible pay, plus <tier 2_percent> on the next <tier 2_percent> of your eligible pay. <<add non-elective language, if needed>>

Automatic enrollment gets you started!

You will be automatically enrolled in the <plan name> at a <pretax> <Roth> contribution rate of <x%> of your pay unless you choose a different contribution amount or choose to opt out. This means money will be automatically taken from your pay and contributed to your plan account. <Also, your contribution rate will increase <auto increase rate%> annually until you reach <maximum contribution rate for auto-increases>. Your contributions will be automatically invested in the plan's default investment option(s). You can make an investment election and contribute to any of the investment options available in the plan at any time. You'll get more information about these plan features soon in the mail.

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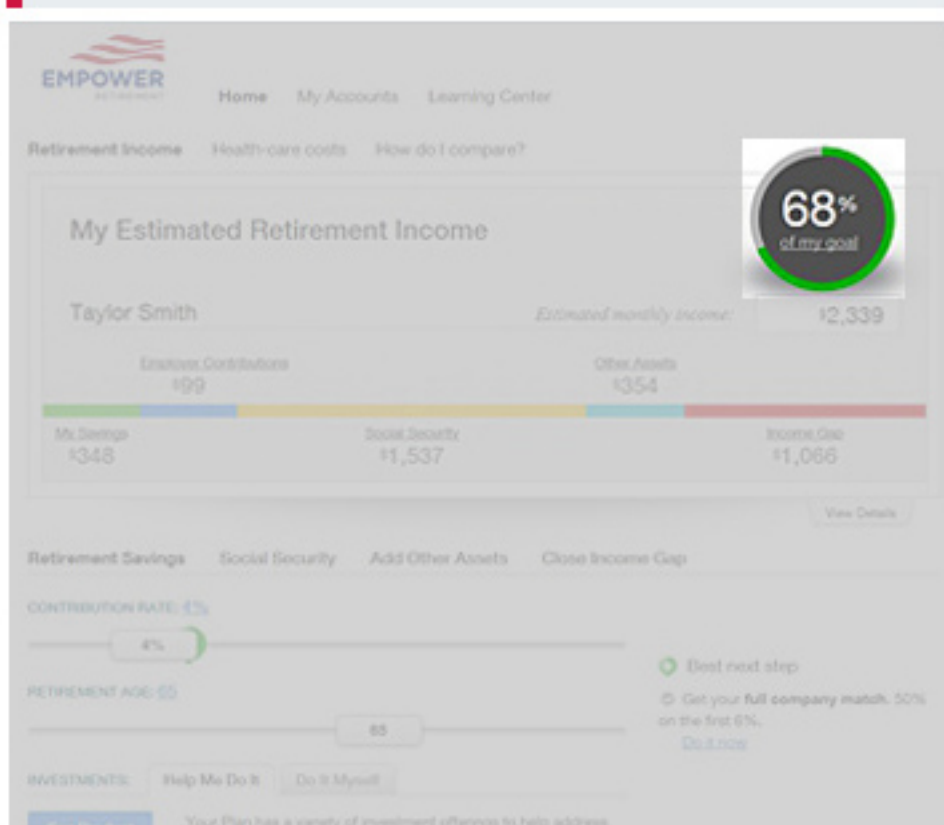


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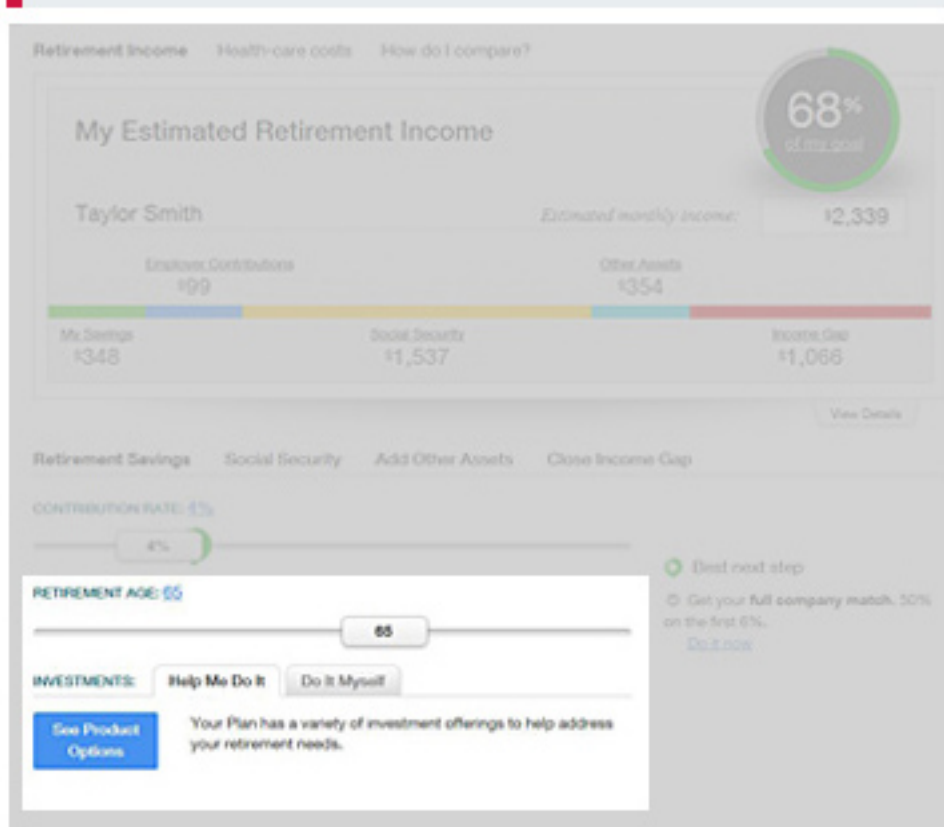
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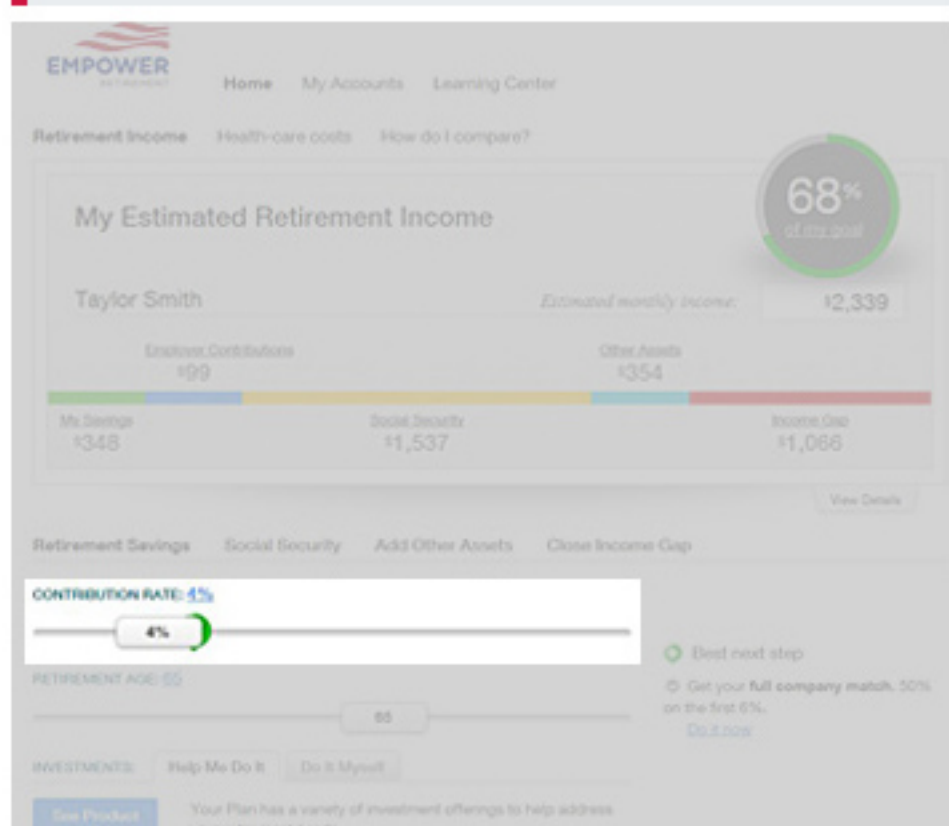
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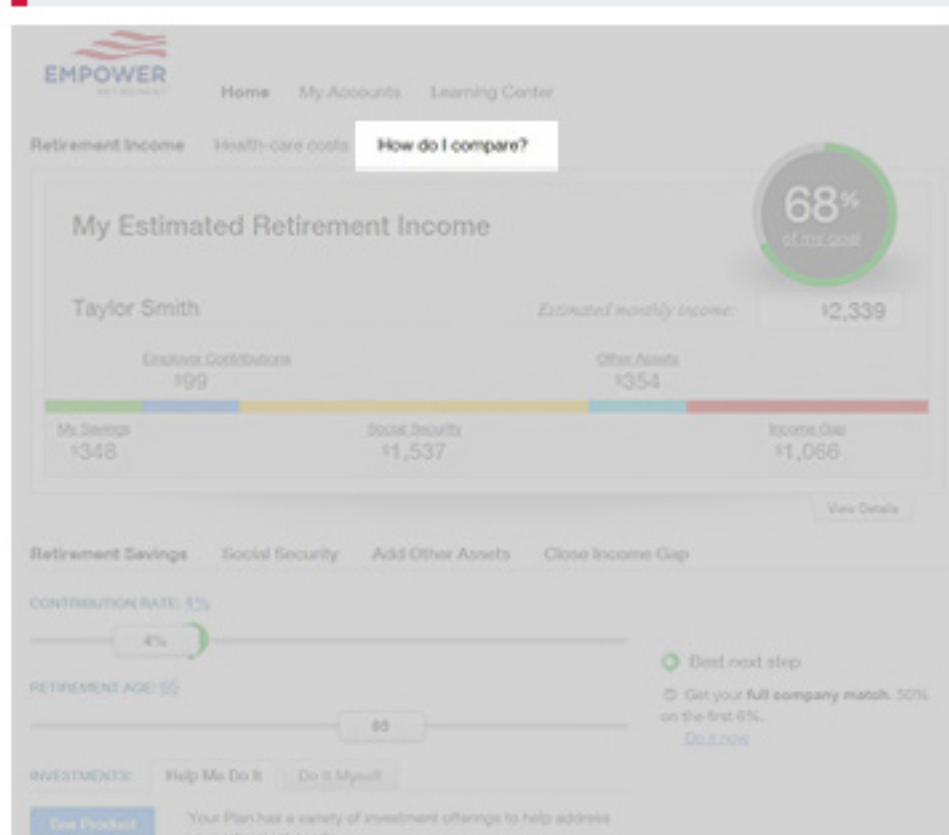
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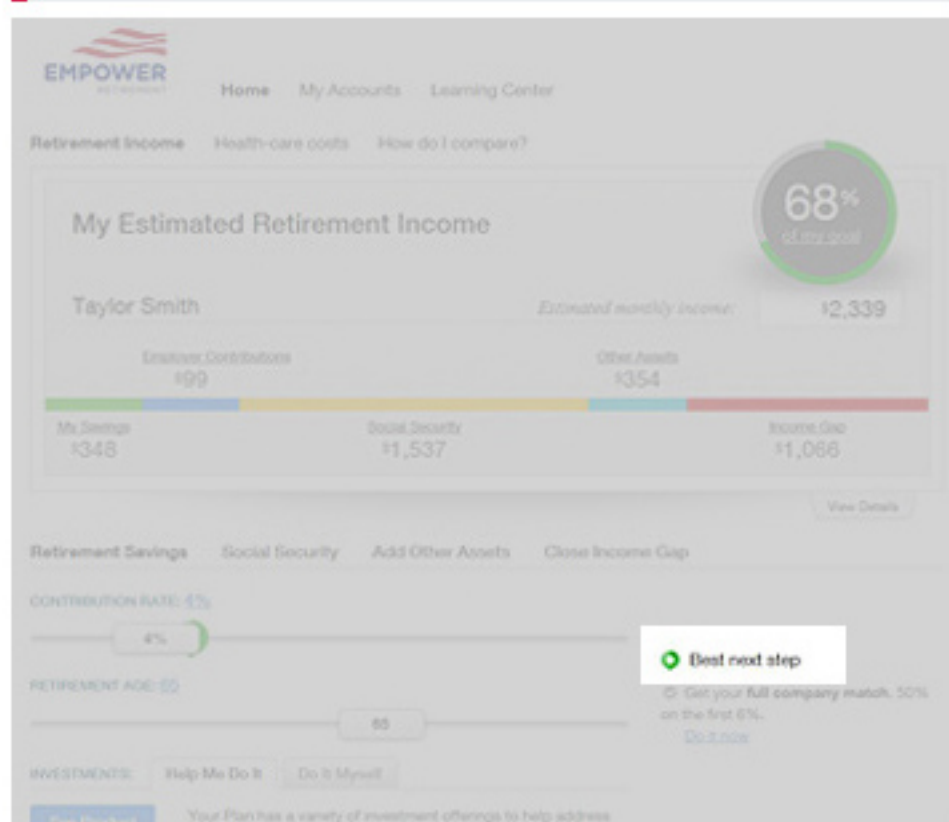
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