



THE POINT OF RETIREMENT IS NOT TO WORK. **DON'T MISS THE POINT.**

You have goals for your future and your employer wants to help you get there.
Great news: you now have a convenient and automatic way to save for your future.
Don't miss out on this opportunity. **Start big or start small, just start!**

Why should I enroll?

It may seem tough to save for retirement when you have today's bills to pay. But the reality is that **YOU** are the most important piece in saving enough money for the retirement **YOU** want.

Join the Crowd



83% of workers contribute to their employer's retirement plan.



77% of workers who **HAVE** a retirement plan are confident they'll have enough money for retirement.



80% of employees admit they could have started saving earlier than they did.

Source: The 2015 Retirement Confidence Survey, ERBI, Washington, DC.
4th Annual National Survey of Plan Participants, "The Keys to the Kingdom", 2016.



▶ **Enroll Today!** | Visit americancentury.com/workplace or call **1-800-345-3533**

Start big or start small, just start!

Don't Let Excuses Hold You Back



"I don't have enough money."

Even if you can only afford a little each month, the key is to start now. Small contributions add up over time, plus your employer may provide you with a company match — how can you pass that up?



"It's too expensive."

You actually save money by participating. The money is taken from your paycheck before federal and most state income taxes are withheld. That means your current taxable income is lower and you pay less taxes.



"If I leave my job, I'll lose all that money."

If you leave your job, the money can be rolled over into your employer's plan or a Rollover IRA—helping you avoid taxes and penalties, and keeping your money invested. However, if you withdraw the money before age 59½, tax penalties may apply.

The bottom line

Investing in your future is one of the best decisions you can make. Your employer is offering you a SIMPLE IRA retirement plan that can help you save for retirement.

What are you waiting for? **Start saving today!**

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