

XYZ Company
1155 Long Island Ave
Edgewood, NY 11717

Presorted
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U.S. Postage Paid
Farmingdale, NY
Permit No. 50

John Doe Sample
200 Dryden Road
Dresher, PA 19025

Join the plan.

XYZ Sample Company can help you save for your future.

ASN-ENROLL123

John, this is your opportunity.

The most important step to saving successfully is...*starting.*



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Edgewood, NY 11717

PLACE
STAMP
HERE

John Doe Sample
200 Dryden Road
Dresher, PA 19025

A secure retirement won't just happen.

The decisions you make today about saving can shape what your future looks like. The good news is your employer has chosen a retirement plan that can help you meet your long-term goals and offers these key benefits:

Employer match

Your employer will make a matching contribution on your behalf based on the amount you save: **50%** on the first **6%** of your salary.

Tax advantages

Your money can be invested before taxes and grows tax deferred until it's withdrawn. This reduces your taxable income each year and may allow your savings to grow faster over time.

For more information, go to <https://myvanguardplan.com> or call 866-794-2145.

Three easy steps

1

Consider the benefits of your plan.

2

Make the decision to save by completing the information below.

3

Return the mailer.

Tear along the above perforation, fold remaining panels so the return address panel is on the outside, seal by wetting the glue strips, and mail back.

The value of saving

The impact on your paycheck may be less than the amount you contribute due to the plan's tax advantages.

Savings rate:	12%	10%	8%	6%
Value of your contribution	\$161.54	\$134.62	\$107.69	\$80.77
Actual deduction from your pay	\$129.23	\$86.15	\$86.15	\$64.62

Assumes annual compensation of \$35,000 paid at a bi-weekly frequency. The actual deduction from your pay assumes a 20% federal tax rate and does not consider the impact of state and local taxes. The calculation also does not consider income tax deductions that may be available to you, which would reduce the benefits of saving on a pretax basis. The IRS limits the maximum contribution you can save from your pay in 2018 to \$18,500. Numbers reflect a company match of 50% on the first 6% of your salary deferred to the plan. Once you reach this limit for the year, you will not be able to make further contributions for the remainder of the year and may miss out on further employer matching contributions. This illustration assumes you make equal contributions each pay period throughout the year. The amount contributed each pay period may be adjusted for certain scenarios in the illustration above to ensure you do not exceed the annual maximum of \$18,500.

Join the plan.

Yes, I want to join. Please begin saving the specified percentage of my pay in XYZ Sample Company.

John Doe Sample
200 Dryden Road
Dresher, PA 19025

Email: _____

Phone: _____

19914004 999952

I want to take full advantage of my employer match.
Contribute 6% of my compensation on a pretax basis.

OR

I wish to contribute _____% of my compensation on a pretax basis. I understand this will be done through my payroll deductions.

I authorize my contributions to be invested into the BlackRock Retirement Reserves Money Fund of Retirement Series Trust I Shares, which is the default investment selected by my employer. I understand that I have the right to make future changes to my investment elections and contribution rate, including choosing to stop contributing.

Signature: _____

Date: _____