

Reminder Letters



Employer, Inc.

1000 Plan Sponsor Drive
Suite 401
Somecity, PA 00000

January 2, 2003

Joe Employee
123 Some Street
Sometown, PA 00000

Dear Joe:

A few weeks ago we sent you a report showing why you should consider enrolling in the 401(k) plan. Since you have not enrolled, we just wanted to remind you that achieving financial security is your responsibility. We also wanted to make sure you understand the advantages of investing via the 401(k) plan versus investing on your own.

The 401(k) plan can give you much more “bang for your buck” because:

- you don't pay current income taxes on your contributions;
- Employer, Inc. matches part of your contributions.

If you want help, XYZ Vendor's call center is available to assist you in setting retirement goals and/or developing a strategy to reach those goals. The call center can also provide worksheets that you can use on your own. In addition, calculators and other tools you can use to help make your retirement dreams come true are available on the Web at www.xyzretirement.com.

Remember, the 401(k) plan is a great way to provide yourself with the retirement lifestyle you desire, but only if you enroll in and wisely use it.

Sincerely,

Jane P. Administrator

Employer, Inc.

1000 Plan Sponsor Drive
Suite 401
Somecity, PA 00000

January 2, 2003

Joe Employee
123 Some Street
Sometown, PA 00000

Dear Joe:

A few weeks ago we sent you a report showing that there is a very good chance that your current contributions to the 401(k) plan will not provide you with the retirement lifestyle you probably desire.

Since you have not increased your contributions, we just wanted to remind you that achieving financial security is your responsibility. If you want help, XYZ Vendor's call center is available to assist you in setting or reevaluating your goals and/or developing a strategy to reach those goals.

The call center can also provide worksheets that you can use on your own. In addition, calculators and other tools you can use to help make your retirement dreams come true are available on the Web at www.xyzretirement.com.

Remember, the 401(k) plan is a great way to provide yourself with the retirement lifestyle you desire, but only if you use it wisely.

Sincerely,

Jane P. Administrator