

Ann, what can Enchanted Rock teach you about retirement planning?

This billion-year-old batholith is a reminder that you can be around long time!



Enchanted Rock State Park is near Fredericksburg, Texas.

At age 65, the life expectancy of a man is 85, while a woman's is 88. Marriage extends life expectancy. If both spouses are age 65, there's a 50% chance that one of them will live to age 92. Don't forget that life expectancy is an average and 50% of us live beyond our life expectancy. (For example, 25% of 65-year-old women will see their 94th birthday!)*

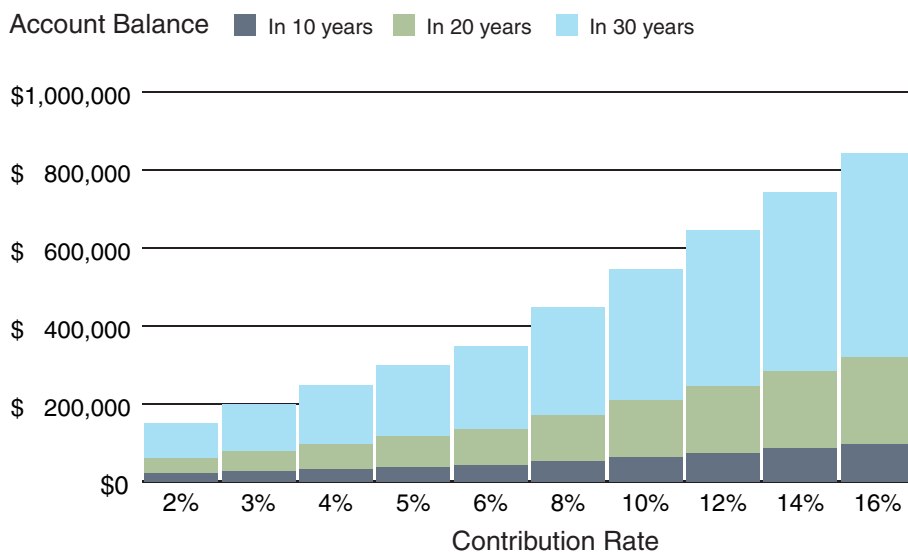
Make sure that your retirement nest egg is around as long as you are. What your account will be worth in the future depends on how much you contribute, the rate of return your investments earn, and how long your money is invested. The chart at the right shows the nest-egg you will have in 10, 20, and 30 years at different contribution rates. It reflects an employer match schedule of:

**100% on first 3% of pay;
50% on next 2% of pay.**

*Source: 1996 U.S. Annuity 2000 Table.

The Power of Long-Term Investing

The chart below shows the power of a long-term investment program and the reason to start sooner rather than later.



Assumptions

Current Salary	\$30,000	Current Balance	\$5,000
Yearly Raise	3%	Investment Return	8%

To learn more about your 401(k) plan or to access tools that will help you invest wisely, visit the plan website at www.theplanwebsite.com or call 1-800-555-1212

Although this report is based on information about you provided by your plan, it is only preliminary in nature and should not be treated or interpreted as an exhaustive, comprehensive analysis of your total financial situation. In addition, the investment returns, employer contributions, and other assumptions used in this report are for illustrative purposes only and are not predictive of the future. None of the assumptions used in this report are guaranteed. It is up to you to periodically review where you are along the road to retirement. You might find that you have more or less money than you had anticipated.

