



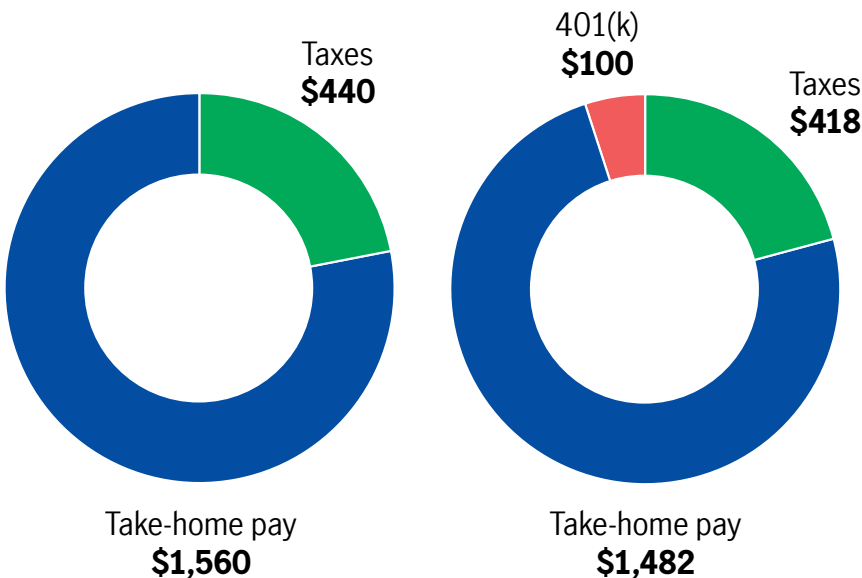
Did you know that contributing to your 401(k) offers you *tax benefits* for today?

Boost your savings, and lower your taxes!

Your 401(k) Plan lets you contribute pretax money to your retirement savings. This means the money is taken out of your paycheck before you pay taxes, helping to reduce your taxable income and the taxes you pay today.

Impact of pretax 401(k) contributions

- You decide to contribute \$100 to your 401(k).
- This amount is deducted from your paycheck before taxes are applied.
- You add \$100 to your retirement savings.
- Your take-home pay decreases by only \$78.



This illustration is hypothetical and assumes you earn \$2,000 each pay period and have a tax rate is 22%. Your employer calculates the taxes by multiplying \$2,000 by 22% resulting in \$440 being deducted for taxes. This leaves you with a take home pay of \$1,560. Figures are based on assumptions as set out and individual circumstances may vary.



If you contribute **\$100** in your 401(k), your take-home pay goes down by only **\$78**



By contributing any amount to your retirement account, you're helping build financial security for yourself in retirement.



If you consistently contribute even a small amount each paycheck and let your savings grow, this can potentially help you cover your expenses in your retirement years.



Download your Taft Hartley tool kit for more information on your 401(k) plan and the benefits of contributing.

Simply scan the QR code below



Ordinary income taxes are due on withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%.

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