

# No More Excuses!

## Participate in the 401(k) plan today

<i>If You Think ...</i>	<i>Then Consider ...</i>
<b>“I don’t make enough money.”</b>	<b><i>Your company match and tax savings.</i></b> Your contribution is taken out before taxes, so the salary you pay taxes on is lower. Plus, your employer may make a matching contribution.
<b>“I’m too young to worry about it right now; time is on my side.”</b>	<b><i>The magic of compounding.</i></b> When you give your money more time to accumulate, the earnings on your investments—and the annual compounding of those earnings—can make a big difference in your final return.
<b>“I’m too old, it’s too late.”</b>	<b><i>It’s never too late.</i></b> If you’re 50 years old or older, you can contribute a catch-up deferral of up to \$4,000 for 2005. You still have time to put your money to work for you.
<b>“Stocks, bonds ... it’s too confusing!”</b>	<b><i>There is an easier way!</i></b> Your plan offers the option to invest your money in a managed asset allocation or lifestyle portfolio that takes into account your expected retirement date or age. It’s a “set it and forget it” approach and works well for most investors.
<b>“I’ll still have my Social Security.”</b>	<b><i>Don’t count on it.</i></b> A dwindling workforce means fewer tax dollars down the road. In just a few years there will be 2 workers for every 1 retiree.
<b>“I just don’t know how to get started.”</b>	<b><i>Help is available.</i></b> Understanding how to begin saving for retirement might be overwhelming, but it’s easier than you think. Contact Human Resources for an enrollment form or call our plan consultant, JRN Benefits, Inc, 805-563-5300 x14.

**Remember...You can’t ever make up what you don’t save today!  
Join your 401(k) plan!**