



You can't delay the future, *but you can help shape it.*

Take one easy step that could bring your future self big rewards: Consider joining your retirement plan.

Acting now could help you earn thousands of extra dollars for tomorrow. Consider the benefits you can enjoy:

- **Potential tax savings.** Pre-tax contributions can lower your current federal tax bill.
- **Grow your savings.** With the earning power of compounding,¹ your money has the potential to grow.
- **Build your portfolio based on your comfort level.** Discover a wide spectrum of investment options. Create your portfolio on your own or with our help using your plan's target-date investments.

The target date is the approximate date when investors plan to retire and may begin withdrawing their money. The asset allocation of the target date funds will become more conservative as the target date approaches by lessening the equity exposure and increasing the exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time, including the target date. There is no guarantee that the fund will provide adequate retirement income.

Consider joining now and start feeling more secure about the future.

Contact [Ann-Marie Sims](#).



Odds are 1 in 3 you'll live to age 100.* See how your contributions today can pay off tomorrow at payroll.connectwithpru.com.



* "100 Years to Live," U.S. News & World Report, June 14, 2012.

¹ The compounding concept is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate.

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