



Sign up for your new retirement plan

Exciting news! Your company offers a retirement plan with Vestwell. Visit vestwell.com/register to sign up for your retirement plan today.



What is a 401(k)?

A 401(k) is an employer-sponsored retirement account intended to help employees set aside money for retirement. **This is a great opportunity to save for retirement while receiving tax benefits.** Check with your employer to see if they contribute to your 401(k) as well.

Why should I contribute to my 401(k)?

Automate Your Savings

Once you set your deferral, or the amount of your pay set aside for retirement, your contributions will be automatically deducted from your paycheck.

Choose your contribution – and watch your money grow over time.

Compound Your Savings

Over time, the money you contribute to your retirement plan earns more money. The extra money you earn just from saving is called compound earnings.

The sooner you start saving, the more time your money has to grow.

Take Advantage of Tax Benefits

If you make pre-tax contributions (*before* taxes are deducted from your paycheck) you may **reduce your taxable income** – and potentially pay less taxes *now*. If your plan offers Roth contributions, (the option to contribute *after* taxes are deducted from your paycheck), you can make tax-free withdrawals during retirement.

You can choose whether you get tax breaks now, or later.

Start saving today to set yourself up for success.

Your savings can compound over time!



Jenny 28 years old

Jake 35 years old

| | | |
|---|-----------------------|-----------------------|
| Monthly contribution | \$250/mo for 39 years | \$250/mo for 32 years |
| Total contribution at retirement age 67 | \$117,000 | \$96,000 |
| Total savings at retirement age 67 | \$613,000 | \$359,000 |

DIFFERENCE IN SAVINGS \$254,000*

3 Easy Steps to Sign Up for Your 401(k)

1

Confirm Identity

Answer a few quick security questions so that Vestwell can verify your account.

2

Set up your account

Enter your first and last name, personal email address and phone number. Then, choose your password.

3

Add second layer of security

Follow the online prompts to **set up 2-Step Verification** using an authentication app or phone number. Next, **click "I agree"** to the terms and conditions.

SCAN TO REGISTER
FOR YOUR 401(k)



Visit vestwell.com/register
to get started.



CONGRATS, YOU'RE READY TO START SAVING!

*This example is intended for general illustration and hypothetical purposes only. It is based on a simplified and rounded calculation that is intended to be a general estimate only. It does not reflect the actual investment return on any investment option available to any plan. We do not make any representations of any kind regarding the performance of any investment, and actual results may differ materially from this hypothetical example. This example assumes earnings are compounded monthly based on contributions made monthly at the beginning of each period. This illustration also assumes a 7% annual market return.