

Matching Formula

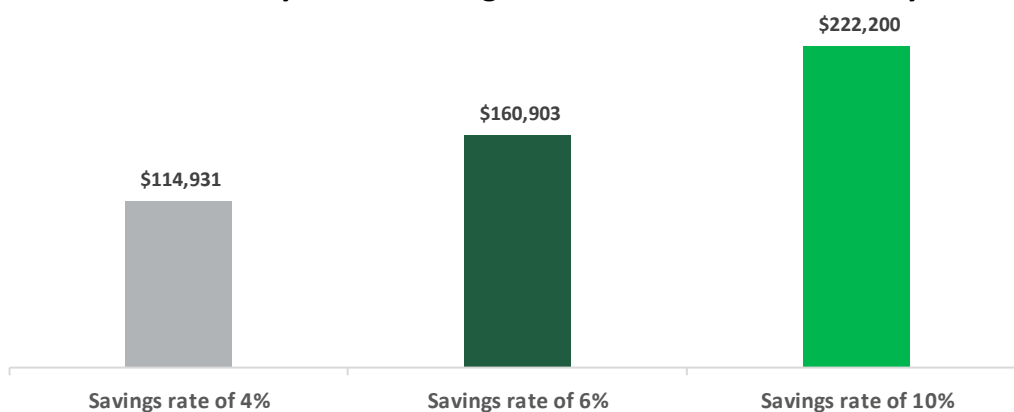
100% on the first 3% & 50% on the next 3%



If YOU contribute...	will contribute...
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%
6% & above	4.5%

Annual Income \$32,000	Savings rate of 4%	Savings rate of 6%	Savings rate of 10%
You Contribute	\$1,280	\$1,920	\$3,200
Company Contributes	\$1,120	\$1,440	\$1,440
\$\$ in Plan	\$2,400	\$3,360	\$4,640
Pay Reduction Bi-Weekly	\$49	\$74	\$123

Account value in 30 years assuming 6% annual return with salary of \$32k



Values shown in today's dollars with 3% annual inflation