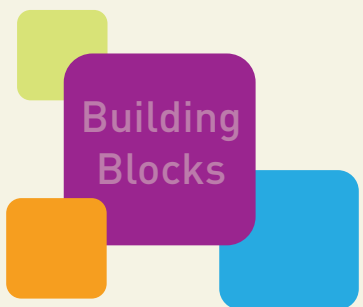


Saving a Little Money Over Time... ...Can Make a Big Difference



By saving just a few extra dollars every week, you could significantly increase your retirement savings!



Saving just \$4 weekly or the cost of a cup of gourmet coffee over the course of 25 years could boost your retirement savings by \$16,608!*

Take advantage of your retirement savings plan and increase your contribution today!

Visit www.pentegra.com/buildingblocks to learn more!

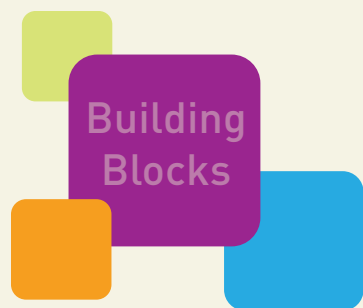
*Hypothetical examples of savings are based on contributions made to a tax-deferred retirement account earning an 8% annual rate of return compounded at the same rate as contributions over a 25-year period. Your own investment returns may earn more or less than this example. This material is provided solely for informational purposes and does not constitute investment, tax, legal or accounting advice on the matters addressed. Neither Pentegra Services, Inc., its subsidiaries, nor any of their respective employees intend that this material should be relied on as investment advice, which advice should be sought from a professional advisor. Performance information shown reflects past performance and does not indicate or guarantee future investment results. Current and future results may be lower or higher than those shown. ©2013 Pentegra Retirement Services.

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Explore the different stages of retirement planning with Pentegra's Financial Resource Center!



Explore engaging, interactive online financial tools
and resources based on your personal situation
and financial journey.



Log on to Pentegra Online and take
advantage of these tools today!

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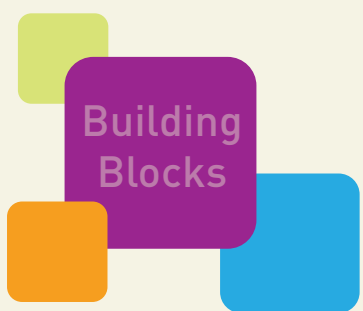
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Your Retirement Plan can help you **SAVE...for your future**



...and save on your taxes today!

Pretax contributions may lower current income taxes—allowing you to keep more of your income!



	<u>Pretax plan account</u>	<u>After-tax savings account</u>
Weekly pay	\$700	\$700
Weekly, pretax savings (5% of pay)	\$35	—
Taxable income	\$665	\$700
Weekly, after-tax savings (5% of pay)	—	\$35
Federal income taxes at 25%	\$166	\$175
Take-home pay (after savings)	\$499	\$490
The increase in weekly take-home pay by making pretax contributions		\$9
After one year, that adds up to		\$468

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Is your retirement on track?



Plan your financial future so you can retire when, where and how you want.

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Get Started with these resources today!

- **Pentegra Online** | www.pentegra.com
- **Social Security Administration** | www.ssa.gov
- **American Savings Education Council** | www.asec.org
- **AARP** | www.aarp.org

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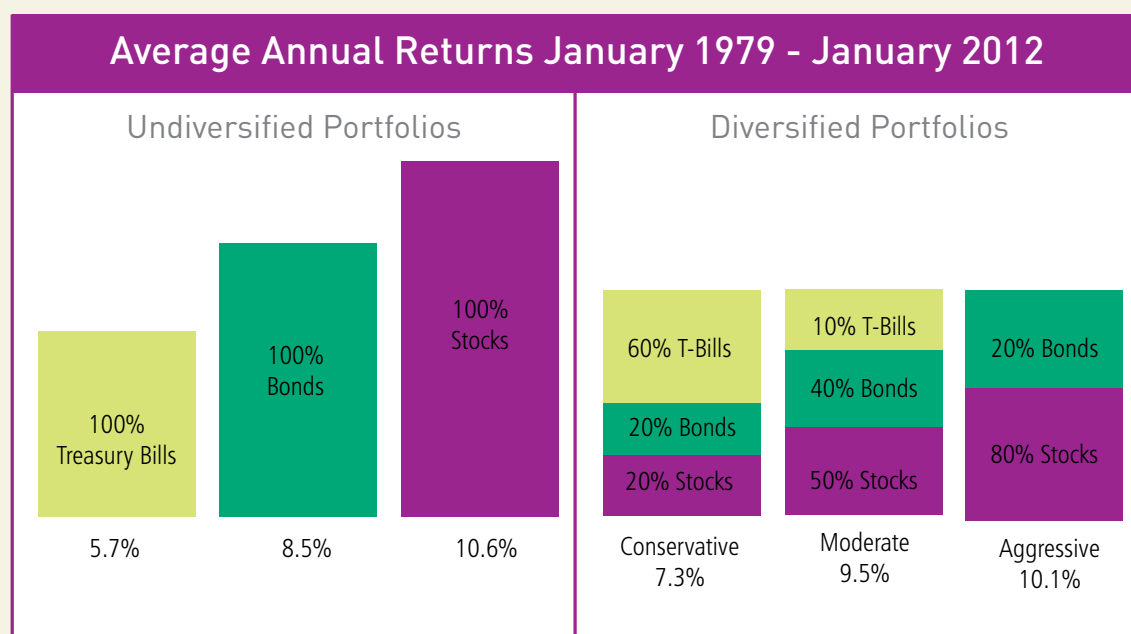
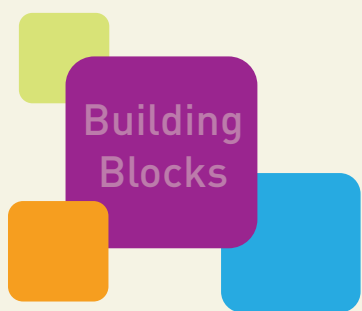
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Diversification

The one word no investor should ignore.



Diversifying your portfolio with complementary investments may potentially improve your chances of earning positive returns regardless of short-term market trends and fluctuations.



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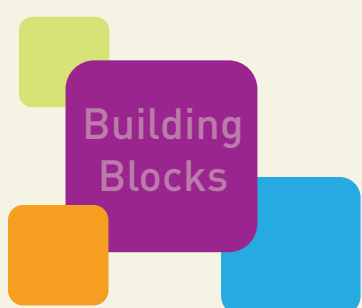
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What Does Your Road to Retirement Look Like?



Being specific about your retirement goals will help you arrive at a better financial plan.

- Establish an intended retirement date; remain flexible
- Sit down and work out a budget
- Plan to replace approximately 80% of your current income during your retirement years
- Consider all of your assets, run calculations on how much you want, or need to be able to spend once you retire
- Take advantage of your retirement savings plan and maximize your contribution, and the Age 50 Catch-up Contribution that allows you to contribute even more



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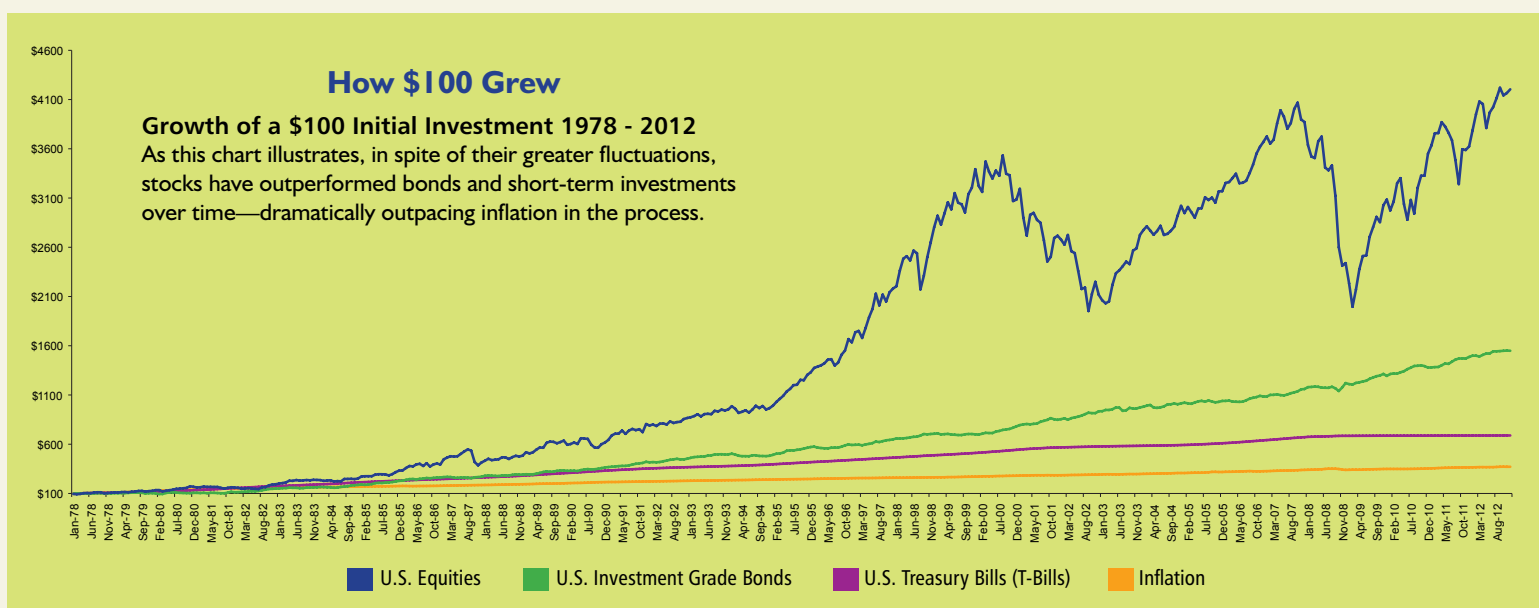
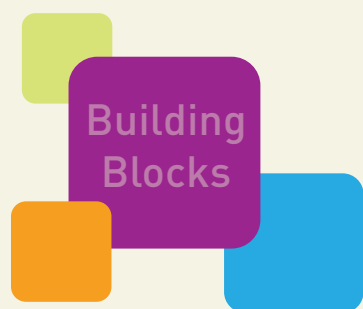
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Invest for the Long-Term



The key to maintaining the course for your retirement savings plan is to remember that your savings are a long-term investment.



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Saving Early... ...can make a BIG difference



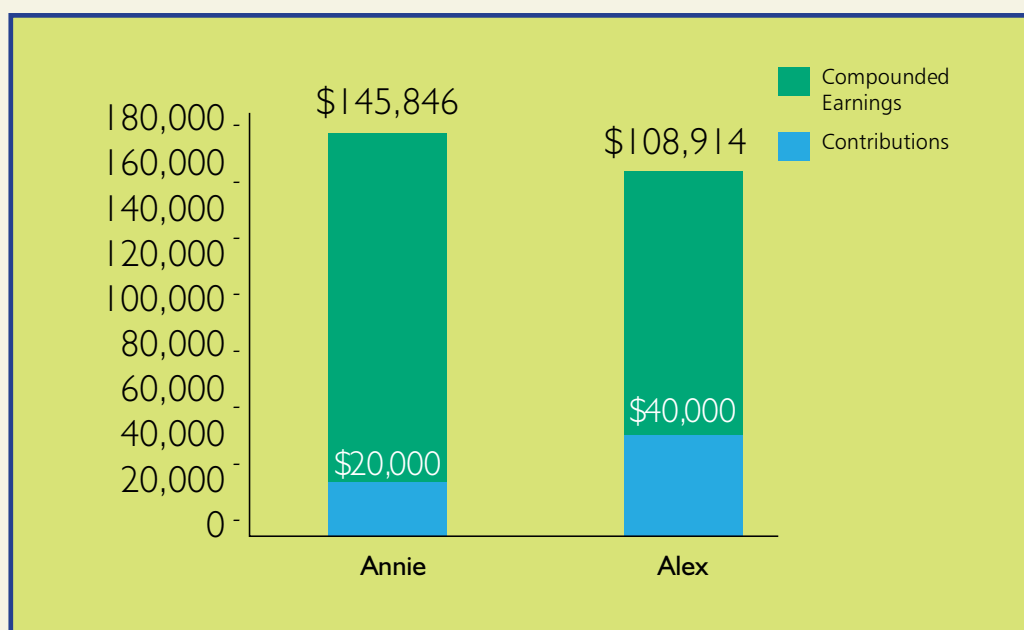
Experience the power of compounding and watch your account grow faster.

Just look at the numbers.

Annie saves \$2,000 a year for the first 10 years of her 30-year career and then stops saving—with total savings of \$20,000.

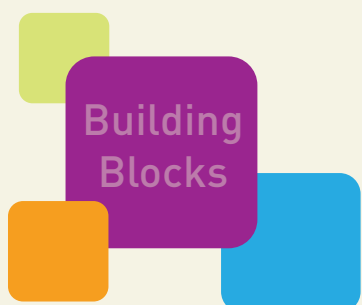
Alex, who also has a 30-year career, saves nothing for the first 10 years, then saves over the last 20 years—with a total savings of \$40,000.

Who ends up with more?



Because of the power of compounding, Annie saves half the amount and ends up with 33% more!*

Visit www.pentegra.com/buildingblocks to learn more!



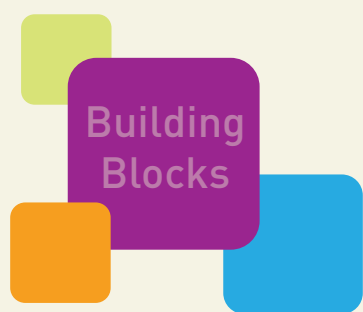
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Change Your Investments As You Change



Take a closer look at your portfolio every so often to make sure it continues to reflect the allocation you've mapped out to meet your retirement goals.



Remember, how you invest depends largely on:

- **Your personal situation**
- **The time you have until retirement**
- **The amount of risk you're willing to take**
- **Your sources of income**

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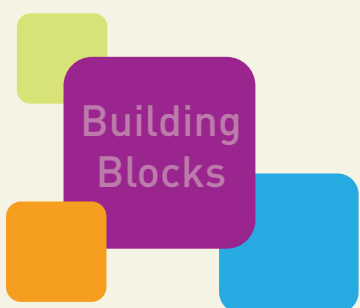
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Rebalance Your Portfolio and Get Back on Track



In times of market change or uncertainty, before making any snap decisions, it makes sense to revisit your portfolio's asset allocation strategy to make sure that you are on track with your long-term financial goals.

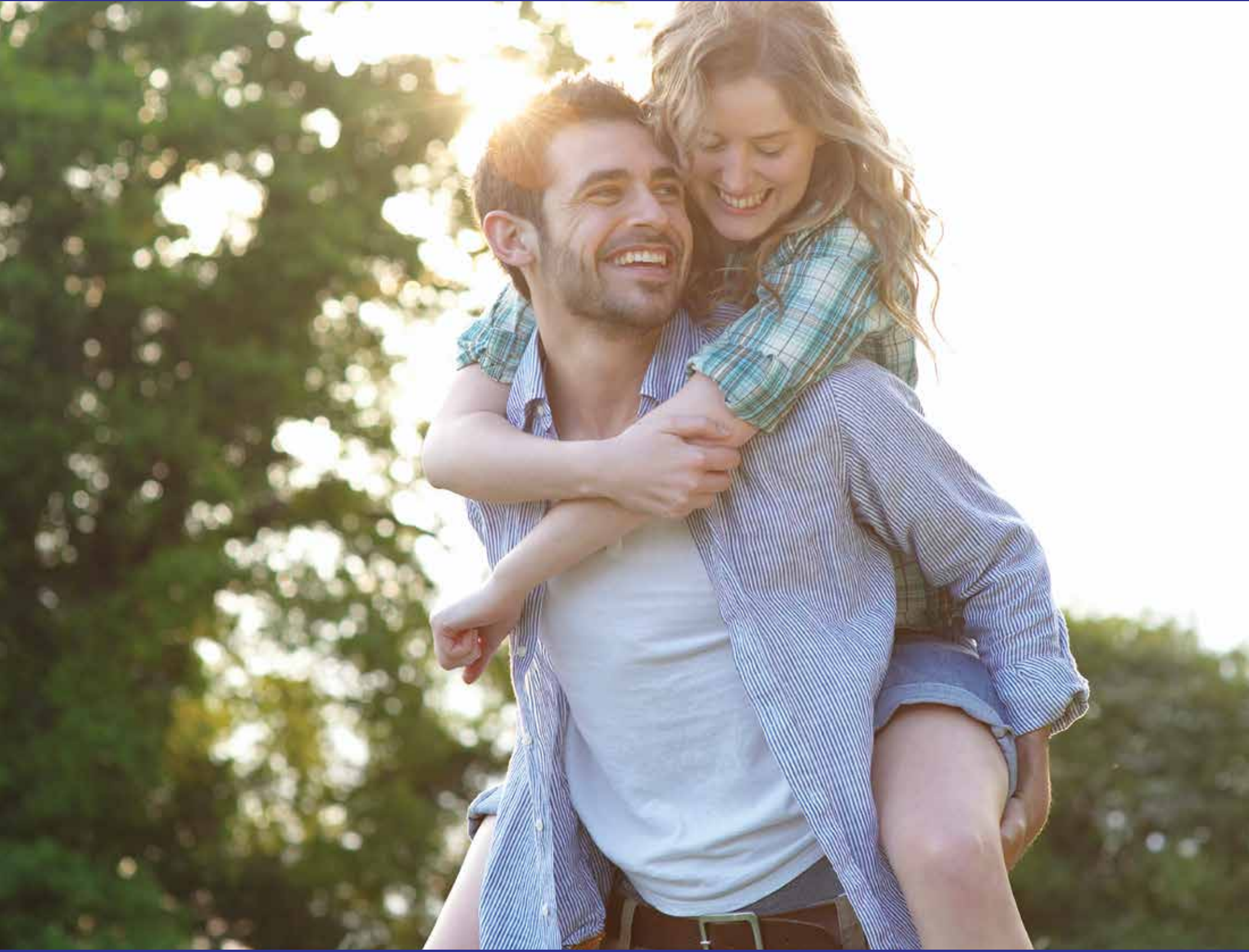


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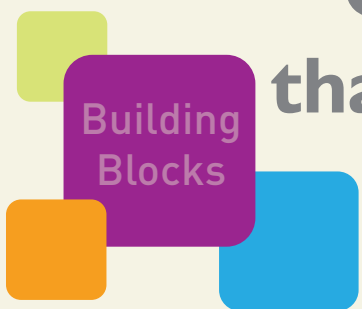
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The Right Asset Allocation Depends on YOU!



Are you a conservative, moderate or aggressive investor?
The right allocation depends on your ability to ride out
fluctuations in the value of your investments.



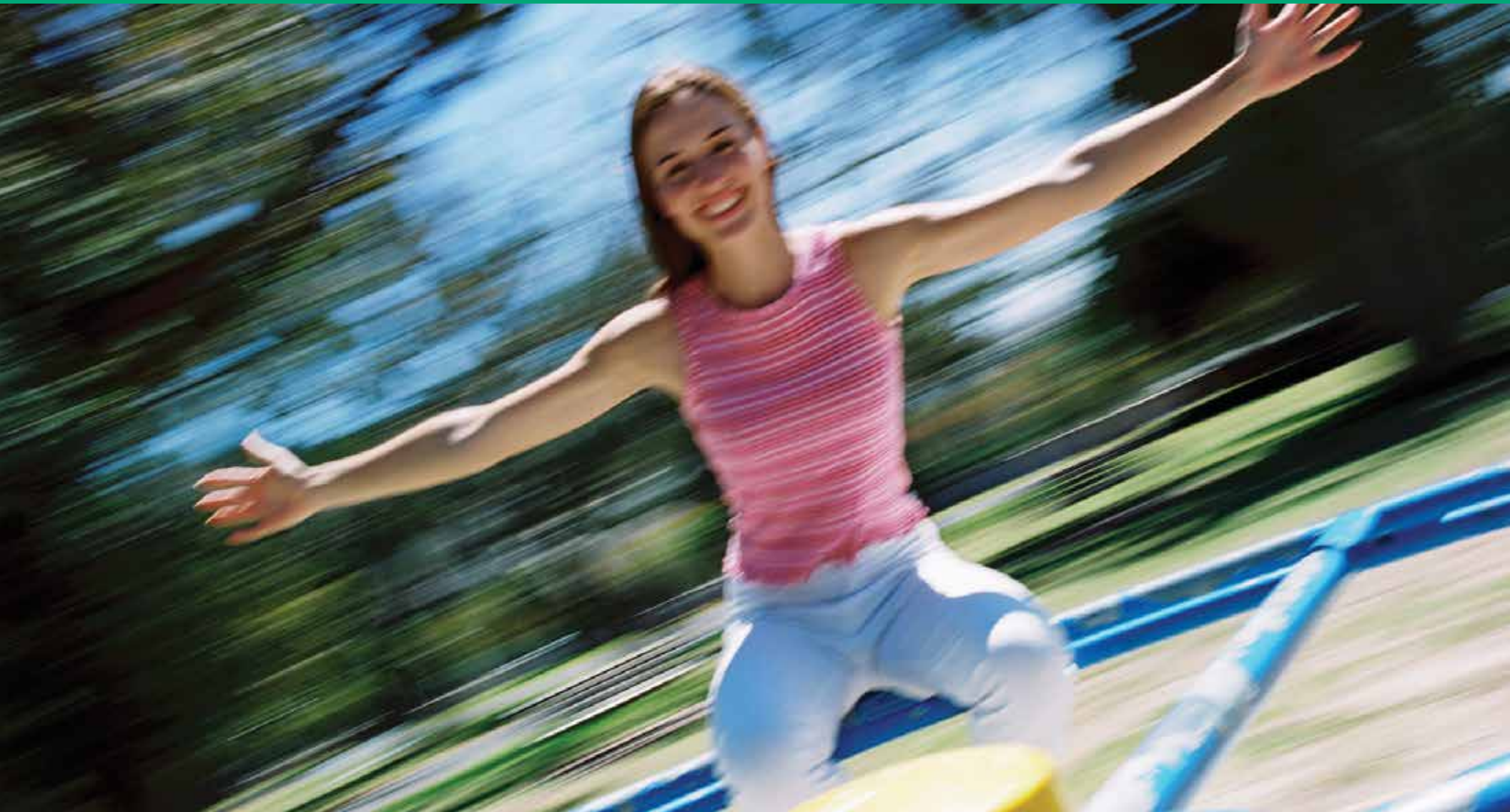
**Create an asset allocation strategy
that can help you focus your long-term
retirement goals more easily.**

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It's Annual Review Time for Your Portfolio!



Are you trying to prepare for the future with an investment strategy that is stuck in the past?

Make the most of the opportunities that lie ahead!

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Questions to consider...

- Has the past year's market performance altered your portfolio's asset allocation?
- Have your lifestyle needs or priorities changed recently?
- Is your family or work situation significantly different than last year?
- Does your current asset allocation still complement your risk tolerance and financial goals?

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