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 adviser. 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.
Explore the different stages of retirement planning with Pentegra’s Financial Resource Center!

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

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

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

<table>
<thead>
<tr>
<th></th>
<th>Pretax plan account</th>
<th>After-tax savings account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly pay</td>
<td>$700</td>
<td>$700</td>
</tr>
<tr>
<td>Weekly, pretax savings (5% of pay)</td>
<td>$35</td>
<td>$35</td>
</tr>
<tr>
<td>Taxable income</td>
<td>$665</td>
<td>$700</td>
</tr>
<tr>
<td>Weekly, after-tax savings (5% of pay)</td>
<td>—</td>
<td>$35</td>
</tr>
<tr>
<td>Federal income taxes at 25%</td>
<td>$166</td>
<td>$175</td>
</tr>
<tr>
<td>Take-home pay (after savings)</td>
<td>$499</td>
<td>$490</td>
</tr>
</tbody>
</table>

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.

Get Started with these resources today!

- **Pentegra Online** | [www.pentegra.com](http://www.pentegra.com)
- Social Security Administration | [www.ssa.gov](http://www.ssa.gov)
- American Savings Education Council | [www.asec.org](http://www.asec.org)
- AARP | [www.aarp.org](http://www.aarp.org)

Visit [www.pentegra.com/buildingblocks](http://www.pentegra.com/buildingblocks) to learn more!

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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.

Average Annual Returns January 1979 - January 2012

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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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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.

How $100 Grew
Growth of a $100 Initial Investment 1978 - 2012
As this chart illustrates, in spite of their greater fluctuations, stocks have outperformed bonds and short-term investments over time—dramatically outpacing inflation in the process.

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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!*  

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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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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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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.

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

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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