LOOKING for the PERFECT MATCH?

Did you know that for every dollar you contribute to your registered pension or retirement plan, your employer will also make a contribution up to the plan's maximum amount? And the best part is, the more you contribute, the more your employer will contribute up to the maximum amount.

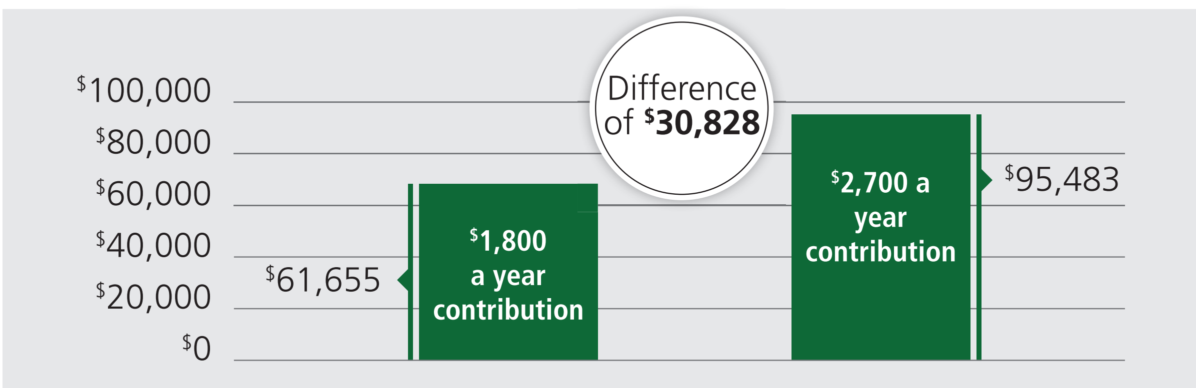
CONTRIBUTE and enjoy your EMPLOYER'S GENEROSITY!

WHAT'S IN IT for you – BESIDES THE EXTRA MONEY?

- Maximizing your contribution and getting your employer's contribution is an easy way to help you reach your retirement goals sooner.
- You may pay lower investment management fees on your savings than when you invest on your own – lower fees means more money stays in your plan.
- With payroll deductions, contributions move into your retirement plan before they are taxed.
- Your savings will grow tax-free until they're withdrawn in retirement.

Example
See how maximizing your contribution with an employer match of 50 cents on the dollar can make a real difference over 20 years:

SALARY	YOUR CONTRIBUTIONS	EMPLOYER MATCH	TOTAL CONTRIBUTION
$30,000	6% or $1,800	$900	$2,700



Based on contributions invested monthly earning a 5% return for 20 years. This is a hypothetical illustration only, assuming an annual 5% tax-deferred monthly compound rate of return. There is no guarantee that the results shown will be achieved and the 5% assumption may not be reflective of your portfolio of investments. Taxes are due upon withdrawal.

To increase your contribution rate and maximize your employer's contributions, contact HR.

Manulife