

A man and a woman in tennis attire are laughing together on a tennis court. The woman is wearing a white visor and a white tennis top, and the man is wearing a white polo shirt. They are both smiling broadly, and the woman is holding a tennis racket. The background is a blurred tennis court with a blue fence.

# 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.



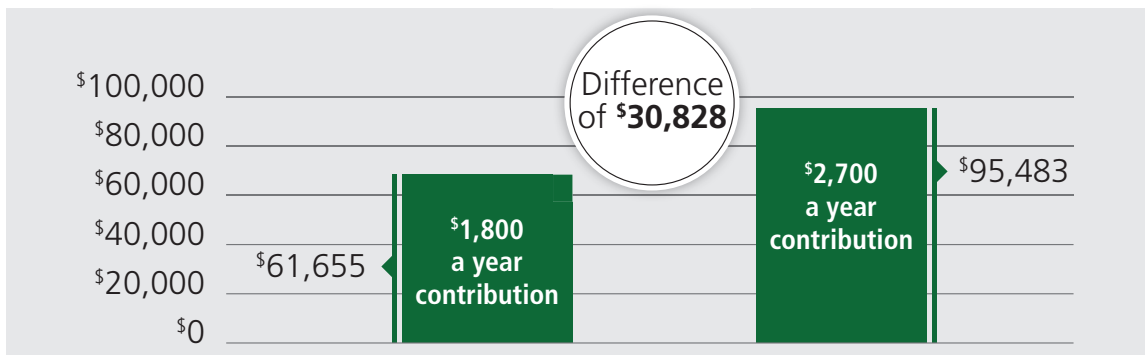
**CONTRIBUTE**  
and enjoy your  
**EMPLOYER'S**  
**GENEROSITY!**

### 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- Your savings will grow tax-free until they're withdrawn in retirement.

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.

