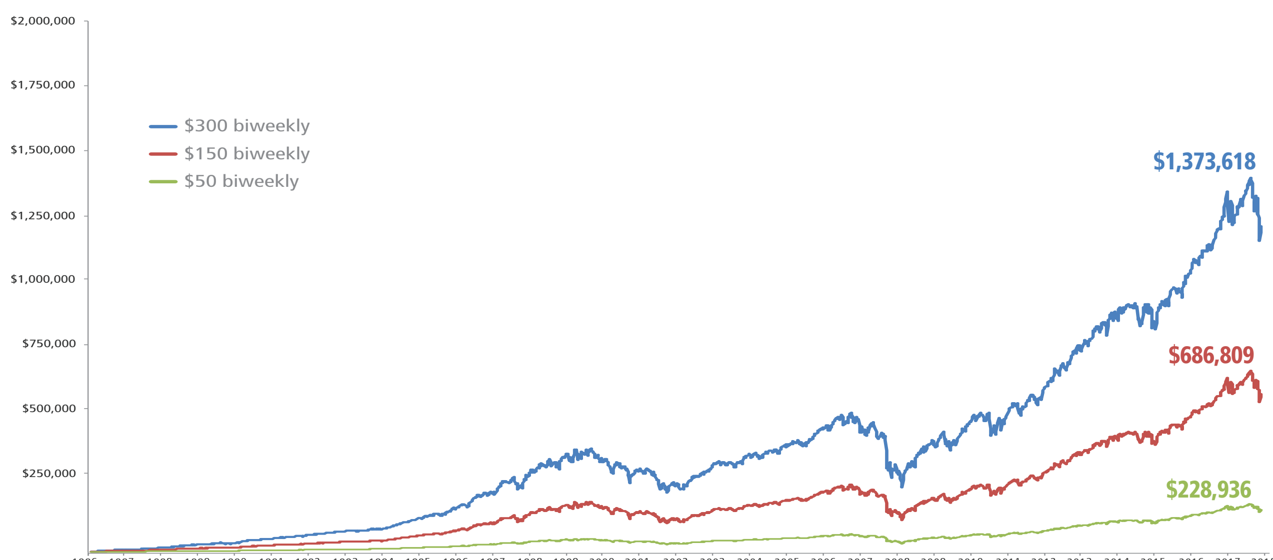
Small contributions could = big pay off!

Social Security currently covers about 40% of the income of retirees.* By participating in your company's retirement plan, you'll be able to take greater control over your financial future.

You don't need to contribute a lot of money to retire comfortably. What you do need is a systematic approach to investing. Contributing regularly to your 401(k) plan can have a significant impact on retirement savings. It's about regular contributions, discipline and avoiding irrational behavior, such as throwing in the towel when the markets are down.

Growth of various biweekly contributions into the equity market

The chart below illustrates growth of $50, $150 and $300 biweekly contributions. Let's assume the contributions are invested in the S&P 500 index over 30 years (December 7, 1986 - December 31, 2018).[1] Despite short-term setbacks in the market, see how regular contributions can grow over time. By December 31, 2018, your account balance could have **grown to $228,936, $686,809 and $1,373,618** respectively.



Hypothetical example for illustrative purposes only.

[1]Source: S&P 500 TR Morningstar Direct. Assumptions: Investment of $50, $150 and $300 biweekly into the S&P 500 Index on December 7, 1986 - December 31, 2018. Indexes are unmanaged and cannot be invested in directly. You should always keep in mind though, that you can't count on the market to behave the same way in the future as it has in the past. These comparisons, while a helpful way to evaluate your investment options, should not be considered predictors of future performance.

If you haven’t already, start contributing to your 401(k) plan and keep contributing in down markets.

Contributing regularly, prudent management and proper asset allocation strategies, may help you achieve your retirement dream.

For complete information about a particular fund, please read the fund prospectus. You should carefully consider an investment option’s objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English.

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* Social Security Administration, Understanding the Benefits, Publication 05-10024, 2017.

There is no guarantee that any investment strategy will achieve its objectives.

Standard and Poor’s index tracks 500 stocks of large-company U.S. companies and is the basis for several index mutual funds and exchange-traded funds.

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It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

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