



Securities and insurance products offered by Cetera Investment Services LLC, Member SIPC.

Investing In A 401(k) Plan Is Money Well Spent!

Like a deductible IRA, a 401(k) investment program provides you with an opportunity to have a certain amount of your pay deducted from your taxable earnings and invested in a retirement plan account.

Investing in your company's 401(k) plan is not only simple, it's also an efficient way to put away a few dollars on a regular basis without feeling the *crunch*. And, best of all, when you retire, your 401(k) investments can supplement the money you'll get from Social Security.

Other reasons for enrolling in a systematic company 401(k) program are:

Great tax saving benefits. The money you place in a 401(k) program is deducted from your salary before it's taxed. This means your income is potentially taxed at a lower rate. Your investment is taxed only when you withdraw the money at retirement.

Saving couldn't be easier. Once your 401(k) retirement program is in place, your

specified amount is withdrawn automatically from your paycheck each pay period.

As dividends reinvest, they can add to the account's tax deferred growth potential.

Your dollars are often matched. Most companies contribute a matching portion of the money you contribute which is additional cash toward your overall retirement. It's important for you to find out how much you can contribute and invest enough to obtain the maximum amount that your company is willing to match. Some companies match dollar for dollar, while others contribute on a percentage basis.

Bottom line: The earlier you start investing, the better! For investment guidance regarding your 401(k) program, contact Sarah Wells, your Citizens Investment Services Investment Executive.

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