

You can't delay the future, but you can help shape it.



Why your pension may not be enough

Pension plans are not meant to replace 100% of an employee's income. In fact, the average yearly benefit paid by the Pennsylvania State Employees' Retirement Systems (SERS) is only \$25,839. And individuals collecting a Pennsylvania pension have no automatic protection against inflation. So it's easy to see why finding additional ways to save for retirement is so crucial.



See how your contributions today can pay off tomorrow at payroll.connectwithpru.com.

Acting now could help you earn thousands of extra dollars for tomorrow.

Consider the benefits you can enjoy by taking advantage of the ALOM Deferred Compensation Plan:

- **A systematic way to save early.** Even starting small, early savings can really grow over time.
- **Potential tax savings now.** Pre-tax contributions can lower your current federal tax bill.
- **Or potential tax savings later.** Roth after-tax contributions could pay off big down the road.
- **Grow your savings.** With the earning power of compounding,* your money has the potential to grow.
- **Build your portfolio based on your comfort level.** Discover a wide spectrum of investment options. Create your portfolio on your own or with our help (using the GoalMaker® asset allocation program).

Consider joining your retirement plan.

Take one easy step that could bring your future self big rewards. Contact your benefits administrator to get started.



*The compounding concept is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate.

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GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

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Asset allocation and diversification do not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**

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