REUTER BENEFITS

RELIABLE. RESOURCEFUL. REUTER.

The Advantages of Your Retirement Plan

As a Retirement Plan member, many advantages are available to you. We encourage you to take the time to ensure you have not overlooked any of the available features of your group plan. Ask yourself the following questions:

Do you know if you are contributing the maximum allowed under your plan?

Contributing the maximum allowed under your plan enables you to receive the greatest benefits, including:

- Contributions you make through payroll receive an immediate tax deduction because they are deducted before tax is calculated.
- Choosing to contribute the most that you can to your plan enables you to save more for retirement.

Do you know if you are saving enough overall to reach your retirement goals?

Even if you are already contributing the maximum allowed *in your plan*, you can still use the on-line retirement planner available to you to calculate how close you are to reaching your goals, as you may choose to save additional amounts in an individual plan. As always, it is important that you do not exceed the annual legislated maximums.

Do you know if your current investment mix is the most appropriate one for you?

We suggest you complete the Investor Style Questionnaire provided through your plan to determine your risk tolerance and review your investments to ensure they match your investor style.

To determine if you are taking full advantage of your plan, to discuss your on-line retirement planner, legislated maximums, or to review your investment options, contact Reuter Benefits' licensed professionals by phone at 1-800-666-0142 or via email at retire@reuterbenefits.com.

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