

If you can't see the images below, please [view this email online](#).

Will It Pay to Retire Tomorrow?

It depends on what you do today.

SAVING JUST A LITTLE FROM EACH PAYCHECK CAN MAKE A BIG DIFFERENCE IN THE AMOUNT YOU COULD HAVE WHEN YOU RETIRE

We invite you to take advantage of your TDA plan, which is a unique way to save for retirement through convenient payroll deductions, tax advantages, and a broad range of investment options.

Your pretax contributions allow you to reduce your federal income taxes. Here are the 2009 limits:

If you are under age 50	If you have 15 years or more of service at your current employer and you are under age 50
Your 2009 Limit is: \$16,500	Your 2009 Limit may be: \$19,500
If you are over age 50	If you have 15 years or more of service at your current employer and you are age 50 or over*
Your 2009 Limit is: \$22,000	Your 2009 Limit may be: \$25,000

* Please contact Human Resources to confirm that you are eligible for the 15 year catch up limit. Also, please note that the 15 year catch up limit is applied first and the age 50 catch up is applied second.

SO WHY NOT TAKE ADVANTAGE OF YOUR PLAN TODAY?

To enroll or increase your contributions, follow these steps:

1. To enroll, ask Human Resources for enrollment information.
2. To increase your contribution, you will need to complete your employer's salary reduction agreement. Designate the dollar amount or percentage of your salary that you want to contribute to the plan every pay period.
3. Return your completed forms to Human Resources.