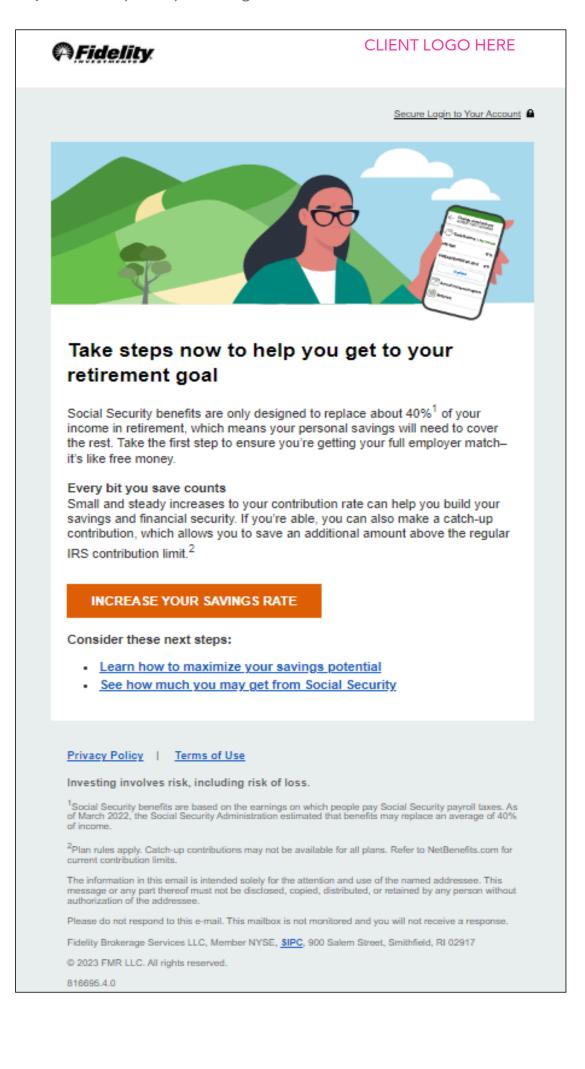
## CATCHING-UP WITH RETIREMENT SAVINGS ages 49<sup>1</sup>/<sub>2</sub> and 50

Message Version 1: For participants contributing less than 15% and/or not meeting match

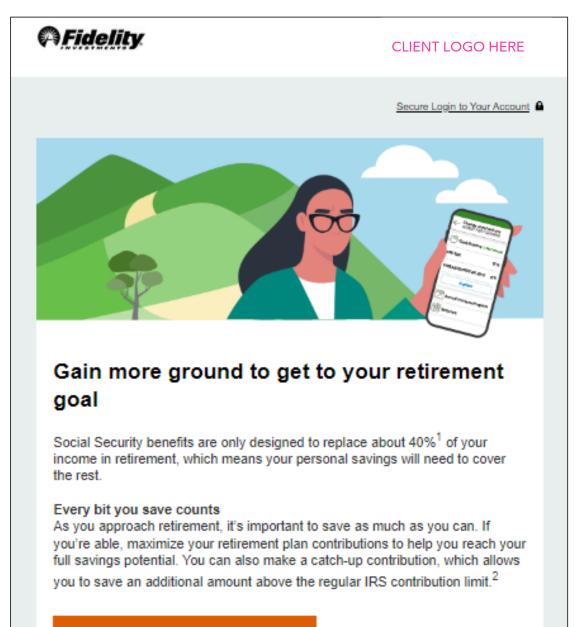
subject line: Every bit of your savings counts toward retirement



# CATCHING-UP WITH RETIREMENT SAVINGS ages 491/2 and 50

Message Version 2: For participants contributing 15% or more

subject line: Every bit of your savings counts toward retirement



### MAX OUT YOUR CONTRIBUTION

#### Consider these next steps:

- See how much you may get from Social Security
- <u>Review your beneficiaries</u>

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#### Investing involves risk, including risk of loss.

<sup>1</sup>Social Security benefits are based on the earnings on which people pay Social Security payroll taxes. As of March 2022, the Social Security Administration estimated that benefits may replace an average of 40% of income.

<sup>2</sup>Plan rules apply. Catch-up contributions may not be available for all plans. Refer to NetBenefits.com for current contribution limits.

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