Small increases now could benefit you later.

Enjoy the confidence that comes from saving more for retirement by increasing contributions to your 457 deferred compensation plan.

| | Growth Period | | Ending Balance | | |
|---------------------|--------------------|--------------------|--------------------------|--------------------------|--------------------------|
| Deferral Per Pay | Paycheck Impact | Annual Deferral | Accumulation 10 Years | Accumulation 20 Years | Accumulation 30 Years |
| \$25 | \$18.75 | \$650 | \$9,304 | \$27,605 | \$63,607 |
| \$50 | \$37.50 | \$1,300 | \$18,607 | \$55,210 | \$127,214 |
| \$75 | \$56.25 | \$1,950 | \$27,911 | \$82,815 | \$190,821 |
| \$100 | \$75.00 | \$2,600 | \$37,214 | \$110,420 | \$254,428 |
| \$125 | \$93.75 | \$3,250 | \$46,518 | \$138,025 | \$318,035 |
| \$150 | \$112.50 | \$3,900 | \$55,821 | \$165,631 | \$381,642 |
| \$175 | \$131.25 | \$4,550 | \$65,125 | \$193,236 | \$445,249 |
| \$200 | \$150.00 | \$5,200 | \$74,429 | \$220,841 | \$508,856 |
| \$225 | \$168.75 | \$5,850 | \$83,732 | \$248,446 | \$572,463 |
| \$250 | \$187.50 | \$6,500 | \$93,036 | \$276,051 | \$636,070 |
| \$300 | \$225.00 | \$7,800 | \$111,643 | \$331,261 | \$763,283 |
| \$350 | \$262.50 | \$9,100 | \$130,250 | \$386,471 | \$890,497 |
| \$400 | \$300.00 | \$10,400 | \$148,857 | \$441,681 | \$1,017,711 |
| \$450 | \$337.50 | \$11,700 | \$167,464 | \$496,892 | \$1,144,925 |
| \$500 | \$375,00 | \$13,000 | \$186,071 | \$552,102 | \$1,272,139 |
| \$550 | \$412.50 | \$14,300 | \$204,678 | \$607,312 | \$1,399,353 |
| \$600 | \$450.00 | \$15,600 | \$223,286 | \$662,522 | \$1,526,567 |
| \$711 | \$565.00 | \$18,500 | \$267,416 | \$805,421 | \$1,887,812 |
| \$731 | \$548.00 | \$19,000 | \$274,647 | \$827,200 | \$1,938,859 |
| \$750 | \$563.00 | \$19,500 | \$281,875 | \$848,968 | \$1,989,880 |

This table shows the cumulative value of 26 biweekly deferral amounts over 10, 20 and 30 years, assuming a compound annual rate of 7% and a 25% federal tax rate for a single person with an annual salary of \$38,000 and one deduction for federal tax purposes. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

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