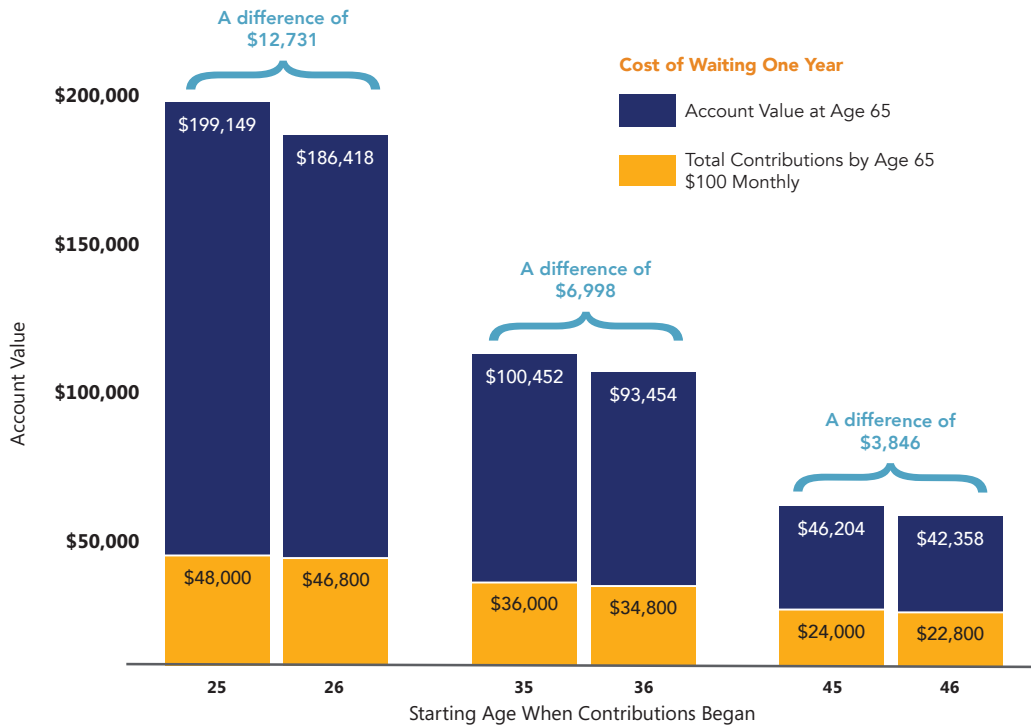




# Not Contributing Today To Your State Of Montana 457(b) Deferred Compensation Plan Could Cost You

Waiting just one year to start saving and investing in your State of Montana 457(b) Deferred Compensation Plan could cost you more than you might think. The sooner you start to save and invest, the sooner your money can start working for you. Your journey to retirement savings can start today!



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice and is intended to show how the number of years invested in the Plan could affect participant account values. It assumes monthly contributions of \$100, an annual 6% hypothetical rate of return, reinvestment of earnings, retirement at age 65 and no withdrawals. The illustration does not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted. Rates of return may vary.

## State of Montana 457(b) Deferred Compensation Plan

Helena Empower Retirement Office (406) 449-2408 or (800) 981-2786 • Empower Customer Service (877) 699-4015  
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