

BE A **GOAL GETTER**

YOUR GUIDE TO RETIREMENT READINESS



Retirement Income Security Plan-MOD Pizza

YOUR QUICK START GUIDE

Saving for retirement is one of the most important things you can do for yourself - and we've made it EASY for you!

Enroll online at **myplanconnection.com** in 3 easy steps. You can also enroll on the MyPlanConnection mobile app. If you have questions or would like to enroll over the phone, call our Customer Service Department at **904.273.5220**.

WELCOME TO THE RETIREMENT INCOME SECURITY PLAN-MOD PIZZA

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STEP ONE

Login at **myplanconnection.com** for the first time using your default user ID and password.

USERNAME: Your social security number (no dashes)

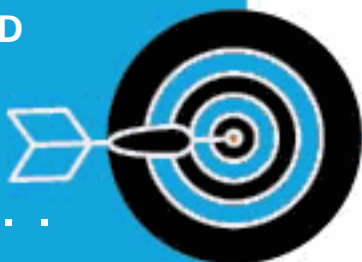
PASSWORD: Last 4 digits of your social security #

PLAN PASSWORD: Found on plan highlights



STEP TWO

Change your username and password, provide contact information and answer security questions



STEP THREE

Click "Enroll Now" to select your contribution rate and your investments.

Retirement security may seem like something only the rich and famous can afford. But you'd be surprised what a little careful planning can do. Don't worry now about what you need to do next year or the year after. The only thing you need to do **RIGHT NOW** is to set up regular payroll deductions and start contributing to your retirement savings plan.

MYPLANCONNECTION.COM



READY. SET. GOAL.

GET STARTED TODAY



READY

Modern health advances are allowing us all to live longer, more fulfilling lives. And that's great news, but it means your retirement account will need to be ready for a longer retirement -- especially when you consider that Social Security covers less than 40% of most people's retirement needs.

But don't worry. Even though retirement planning is all about you -- that doesn't mean you have to do it alone. Your company is offering a great retirement plan to turn your retirement goal into a reality. Together we can help build you a more financially secure retirement.

SET

The only thing you need to do today is set a contribution rate so you can start on the path to a financially secure future.

To make it EASY for you to get started, your plan includes an automatic enrollment feature. If you do nothing, you will be automatically enrolled in the plan at a rate of 3.00% and invested in the Plan's Qualified Default Investment Alternative. To make changes to these Plan defaults or select your beneficiaries, login to your account today.

GOAL

Maybe it's travel. Maybe it's finally sitting down with all those books you've been meaning to read. Or maybe it's just more time with those you love. Each of us has a different retirement goal, but the one thing that's true for all of us is that we will need a way to cover our expenses even when we are no longer bringing home a paycheck.

LOGIN TODAY TO LAUNCH YOUR SAVINGS JOURNEY !

THE JOURNEY TOWARDS RETIREMENT SECURITY MAY SEEM LONG AND UPHILL ALL THE WAY. BUT IT IS EASIER THAN YOU THINK! START TODAY AND GIVE YOUR SAVINGS PLAN SOME ROCKET FUEL.

ONE STEP GETS YOU STARTED.
ENROLL NOW.

[MYPLANCONNECTION.COM](https://myplanconnection.com)



CHARTING YOUR PATH TO RETIREMENT READINESS.



THE AMOUNT

You can contribute to your plan each paycheck on a pre-tax or after-tax (Roth) basis. How much do you need to save? If you have financial constraints, start saving at whatever rate you can afford. Just get started! Then set up progressive savings so your savings rate increases over time until you hit your savings goals. Most experts suggest that we need to be saving between 10-15% of our paycheck to reach that goal of financial security. That may not be possible right now, but you can definitely get started in the right direction. You can also go online and check out our GuideME tool. It can help you figure out how much you need to be saving based on your specific situation and goals.

TAXES

Saving is easier than you think! When you save on a pre-tax basis, your deductions come out of your paycheck before taxes are calculated. That means that you will pay less in taxes because your taxable income has been reduced by your savings amount. For instance, if you are in a 20% tax bracket, you can save \$100 a week and your paycheck will only be reduced by \$80 because your taxable income was reduced by your savings amount.

If you make Roth contributions, you save on an after-tax basis. Significantly, when you withdraw your money, you don't pay taxes on any earnings associated with your Roth contributions provided certain conditions are met. Whether you save on a pre-tax basis and save taxes up front or on a Roth basis and save taxes when you withdraw your money, saving in your plan makes great financial sense!



YOUR SAVINGS TRAJECTORY

Preparing for retirement is important no matter your age, but your age does play a part in determining how much you should be setting aside. The earlier you get started, the less money will need to contribute out of your own pocket. That's because the longer the money is invested, the more opportunity there is for it to grow.

So if you're 25 and you're thinking that retirement is too far off to worry about now, you may be surprised to know that not saving when they were younger is the #1 regret most retirees have. And if 25 is a distant memory for you, don't give up. If retirement no longer seems so far off, now is the time to take stock and take positive steps towards increasing your financial security in retirement.

IF YOU WANT \$500,000 IN SAVINGS WHEN YOU RETIRE:*

Start Saving:	Need to Save Each Week	Total Out of Pocket
Age 20	\$42	\$97,000
Age 30:	\$80	\$145,000
Age 40:	\$165	\$215,000
Age 50:	\$395	\$308,000

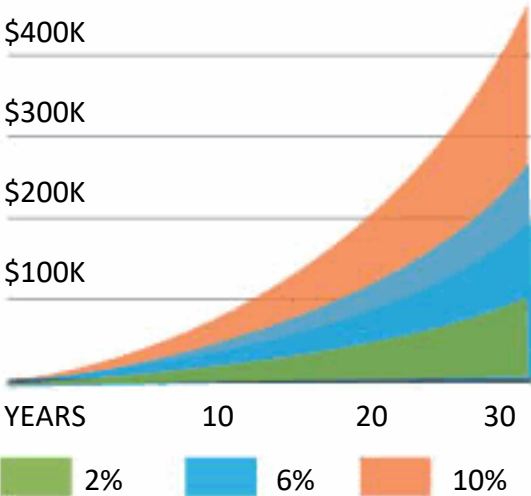
*Assumes 6% annual return with weekly contributions. This is an illustration only; returns are not guaranteed.



JOURNEY OF A THOUSAND MILES STARTS WITH A SINGLE STEP

Because saving for retirement takes place over such a long time, even a seemingly small difference in the amount you contribute can make a big difference in the end.

SAVING A LITTLE MORE CAN MAKE A HUGE IMPACT:*



*Assumes 6% annual return with weekly contributions of the specified contribution percentage on a \$50,000 salary. This is an illustration only; returns are not guaranteed.





YOUR MONEY, YOUR LIFE.

THINGS TO CONSIDER

WHEN YOU HAVE COMPETING FINANCIAL PRIORITIES

We all face competing financial priorities. Student loans, credit cards debt, medical expenses, rent and mortgages. - it all adds up. While everyone's situation is different, here are some helpful hints to increase both your current and future financial security.

PAYING DOWN DEBT WHILE SAVING

How do you pay down existing debt and also start to save for your future? It's not easy and it may seem overwhelming. The first thing to do is to take stock. Identify all of your debt obligations and determine when you have to start paying on them and the interest rate on each one. Prioritize those with the highest interest rates and pay those down first, making minimum payments on the others.

Although paying down your debt is important, don't assume you should wait to start saving for retirement until all of your debt is paid off. Remember the importance of saving early and the benefits of compounding interest? If your expected return from saving exceeds the interest rate on your debt, it may be more beneficial to invest that dollar and pay your debt down at a slower rate. This is particularly true if your retirement plan offers a matching contribution.

PLANNING WITH A PARTNER

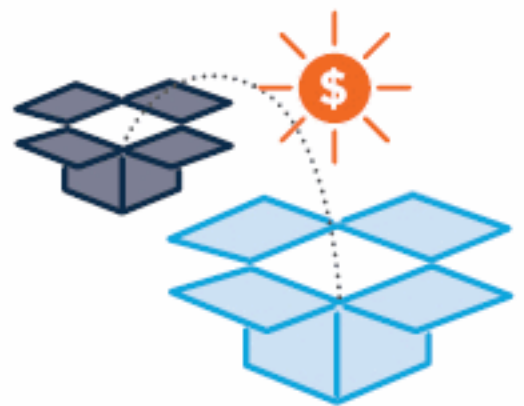
How involved is your partner in planning for retirement? Does one plan offer a match but the other does not? Have you both agreed on what you want to get out of your retirement plan and when each of you want to retire? Be sure to include your partner in your planning to align your goals and enjoy retirement security together!



ROLLING YOUR OLD PLAN ACCOUNT OR IRA INTO YOUR NEW PLAN

Consolidating your accounts can make great financial sense - one account is easier to administer, a single investment portfolio is easier to manage, and your expenses may even be lower!

We can help you consolidate your accounts so that it's quick, easy and stress-free. Call our Customer Service Department or email us for help consolidating your accounts.



**IF YOU'VE GOT QUESTIONS,
WE'VE GOT ANSWERS.**

CONTACT 904-273-5220 OR service@bluestarretirement.com