

Vanguard®



Faithful+Gould



## The Atkins 401(k) Plan: Make a smart choice for your future

Your plan is one of the best ways to save for your future. You're now eligible and will be enrolled in the plan automatically at a pre-tax contribution rate of 3% of your pay. If you do not want to participate, you must contact Vanguard within 30 days of receiving this notice to prevent any payroll deductions from occurring.

### Benefits of participating in the plan include:

- **Matching contributions.** For every \$1 you contribute (up to 3% of your pay), your employer will contribute \$1. Matching contributions are like free money—make sure to save at least 3% to take full advantage!  
Your employer matches your contributions with pre-tax money, even if you make Roth contributions to the plan. The match is discretionary.
- **Tax advantages.** Your plan offers both pre-tax contributions, which reduce your current tax burden, and Roth 401(k) contributions. Visit [vanguard.com/rothfeature](http://vanguard.com/rothfeature) to learn more about your options.
- **Vesting.** You gain full ownership of your employer's matching contributions after three years of service:

Less than one year	0%
One year	33%
Two years	66%
Three years or more	100%

### Take control of your future!

Here are some ideas to consider as a participant in your 401(k) Plan:

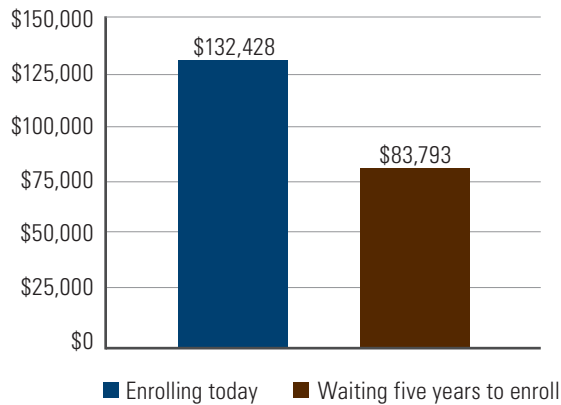
- Save at least 3% to get the full benefit of the company match.
- Sign up to have your contribution rate increased by one percentage point each year, to help you save more in the future.
- If you're not sure how to invest, consider choosing the Vanguard Target Retirement Trust with the target date closest to the year you will reach age 65. Log on to your account at [vanguard.com/retirementplans](http://vanguard.com/retirementplans) for more details about your investment options.

All investing is subject to risk, including the possible loss of the money you invest. Investments in Target Retirement Trusts are subject to the risks of their underlying funds. The year in the trust name refers to the approximate year (the target date) when an investor in the trust would retire and leave the workforce. The trust will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a Target Retirement Trust is not guaranteed at any time, including on or after the target date.

## Why now is the best time to start saving

The sooner you start saving, the more opportunity your money will have to grow.

To illustrate, consider the following hypothetical example. An employee earning \$30,000 joins the plan right away and invests 12% annually. The employee retires in 20 years with a balance of \$132,428. In contrast, if this same employee postpones joining the plan for five years, the ending balance is only \$83,793.



Example assumes a salary of \$30,000 with annual contributions of 12% (includes employer contributions) and average annual earnings of 6%. This hypothetical illustration does not represent the return on any particular investment. The final account balances do not reflect any taxes or penalties that may be due upon distribution. The \$132,428 figure was calculated based on 20 years of investing in the plan; the \$83,793 figure was calculated based on 15 years of plan participation.

\*You may have to pay ordinary income tax plus a 10% federal penalty on withdrawals from a tax-deferred investment before age 59½.

## You can get help for your savings

Your plan offers advice tools to help you make decisions as you plan for your future. Two key options, both powered by Financial Engines, are:

- **Personal Online Advisor.** You'll get free online advice on how much to save and how to invest, and what your income might be in retirement.
- **Vanguard Managed Account Program.** You'll receive ongoing, professional management for your plan account, at a low cost.

Once you're enrolled, log on to your account at [vanguard.com/retirementplans](http://vanguard.com/retirementplans) for more details.

## Connect with Vanguard®

[vanguard.com/retirementplans](http://vanguard.com/retirementplans) > 800-523-1188

Vanguard Target Retirement Trusts are not mutual funds. They are collective trusts available only to tax-qualified plans and their eligible participants. Investment objectives, risks, charges, expenses, and other important information should be considered carefully before investing. The collective trust mandates are managed by Vanguard Fiduciary Trust Company, a subsidiary of The Vanguard Group, Inc.

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### Participant Education

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