

# Start saving for retirement. Enroll online today!

Your employer-sponsored retirement plan is an easy way to start or continue saving for the future.

## To enroll now

- Go to [securian.com/retirement](https://securian.com/retirement)
- Select **"New user - register now"**
- Enter plan number **068978**, if prompted
- Log in with your new UserID and password
- You will be prompted to enroll and select your savings rate

When you've finished, you need to authorize your selections. Select **Submit** to complete your enrollment and receive your confirmation. Deductions will begin with the next administratively possible payroll period.

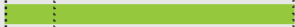

Don't forget to complete your beneficiary designation as well.

## Don't wait to save!

The longer you wait to start saving, the harder it will be to accumulate enough money. Start now and your savings and potential earnings will have more time to compound - that is, when investment returns begin to generate earnings.

Let's say you're 30 years old and you wait one year to start contributing \$2,000 per year.

## You'd have \$19,956 less at retirement because of the one-year delay!

	Age 30	31	Age 65	Savings balance at retirement
Start now				\$276,474
Wait one year				\$256,518

This hypothetical example is for illustrative purposes only. Not based on any particular investment. Assumes a hypothetical annual return of 7% net of any fees or expenses. Investments will fluctuate and when redeemed, may be worth more or less than originally invested. Amount saved does not reflect the impact of income taxes.

## Get paid to save!

The EBY Group, Inc. matches 50% of what you contribute up to 6% of your salary.

Matching contributions are discretionary and subject to change.

## Need help

Call **1-800-233-2881** and customer service can help you enroll (Monday-Friday, 7a.m. - 7 p.m. CT).

Securian Financial's qualified retirement plan products are offered through a group variable annuity contract issued by Minnesota Life Insurance Company.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company is an affiliate of Securian Financial Group, Inc.



[securian.com/retirement](https://securian.com/retirement)

400 Robert Street North, St. Paul, MN 55101-2098  
©2019 Securian Financial Group, Inc. All rights reserved.

F79223 Rev 5-2018 DOFU 2-2016  
38932