

FIVE STEPS TO REACHING YOUR DAY ONE OF RETIREMENT WITH CONFIDENCE



SAVE

While everyone has a different vision of retirement, one thing is certain: When you reach your Day One of retirement, you'll want to be confident that you have the income you need for all the days that follow. Here are five simple, smart steps you can take to help yourself along the way:

Step 1: Save more.

Get in the habit of making small increases on a regular basis. You'll hardly feel it in your paycheck, but you'll appreciate the difference it can potentially make at retirement. Your plan may offer a tool to have your contributions automatically increased each year.

Step 2: Vary your investments.

Spreading your money across a variety of different asset classes can help manage your investment risk. And you don't have to be an investment professional to figure it out. Keep in mind that the application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market.

It is possible to lose money by investing in securities.

Step 3: Review your account periodically.

Use your account tools and retirement statement to monitor your account and make changes as necessary to keep on track toward your goals.

Step 4: Avoid taking a withdrawal from your account.

It's your money, and you may feel you can take and use it as you wish. Keep in mind that any money you take out of your account prior to your retirement, or age 59½, may have tax consequences and penalties. So taking your money out early may cost you today and tomorrow.

STEP 5: Avoid taking a loan from your account.

It's tempting, but resist the urge to take a loan from your retirement plan, because all it can do is set you back in your retirement savings efforts. For starters, money not in your account is money not working for you and your future. Second, many plans prevent you from making contributions to your account until you've repaid the loan in full. And finally, if you don't repay the loan, you may be subject to tax consequences and penalties. Don't jeopardize your long-term goals for short-term needs—consider all of your options.

Improve your chances for a more secure future—get going with your retirement plan

Everyone faces challenges on their way to their dream retirement. TP Mechanical Contractors, Inc. Retirement Savings Plan offers a wide variety of tools to help you overcome those challenges today, so you can work toward a more secure tomorrow.

MAXIMIZE YOUR MATCH

Employers typically match your contributions up to a certain percentage (e.g., 4% or 6%) of your eligible pay. If you save less, you're leaving money behind. Please see your plan documents for specific employer vesting information.

HOW MUCH WILL IT COST EACH MONTH?

Compare the impact of three different contribution rates on your take-home pay. The example below demonstrates how, when you increase your contributions, your take-home pay does not decrease as much as you may think. That's because your current taxable income is reduced, allowing you to invest more into your account.

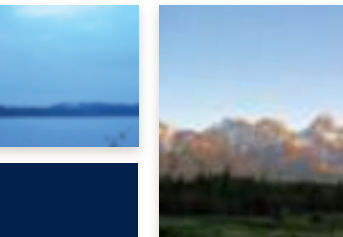
Contribution	6%	9%	12%
Your monthly contribution amount	\$175	\$263	\$350
Amount your take-home pay is reduced each month	\$131	\$197	\$263

This chart assumes a 25% pre-retirement tax bracket and does not take into account state or local taxes. It also assumes an annual salary of \$35,000. Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty (457 plans are not subject to 10% penalty), applicable taxes and plan restrictions. Withdrawals are generally taxed at ordinary income tax rates.

What's more, if you're taking full advantage of your employer match, the amount going into your account will be even higher! And that could result in more money in retirement.

JOIN THE PLAN—IT'S FAST AND EASY TO DO

Your employer-sponsored retirement plan is one of the best ways to save and plan for your Day One of retirement and beyond. What's more, your plan is a tax-advantaged savings opportunity you can't afford to pass up. And because your employer makes matching contributions, the decision is really a no-brainer.



START DOING MORE FOR YOUR RETIREMENT

Take Action Today:

- Online: www.prudential.com/online/retirement
- By phone: 1-877-778-2100



Scan this QR Code to log on to your account and take the steps needed to reach your Day One of retirement with confidence.

LEARN MORE ABOUT GETTING THE MOST OUT OF YOUR RETIREMENT PLAN.

Visit www.PreparewithPru.com to learn the fundamentals of how to save, invest and plan for your retirement. Topics like asset allocation, market volatility and how to make the most of your retirement plan are addressed in a variety of formats, so you can learn the way you want to learn.

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