

Dear New Employee,

Congratulations on starting employment with your new employer. One of the employee benefits offered by your employer is a 403(b)(9) Retirement Plan sponsored by Eder Financial. I encourage you to consider the importance of saving now for your eventual retirement through Eder Retirement Plan.

Why should you start contributing to your Retirement account now?

- Retirement is one financial goal that you cannot borrow for. When you stop working and retire, what you have saved by that date will have to last your lifetime.
- Current Social Security benefit levels do not provide for all the retirement income needed by most people.
- As people live longer, more money is needed to fund your additional years of retirement.
- Most people need to save about 15% of their salary over many years to have enough for retirement. Starting now, and gradually increasing your contribution will help you achieve this target. Time and saving regularly are two of the best things you can do for your retirement account.

We have included additional materials to provide you with more information on the Eder Retirement Plan and saving for retirement in general.

- Website registration and enrollment instructions
- Eder Retirement Plan Handbook
- Plan Highlights
- Investment Offerings brochure
- Current Retirement Benefits newsletter

It is easy to start making contributions to your retirement account.

- Determine the amount you want to save each pay period. (You should save at least enough to take advantage of any employer match.)
- Follow the enrollment instructions included with this letter.

If you need additional information or have any questions about the Plan, please call the Eder Retirement Plan Service Center at 866-723-0001. Additional resources available on Eder Financial's website, [ederfinancial.org](http://ederfinancial.org)

We look forward to partnering with you to save for your retirement.

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