

# Ouch!



## Did you owe the IRS this year?

Lower your 2006 tax bill by contributing more to your retirement account. This is a great way to help you now and later.

As shown in the table below, a married couple filing a joint tax return with taxable income of \$55,000 (before salary reduction contributions) can potentially save taxes in the current year and grow their retirement savings for the future.

Salary reduction contributions	Taxable income after salary reduction	Current tax savings*	Growth of contributions after 20 years**
\$0	\$55,000	\$0	\$0
\$1,000	\$54,000	\$150	\$3,207
\$5,000	\$50,000	\$750	\$16,035
\$10,000	\$45,000	\$1,500	\$32,071
\$15,000	\$40,000	\$2,250	\$48,107
\$20,000 (over 50 years old)	\$35,000	\$3,000	\$64,142

Are you ready to get started? It is easy, just fill out a *Salary Reduction Agreement* and turn it in to the appropriate person at your office. To find out how we can help you and to obtain a free contribution limit calculation call **1-888-98-GUIDE** (1-888-984-8433).

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- \* This educational information is not intended as legal or tax advice. Your individual tax savings may vary. For specific tax advice regarding contributions to your retirement account, please consult your tax advisor.
  - \*\* This is a hypothetical example for illustrative purposes only, not indicative of future performance. It assumes one time contributions at a 6% average return. The ending values are not inflation adjusted. Your retirement account may potentially earn more or less than this example.