

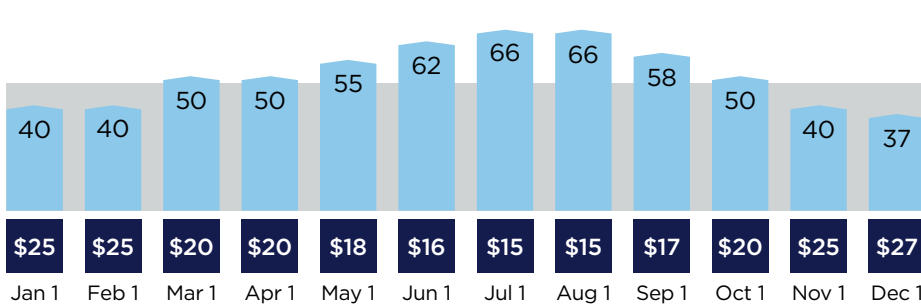
Get more for your money



Dollar cost averaging refers to the practice of investing a consistent amount over a period of time. That's essentially what you do as a deferred compensation plan participant. The strategy:

- Removes emotions from decision-making
- Reduces potential investment risk and outsized gains
- Takes advantage of market fluctuations to buy more shares than you would have through a one-time purchase of the same total dollar amount

More shares means a higher account balance when you retire. The chart below shows a hypothetical example of the impact of dollar cost averaging over the course of a year.



Invest one lump sum of \$12,000

480
\$25

Invest \$1,000/month for a year

614
\$19.54

Total shares purchased:
Average cost/share:



Scan this code to enroll in the plan or log in to your account



To schedule an individual appointment with your Retirement Specialist, scan this code.



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