



Plan for retirement with Phoenix Services.

It's as easy as 1, 2, 3 Go!

Did you know that saving for the future through a Phoenix Service Inc account gives you a number of advantages – beyond just putting money away, including:

- Pre-tax savings – your contribution goes from your paycheck to your retirement account without being taxed, so it could decrease your yearly tax bill
- Tax-deferred growth – keep your money in the plan and avoid taxes on any earnings until you take distribution at retirement when you'll likely be in a lower tax bracket
- Flexibility – control the percentage of your pay you save through your retirement plan – some people start with a comfortable amount and increase it by 1% annually.

To participate in this plan, you must complete one year of service and work at least 1000 hours in that plan year. Upon qualifying, you shall receive a summary plan description, investment options and a worksheet to indicate the deferral and deduction you want to make.

Prior to enrollment, here are some things to consider:

1. How much do you need to retire? Think about what types of things you want to do in retirement and how much income will you need to support that lifestyle.
2. How much do you need to contribute? This step helps you figure out how much of your current salary you should be contributing to your retirement.
3. How should you invest your retirement savings? Each plan has various investment options to help you reach your retirement goal.
4. Go! Enroll once you are qualified and start saving!