



Join the Lamers Bus Lines, Inc. 401(K) Profit Sharing Plan today

Participating in the Lamers Bus Lines, Inc. 401(K) Profit Sharing Plan is one of the easiest and most effective ways to save for your retirement. Consider these benefits:

It's easy

Once you enroll in your plan, your contributions are automatically deducted from your paycheck.

Reduce your taxable income

Contribute up to 80% of your salary on a pre-tax basis. Contributing on a pre-tax basis means the money comes out of your paycheck

Get \$96 for retirement at a cost of only \$75

Your retirement plan contribution:	\$96
Current tax savings:	-\$ 21
Your paycheck goes down by:	\$75

This hypothetical example is for illustrative purposes only. The illustration assumes 15% federal tax, 6% state tax and 1% local tax.

Tax-deferred growth

When you contribute, your savings grow tax deferred.

Many options

You may choose from a wide range of investment options, ranging from conservative to aggressive.

Take it with you

The money you put into your retirement account is yours. You can take it with you if you change jobs. The amount you take includes any gains (and losses).



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Retirement is expensive

Experts estimate you will need at least 70% of your pre-retirement income to maintain your current standard of living during retirement.

Social Security is only a supplement

A general rule of thumb is to assume no more than 20% to 40% of retirement income will come from Social Security. The intent of Social Security is not to fund your retirement, but to supplement your existing savings.

We're living longer

Due to advances in medicine, lifestyle and nutrition, we are living longer. As a result, our retirement savings need to last longer than ever before.

The cost of living continues to go up

The increased cost of goods and services is called inflation, and it can have a dramatic effect on your retirement savings. Just look at what some common items could cost in 20 years.

Inflation effects	1992	2012	2032
Loaf of bread	\$0.74	\$1.41	\$3.09
Dozen eggs	\$0.93	\$1.94	\$4.25
Potatoes, per lb.	\$0.31	\$0.68	\$1.49

Source: U.S. Department of Labor. The calculation of figures for 2032 assumes a 4% inflation rate.

Choose to start saving now

Enroll in your Lamers Bus Lines, Inc. 401(K) Profit Sharing Plan today. Log on to retirementlink.jpmorgan.com or call **855-576-7526**. The TTY is 800-766-4952. Representatives are available to assist you weekdays from 8:30 a.m. to 8:00 p.m. Eastern time.

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