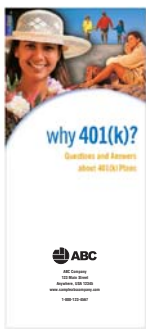


retirement communications

PRE-ENROLLMENT

Booklets

Choose from three graphic platforms to introduce employees to basic 401(k) plan concepts, such as tax-deferred savings and compounded earnings.



EQA

Why 401(k)?

Designed to coordinate with the *Easy Steps* graphic platform.

Specifications: 8 pages plus cover, 3 3/4" x 8 1/2".

Available with or without imprint.

Available in English only.

Custom Imprint	
Quantity	Unit Cost
50 - 199	n/a
200 - 499	\$1.45
500 - 999	1.10
1,000 - 1,999	.95
2,000 - 4,999	.85
Unimprinted booklets available in lots of 50 for \$1.25 each.	



YQA,
YQS*

Building Your 401(k) Plan Savings

Designed to coordinate with the *Focusing Your Future* graphic platform.

Specifications: 8 pages plus cover, 3 3/4" x 8 1/2".

Available with or without imprint.

** Available in Spanish.*

Custom Imprint	
Quantity	Unit Cost
50 - 199	n/a
200 - 499	\$1.45
500 - 999	1.10
1,000 - 1,999	.95
2,000 - 4,999	.85
Unimprinted booklets available in lots of 50 for \$1.25 each.	



OQA

On Course with a 401(k) Plan

Designed to coordinate with the *On Course* graphic platform.

Specifications: 8 pages plus cover, 3 3/4" x 8 1/2".

Available with or without imprint.

Available in English only.

Custom Imprint	
Quantity	Unit Cost
50 - 199	n/a
200 - 499	\$1.45
500 - 999	1.10
1,000 - 1,999	.95
2,000 - 4,999	.85
Unimprinted booklets available in lots of 50 for \$1.25 each.	

Products can be reviewed online at www.npi-opus.com/enrollplus.
For more information, call Jean Harris at 518-862-3226.

Paycheck Inserts

Use employee payroll distribution as a low-cost opportunity to promote upcoming enrollment meetings, the importance of increasing plan contributions, and asset allocation with these attention-getting paycheck inserts.



YS1, YS7*



YS4



YS2, YS8*



YS5, YS9*



YS3



YS6

Focusing Your Future Paycheck Inserts

Specifications: 4 panels, full color, 3 1/2" x 8 1/2".

Available with or without imprint.

* Available in Spanish.

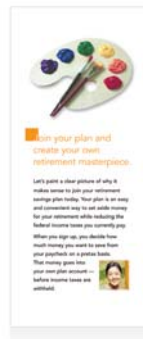
Cost: \$.25 per insert (Sold in lots of 50; minimum quantity of 500 for imprinted)



IYS1



IYS2



IYS3



IYS4

It's Your Story Paycheck Inserts

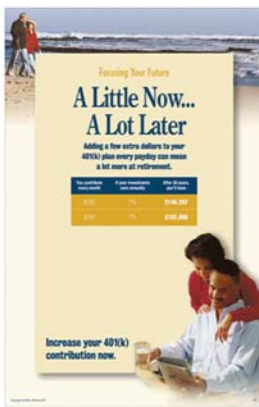
Specifications: 2 panels, full color, 3 1/2" x 8 1/2".

No imprint available.

Cost: \$.20 per insert (Sold in lots of 50)

Posters

Promote upcoming enrollment meetings and the need to increase plan contributions with these attention-getting posters. Available in lots of 10 per title, or choose the Combo-pak to receive an assortment of all three!



YP1



YP2



YP3

Focusing Your Future Posters

Specifications: Full color, 11" x 17".

No imprint available.

Cost: \$1.50 per poster (Sold in lots of 10)

Combo-pak Cost: \$62.50 per pack (YPC) (Includes 16 YP1, 17 YP2, and 17 YP3)

Products can be reviewed online at www.npi-opus.com/enrollplus. For more information, call Jean Harris at 518-862-3226.

PowerPoint® Presentations



Focusing Your Future PowerPoint® Presentation

It's Your Story PowerPoint® Presentation

These PowerPoint® presentations coordinate with *Focusing Your Future* or *It's Your Story* materials and are appropriate for use in your 401(k) enrollment meetings. These presentations explain investment alternatives, risk and return, diversification, and asset allocation. Company specifics can be tailored prior to each meeting!

Specifications: 44 PowerPoint® frames, full-color graphics, presenter's script.

Cost: \$495 per presentation

EXITING THE PLAN



RPD

Retirement Plan Distribution Booklet

For retirement plan participants who are retiring or otherwise leaving their employer, making the right decisions for their personal financial circumstances can be complicated. To help, we offer *Making the Most of Your Retirement Plan Distribution*, a guide containing important information about retirement plan distributions, their tax treatment, and financial strategies for the retirement years ahead.

Specifications: 16 pages plus full-color cover, 8 3/4" x 11 1/2", one pocket on the inside back cover with a slit to hold a calculator or smaller booklet.

Available with or without imprint.

Available in English only.

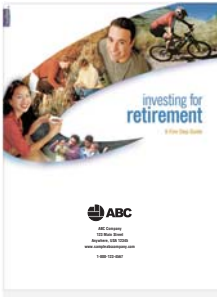
Custom Imprint

Quantity	Unit Cost
50 - 199	n/a
200 - 499	\$3.55
500 - 999	2.75
1,000 - 1,999	2.30
2,000 - 4,999	1.95
Unimprinted booklets available in lots of 50 for \$2.75 each.	

**Products can be reviewed online at www.npi-opus.com/enrollplus.
For more information, call Jean Harris at 518-862-3226.**

ENROLLMENT EDUCATION

Booklets



EIS

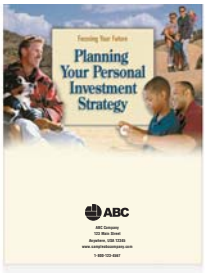
Investing for Retirement — A Five Step Guide

Designed to match materials from the *Easy Steps* enrollment platform, this booklet explains investment alternatives, risk and return, diversification, and asset allocation in five easy steps. Includes retirement needs, risk tolerance, and asset allocation worksheets.

Specifications: 12 pages plus full-color cover, 9" x 12", one pocket on the inside back cover with a slit to hold a calculator or smaller booklet.

Available with or without imprint.

Custom Imprint	
Quantity	Unit Cost
50 - 199	n/a
200 - 499	\$3.55
500 - 999	2.75
1,000 - 1,999	2.30
2,000 - 4,999	1.95
Unimprinted booklets available in lots of 50 for \$2.75 each.	



YPS,
YSS*

Planning Your Personal Investment Strategy

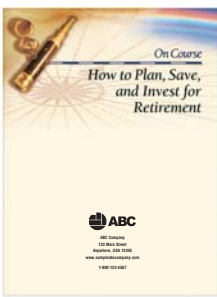
Educate employees about the benefits of investing for their retirement with this informative booklet. Integrates the *Focusing Your Future* graphic platform and explains investment alternatives, risk and return, diversification, and asset allocation. Includes retirement needs and risk tolerance worksheets.

Specifications: 12 pages plus full-color cover, 8 1/2" x 11"

Available with or without imprint.

* Available in Spanish.

Custom Imprint	
Quantity	Unit Cost
50 - 199	n/a
200 - 499	\$3.00
500 - 999	2.50
1,000 - 1,999	2.10
2,000 - 4,999	1.95
Unimprinted booklets available in lots of 50 for \$2.50 each.	



OIS

How to Plan, Save, and Invest for Retirement

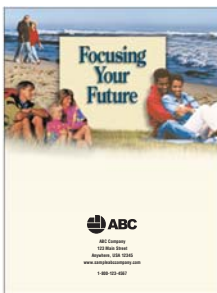
Explain investment alternatives, risk and return, diversification, and asset allocation to employees and promote the benefits of investing with this informative booklet. Integrates the *On Course* platform. Includes retirement needs and risk tolerance worksheets.

Specifications: 16 pages plus full-color cover, 9" x 12", one pocket on the inside back cover with a slit to hold a calculator or smaller booklet.

Available with or without imprint.

Custom Imprint	
Quantity	Unit Cost
50 - 199	n/a
200 - 499	\$3.55
500 - 999	2.75
1,000 - 1,999	2.30
2,000 - 4,999	1.95
Unimprinted booklets available in lots of 50 for \$2.75 each.	

Folders



YPF,
YFS*,
YPK

Two-pocket folder

Assemble retirement plan materials in this convenient two-pocket folder. Folder matches the look of *Focusing Your Future* materials.

Specifications: 9" x 12", full-color, two-pocket folder, one pocket with a slit to hold a slide calculator or a smaller booklet.

Available with or without imprint.

* Available in Spanish.

Custom Imprint	
Quantity	Unit Cost
50 - 199	n/a
200 - 499	\$2.95
500 - 999	2.50
1,000 - 1,999	2.25
2,000 - 4,999	1.95
Unimprinted booklets available in lots of 50 for \$2.00 each.	

Wrapper/Pocket Folder

This single box pocket folder features motivational text and graphics matching materials from the *Focusing Your Future* graphic platform. Perfect for use in enrollment meetings!

Specifications: 9" x 12", full-color, single box pocket folder.

No imprint available.

Cost: \$2.75 per wrapper/pocket folder.

Products can be reviewed online at www.npi-opus.com/enrollplus.
For more information, call Jean Harris at 518-862-3226.

Worksheet



EWK

Retirement Planning Made Easy Worksheet

This worksheet actively engages employees in determining their personal retirement needs and assessing their tolerance for risk. Coordinates with the *Easy Steps* graphic platform.

Specifications: 6 pages, full color, 8 1/2" x 11" folded size.

Available with or without imprint.

Custom Imprint	
Quantity	Unit Cost
50 - 199	n/a
200 - 499	\$1.95
500 - 999	1.75
1,000 - 1,999	1.50
2,000 - 4,999	1.25
Unimprinted worksheets available in lots of 50 for \$1.50 each	

ONGOING EDUCATION

Calculators



YCL,
YCS*

Retirement Planning Calculator

Line up employee annual pay with different contribution percentages to see the effect it will have on retirement savings and current take-home pay. Coordinates with the *Focusing Your Future* and *On Course* graphic platforms.

Specifications: 4" x 9", full-color slide calculator.

Available with or without imprint.

** Available in Spanish.*

Quantity	Custom Imprint	No Imprint
	Unit Cost	Unit Cost (available in lots of 50)
50 - 99	n/a	\$2.15
100 - 199	\$3.25	2.15
200 - 499	2.35	1.80
500 - 999	1.90	1.60
1,000 - 2,499	1.75	1.35
2,500 - 4,999	1.50	1.25
5,000 or more	1.35	1.10



OCL

Retirement Planning Calculator

Employees can't resist lining up their annual pay with different contribution percentages to see the effect it will have on their retirement savings and current take-home pay. Coordinates with the *On Course* graphic platform.

Specifications: 4" x 9", full-color slide calculator.

Available with or without imprint.

Quantity	Custom Imprint	No Imprint
	Unit Cost	Unit Cost (available in lots of 50)
50 - 99	n/a	\$2.15
100 - 199	\$3.25	2.15
200 - 499	2.35	1.80
500 - 999	1.90	1.60
1,000 - 2,499	1.75	1.35
2,500 - 4,999	1.50	1.25
5,000 or more	1.35	1.10



RPE

Retirement Payout Estimator

Easily estimate retirement income available for withdrawal and longevity of retirement income balance.

Specifications: 4" x 9", full-color slide calculator.

Available with or without imprint.

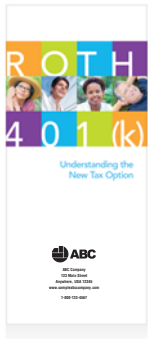
Online version available.

Quantity	Custom Imprint	No Imprint
	Unit Cost	Unit Cost (available in lots of 50)
50 - 99	n/a	\$2.15
100 - 199	\$3.25	2.15
200 - 499	2.35	1.80
500 - 999	1.90	1.60
1,000 - 2,499	1.75	1.35
2,500 - 4,999	1.50	1.25
5,000 or more	1.35	1.10

Products can be reviewed online at www.npi-opus.com/enrollplus.
For more information, call Jean Harris at 518-862-3226.

ROTH 401(K) COMMUNICATIONS

Sponsor Communications



ROT

Roth 401(k) — Understanding the New Tax Options

This booklet explains Roth 401(k) to plan sponsors. In question and answer format, the booklet outlines how Roth 401(k) works, discusses its pros and cons, suggests its implications for plan sponsors, and addresses how sponsors should go about implementing the option.

Specifications: 8 pages plus cover, 3 7/8" x 8 1/2".

Available with or without imprint.

Custom Imprint	
Quantity	Unit Cost
50 - 99	n/a
100 - 199	\$1.95
200 - 499	1.50
500 - 999	1.25
1,000 - 2,499	.95
2,500 or more	.85

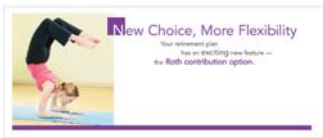
Unimprinted booklets available in lots of 50 for \$1.50 each.

Participant Communications

Paycheck Inserts



YS10



ROT1

Focusing Your Future Paycheck Insert

Specifications: 4 panels, full color, 3 1/2" x 8 1/2".

Available with or without imprint.

Cost: \$.25 per insert (Sold in lots of 50; minimum quantity of 500 for imprinted)

It's Your Story Paycheck Insert

Specifications: 2 panels, full color, 3 1/2" x 8 1/2".

No imprint available.

Cost: \$.20 per insert (Sold in lots of 50)

Flyers



RTF

Roth 401(k) Participant Flyer — Printed Version

An inexpensive, full-color, four-page, comprehensive approach to educating participants about the Roth 401(k) option.

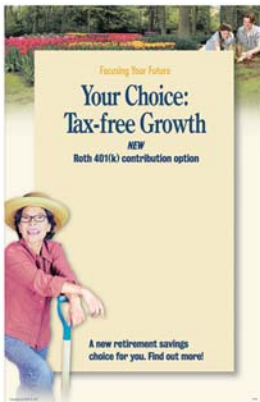
Specifications: 4 pages, full color, 8 1/2" x 11".

Available with or without imprint.

Custom Imprint	
Quantity	Unit Cost
50 - 499	n/a
500 - 999	\$.95
1,000 - 2,499	.75
2,500 - 4,999	.65
5,000 - 9,999	.55
10,000 - 19,999	.45
20,000 - 49,999	.35
50,000 - 99,999	.25
100,000 or more	.20

Unimprinted flyers available in lots of 50 for \$.75 each.

Posters



YP4



IYP1

Roth 401(k) Posters

Specifications: Full color, 11" x 17".

No imprint available.

Unimprinted Cost: \$1.50 per poster (Sold in lots of 10)

Products can be reviewed online at www.npi-opus.com/enrollplus. For more information, call Jean Harris at 518-862-3226.

retirement communications

Company Name _____ Your Name _____ Phone _____

Quantity		Imprint	Imprint Location	Product ID
Pre-enrollment Booklets				
_____	Why 401(k)?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	EQA
_____	Building Your 401(k) Plan Savings	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	YQA
_____	Spanish — Building Your 401(k) Plan Savings	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	YQS
_____	On Course With a 401(k) Plan	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	OQA
Paycheck Inserts				
_____	<i>It's Coming!</i> An Exciting Savings Opportunity	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS1
_____	Spanish — <i>It's Coming!</i> An Exciting Savings Opportunity	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS7
_____	It Makes Sense To Contribute More To Your Retirement Plan	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS2
_____	Spanish — It Makes Sense To Contribute More To Your Retirement Plan	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS8
_____	Manage Investment Risk By "Mixing It Up"	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS3
_____	Take Control of Your Financial Future	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS4
_____	Why You Should Join Your Retirement Plan	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS5
_____	Spanish — Why You Should Join Your Retirement Plan	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS9
_____	You Really <i>Can</i> Afford To Save For Retirement	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS6
_____	New Choice, More Flexibility — Roth 401(k)	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Back Only	YS10
_____	Saving for retirement is a good step			IYS1
_____	Add a little green to your retirement plan			IYS2
_____	Join your plan and create your own retirement masterpiece			IYS3
_____	Your financial future could be in full bloom			IYS4
_____	New Choice, More Flexibility — Roth 401(k)			ROT1
Posters				
_____	A Little Now... A Lot Later			YP1
_____	It's Coming! Your New 401(k) Plan			YP2
_____	Make the Smart Move. Join Your 401(k)!			YP3
_____	Poster Combo-pak			YPC
_____	Focusing Your Future — NEW Roth 401(k) contribution option			YP4
_____	It's Your Story — NEW Roth 401(k) contribution option			YIP1
PowerPoint® — Presentations				
_____	Focusing Your Future			FSL
_____	It's Your Story			IYS
Enrollment Booklets				
_____	Investing for Retirement — A Five Step Guide	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	EIS
_____	Planning Your Personal Investment Strategy	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	YPS
_____	Spanish — Planning Your Personal Investment Strategy	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	YSS
_____	How to Plan, Save, and Invest for Retirement	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	OIS
Pocket Folders				
_____	Focusing Your Future Two-pocket Folder	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front Only	YPF
_____	Spanish — Focusing Your Future Two-pocket Folder	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front Only	YFS
_____	Focusing Your Future Wrapper/Pocket Folder			YPK
Worksheet				
_____	Retirement Planning Made Easy	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front Only	EWK
Calculators				
_____	Retirement Planning Calculator	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> 1 Side	YCL
_____	Spanish — Retirement Planning Calculator	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> 1 Side	YCS
_____	On Course Retirement Planning Calculator	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> 1 Side <input type="checkbox"/> 2 Sides	OCL
_____	Retirement Payout Estimator	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> 1 Side <input type="checkbox"/> 2 Sides	RPE
Flyer				
_____	Roth 401(k) Participant Flyer	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	RTF
Retirement Plan Distribution				
_____	Retirement Plan Distribution	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	RPD
Sponsor Booklet				
_____	Roth 401(k) — Understanding the New Tax Option	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Front <input type="checkbox"/> Back <input type="checkbox"/> Both	ROT

Please complete other side

Please type or print clearly.

Newkirk agrees to prepare and publish the retirement communications selected on the reverse side for:

Company Name _____

Billing Address _____

City _____ State _____ Zip _____

Shipping Address (No PO boxes) _____

City _____ State _____ Zip _____

Phone _____ Fax _____

E-mail _____

Company Representative _____


Title _____

Special Instructions _____

- Custom Imprinted** *Check all that apply.*
 - Set type for imprint per attached instructions
 - Disk with art for imprint enclosed
 - Artwork for imprint on file at Newkirk
 - Artwork e-mailed to Newkirk at jharris@newkirk.com
- Please contact me with more information about Newkirk *ePubs*, an online content archive and delivery system.

Order By Mail if you are sending artwork for your imprint.
Mail to Newkirk, 15 Corporate Circle, Albany, NY 12203.

Order By Fax at 518-862-3399 if you are not sending artwork for your imprint.

 **Questions?** Call 518-862-3226 or e-mail jharris@newkirk.com.

Have it your way.

Standard publications with imprint.

Many of Newkirk's retirement publications can be imprinted with your company's name and logo in black. Please e-mail your logo and artwork (logos in .EPS format, type converted to curves). If you choose, Newkirk will typeset your imprint at no additional charge.

If Newkirk has your imprint on file from a prior order of the same size (and no changes are required), your order will be shipped in approximately 10 working days from receipt of your completed order form. If we are creating your imprint from scratch, or you are supplying artwork, your order will be shipped in approximately 15 working days.

Unimprinted publications.

Your fastest option. Ships within two working days.

Custom design publications.

If you prefer, Newkirk will customize your order to the degree you choose. Pricing for customization is based on your specifications. Please call us for a quote.

Pricing and payment terms.

Pricing does not include shipping, handling, and applicable sales tax. Payment on all invoiced amounts is due within 30 days of the invoice date. Interest will be payable on past due amounts at a rate of 2% per month (24% per year).

Although efforts are made to comply with legal and regulatory requirements for the presentation of information contained in this publication, Newkirk makes no representation or warranty as to the legal or regulatory sufficiency.

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