

## **Express Employment Professionals Express Employment Professionals 401(k) Retirement Savings Plan**

Express Employment Professionals is pleased to welcome you to the Express Employment Professionals 401(k) Retirement Savings Plan.

The plan we offer is a valuable benefit to help you save for the future. Saving now can help you have the income you'll need at retirement. Participating in the plan is easy. You contribute a portion of your pay to your plan account each payday through convenient payroll deduction.

There are significant tax advantages, too. Your qualifying contributions and all earnings on your account are not subject to current federal income tax (or, where applicable, state or local taxes) until you take them out of the plan. This tax deferral gives your retirement savings the ability to grow under the most favorable terms possible.

Participation in the Plan is an important step in helping you reach your retirement goals. We hope you take full advantage of what the Express Employment Professionals 401(k) Retirement Savings Plan has to offer.

Sincerely,

