

# LOOK FORWARD TO A BRIGHT FUTURE WITH YOUR 401(k) PLAN



More than 47 million American workers are making their retirement more secure by participating in 401(k) retirement plans. Most workers who save regularly and invest wisely over their careers can look forward to retiring with enough money in their 401(k) to replace more than half of their pre-retirement income.

Now, thanks to Congress's passage of the Pension Protection Act of 2006, 401(k) plans will help Americans save even more. Automatic enrollment, higher contribution limits, increased options for advice and better default investments will bring more workers into 401(k) plans and help them make the most of their savings.

Investors count on mutual funds to help their 401(k)s grow. For a quarter of a century, America's mutual funds have delivered products and innovations to improve 401(k)s. Now, as workers and their families rely on their 401(k)s more than ever, America's mutual funds stand ready to help build a stronger retirement system—and make dreams come true.

## **MUTUAL FUNDS: THE RETIREMENT INVESTMENT OF CHOICE**



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**401(k) 25 YEARS**   
Celebrating 25 years of 401(k) saving