

# Help build your future



Saving for your retirement is important. So take advantage of this great benefit that can help you build your future:

**The Caterpillar 401(k) Savings Plan** — get paid to participate with the company match

## We'll get you started

Automatic enrollment gets you started in the 401(k) plan. Please see page 2 for details.

But you don't have to wait. Scan this code to enroll on your own.



## Get the free company match

The company automatically enrolls you at 6%, then matches 100% of the first 6% you contribute to your 401(k) account. If you contribute even more, you could give your retirement savings a real boost.

This example assumes a salary of \$65,000, contribution rates, the company match described above, and an annual effective rate of return of 6%.

|                                |                                 |                                   |                                     |                                                                |
|--------------------------------|---------------------------------|-----------------------------------|-------------------------------------|----------------------------------------------------------------|
| <b>Maximize<br/>your match</b> | Your contribution<br><b>6%</b>  | Company contribution<br><b>6%</b> | Total contributions<br><b>= 12%</b> | After 25 years<br><b>Potential balance</b><br><b>\$441,728</b> |
| <b>Increase<br/>to 10%...</b>  | Your contribution<br><b>10%</b> | Company contribution<br><b>6%</b> | Total contributions<br><b>= 16%</b> | After 25 years<br><b>Potential balance</b><br><b>\$588,970</b> |

*The hypothetical results shown above are just for illustrative purposes. Contributions are made at the beginning of the month. These results are not meant to represent the past or future performance of any investment. When you invest, there's always the chance you'll lose money. Taxes are due upon withdrawal. You may also be subject to an additional 10% federal tax if you take a withdrawal before age 59½.*

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**May Lose Value**