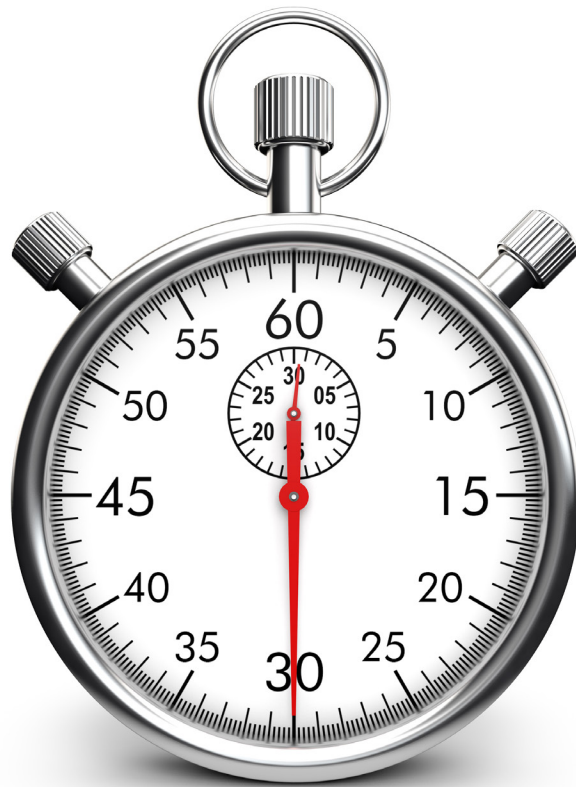


# NOW IS THE TIME TO START SAVING



Speak to your HR representative to open a  
403(b) Smart Account.

**SMART. 403(b) SMART.**