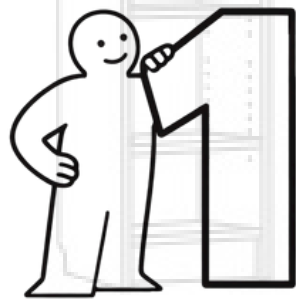


THREE QUESTIONS

 30 min.

When people receive this letter, we usually just ask three simple questions:



Are you still paying into the pension?



**Are you getting closer to retirement?
(Especially if you're 50 or older)**



**Or are you finished contributing and just letting
the fund grow?**