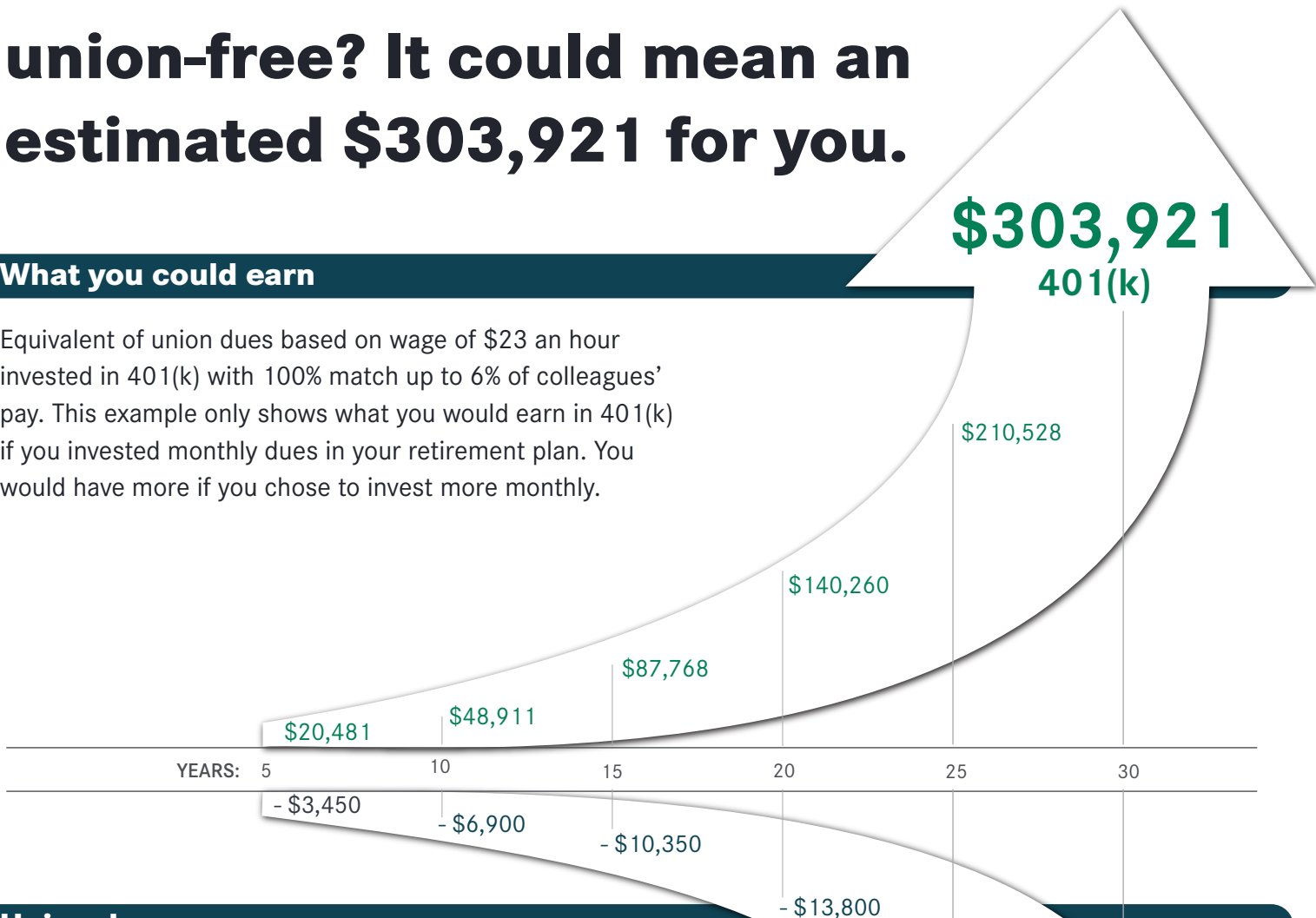


→ Know the Facts

What does it mean to be union-free? It could mean an estimated \$303,921 for you.

What you could earn

Equivalent of union dues based on wage of \$23 an hour invested in 401(k) with 100% match up to 6% of colleagues' pay. This example only shows what you would earn in 401(k) if you invested monthly dues in your retirement plan. You would have more if you chose to invest more monthly.



Union dues

Teamsters union dues of 2.5 times a colleague's hourly rate of pay per month based on an hourly wage of \$23.

Note: Calculations above assume wage rate, 5% rate of return and dues rate remain constant. However, Teamsters dues typically go up over time, which would mean an even larger difference. Rates of return on investments can go up or down. Results are not guaranteed.

*Potential investment earnings were calculated using publicly-available 401(k) calculators on the Internet.

- \$20,700
Union dues

