

ESOP UPDATE

Information about your Employee Stock Ownership Plan (ESOP)

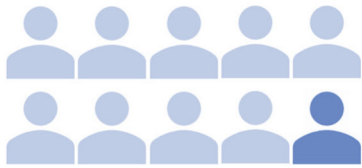
Employee Owner Trivia

A majority of Americans want to be employee owners.

A national survey revealed that 72% of Americans would prefer to work for a company that is owned by its employees rather than another type of owner.

Did you know?

There are 6,500 ESOPs and 14 million employee owners in the United States.



Only 1 in 10 Americans are employee owners

Being a part of an ESOP is a unique opportunity.

While a majority of Americans would like to be employee owners, only about 10% have the opportunity to be.

ESOPs tend to outperform non-ESOP companies

On average, ESOP companies tend to grow faster than non-ESOP companies. ESOPs grow even more when employees understand how their daily actions influence the value of the company. That's the ownership advantage!



ESOP participants tend to have more retirement savings

Research shows that employees in an ESOP tend to have 2.2 times more retirement savings on average than employees at a non-ESOP company. That means more long-term wealth for you and your family in the future.