

ESOP UPDATE

Information about your Employee Stock Ownership Plan (ESOP)

Staying with an ESOP company pays off

Don't leave money on the table that was intended for you and your family! The longer you stay with an ESOP company, the more opportunity you have to grow the value of your account.

- ◆ **Have more chances to receive company contributions of stock into your account**
- ◆ **Share in the amounts that others forfeit because they left the plan before being vested.**
- ◆ **Earn vesting over your first few years in the ESOP to ensure you can take the value of your account with you when you leave.**



If you leave before you are fully vested you may be leaving a large amount of long-term savings on the table. The more years you remain employed with your company, the more time you have for the stock value to grow.

ESOPs tend to outperform others in their industry. The average participant in an ESOP has 2.5 times as much in long-term savings as someone in a company without shared ownership. Your ESOP account is an incentive to stay at your company and build your ownership stake.

***Staying longer in an ESOP company has its advantages.
It can mean more value for you and your family at retirement.***