

## Conseco Testimonial Colonial Penn Sales Agent [Name] Looks Forward to an Easy Retirement

Nothing is more exciting than watching your hard-earned money grow. Just ask Conseco sales agent, First Last, who enrolled in the ConsecoSave *Plus* Plan early in 2004. “I just got a statement in the mail the other day, and I was so excited!” she says. “I really look forward the day when I can sit back and enjoy my retirement.”

Name, like many other investors, hasn’t always been so enthusiastic about investing for her retirement. “Before 9-11, I had money invested in various stocks, but I lost everything,” she explains. And although she realizes that investing in securities is always risky business, it’s a risk she is willing to take. “I was hesitant to join the Plan, but I wanted to do something for my future,” she says.

Name is finding that the ConsecoSave *Plus* Plan is a great tool for helping her build a potentially sound financial future. Why? Because the ConsecoSave *Plus* Plan has, as its foundation, three solid features that help Conseco employees like Name lay the groundwork for a more secure retirement. First, Conseco adds 50 cents to Name’s account for every dollar she contributes—up to six percent of her salary. So if she contributes \$200, Conseco adds another \$100, and keeps adding until the match reaches six percent of her salary. And, after only five years, Name will be 100% vested.

Second, Name’s contributions are deducted from her paycheck before taxes, so she doesn’t have to pay income tax now on any money she sets aside. Instead, both her contributions and growth will be taxed when she withdraws them, most likely at retirement. Finally, Name invests her money how she wants—where she wants—through a wide variety of investment vehicles available to her by GoalMaker<sup>SM</sup>, a free, easy-to-use optional program that helps Conseco employees choose an investment mix based on their time to retirement and investing personality.

“Even though I lost money before, I still consider myself a moderate investor,” she says. “By moderate, I mean that I tend to be a little risky with my investments but lean more toward stable. GoalMaker provided a portfolio mix that matched well with my personality.”

By taking advantage of Conseco’s generous matching contribution and by allowing GoalMaker to allocate her assets, 32-year-old Name is on the road to a potentially more secure future. “My husband and I have three children,” she says, “two daughters, ages 15 and 3, and a son who’s 8. They are another big reason why I am looking forward to the future.”

When asked if she has big dreams for retirement, Name chuckles, and with a smile in her voice says, “By the time I hit retirement age, I want to be comfortable and enjoy my life. I don’t need to do anything fancy, but I don’t want to worry about getting a part-time job when I’m 70, either. I’d rather put in the effort and work now so I can enjoy my older years without worry,” she adds.

Find out how easy it is to take full advantage of the ConsecoSave *Plus* Plan for you and your family by visiting [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement). Or, just call Prudential Retirement’s Interactive Voice Response service at 800-562-8838.

- *Amounts withdrawn before age 59 ½ may be subject to a 10% federal income tax penalty, applicable taxes, and plan restrictions. Withdrawals are taxed at ordinary income tax rates. See plan information regarding limitations on withdrawals from your retirement account.*
- *Disclaimer: Portfolio growth as described in this article is not guaranteed.*