

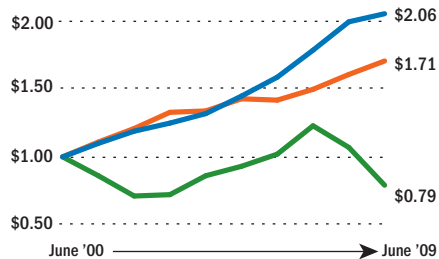


## Maximize Your Savings, Optimize Your Retirement

Whether you work part time or full time at a YMCA, you can save tax deferred in a 403(b) Smart Account, right from your first day of employment.

Download a Voluntary Contributions form at [www.yretirement.org](http://www.yretirement.org).

### Value of \$1 Invested in 2000



- Participants' YMCA Retirement Fund Accounts
- Russell 3000 Index (Stocks)
- Barclays Capital Aggregate Index (Bonds)  
(formerly Lehman Aggregate)



1-800-RET-YMCA (738-9622)  
info@ymcaret.org  
8:45am-6:00pm Eastern Time

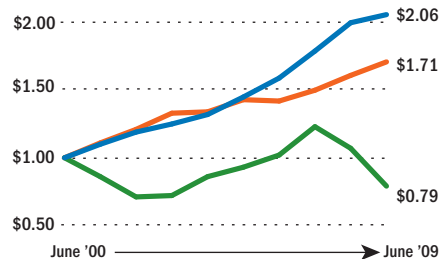


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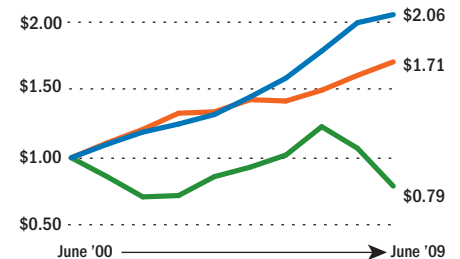


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