



Dear Advertising Director:

Few matters are more important than financial security. Yet, Americans often save too little, save too late, and are not adequately prepared for retirement. As employees, Americans can conveniently save for retirement through the savings plans offered by their employers, but more than one-third of workers do not take advantage of these plans.

The U.S. Department of Labor is working through its Retirement Savings Education Campaign with the Consumer Federation of America's America Saves program to reverse these trends through a national public education campaign called "Build Wealth at Work." This joint initiative carries forward the message of the 2002 National Summit on Retirement Savings with separate advertisements, targeted to each generation, that convey the importance of saving for a lifetime of prosperity and the benefits of saving through workplace retirement plans.

The centerpiece of this national education program is a print public service advertising program with relevant messages for targeted audiences: encouraging workers age 50 and older to increase their saving as retirement gets near; and highlighting how young workers can achieve a secure retirement by saving over their working life. The ads are available in Spanish as well as English and reflect the diversity in America.

The enclosed PSAs ask consumers to take action in two ways. First, readers are encouraged to learn more about saving by contacting the Department of Labor through its toll free number to obtain a copy of the newly updated educational financial planning tool, "Savings Fitness: A Guide Your Money and Your Financial Future," developed by the Department with the Certified Financial Planner Board of Standards, and to discuss any questions with one of the Department's Benefits Advisors. Second, consumers are offered the opportunity to sign up and become an American Saver under the Consumer Federation of America's America Saves at Work program. Employees can learn more about the program and sign up at www.americasaves.org/DOL.

These messages and materials can be used as soon as received and throughout the year. We hope you will publish these ads to educate more Americans on ways to "Build Wealth at Work" and enhance individual prosperity.

Sincerely,

Ann L. Combs
Assistant Secretary
Employee Benefits Security Administration

Stephen Brobeck
Executive Director
Consumer Federation of America

U.S. Department of Labor