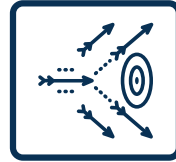


# 10 Warning Signs Your 401(k) Contributions are Being Misused

from the U.S. Department of Labor Employee Benefit Security Administration



Your statement is consistently late or comes at irregular intervals.



Your account balance does not appear to be accurate.



Your employer didn't transmit your contribution timely.



A significant drop in account balance that can't be explained by normal market ups & downs.



Your account statement shows the contribution from your paycheck was not made.



Investments listed on your statement are not what you authorized.



Former employees are having trouble getting their benefits paid correctly & timely.



Unusual transactions, such as a loan to the employer, a corporate officer, or one of the plan trustees.



Frequent & unexplained changes in investment managers or consultants correct amounts.



Your employer has recently experienced severe financial difficulty.