



**Washington Mutual**

If you weren't lucky enough to marry a *millionaire*,  
there may still be ways you could *retire* like one.

Washington Mutual IRA Prospect Remail  
Mature Lift Note 4,991  
WAM-00-005, October 9, 2003

Talk to us about your

**IRA OPTIONS**

- *Now* -

It may not be too late to retire

*in style.*

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Dear John Q. Sample:

There's ordinary retirement—spending long afternoons clipping coupons and catching early bird specials. Then there's the full, rewarding retirement that you deserve. Full and rewarding, however, can be extremely expensive. *In order to retire right, you may need far more in savings than you ever imagined.*

**Talk to us about how our IRAs may be able to help.**

Even if you already have a retirement account or a 401(k), you'll probably still want to hear about everything we can offer with our IRAs. *And if you're completely IRA free, then you should definitely talk to us.*

**Not having an IRA really is an emergency.**

You know that you can't rely on Social Security—and even your 401(k) or other existing plans may not be enough. In today's economy, your retirement needs all the help it can get. *Especially when IRAs offer so many extra advantages...*

**IRAs help keep your savings safe from the IRS.**

Depending on your individual circumstances, *every dime you contribute to a Traditional IRA could be tax deductible.* And that's just the start, because *your contributions can all grow tax deferred.* Or you can get tax-free growth with *non-deductible contributions to a Roth IRA.* (There are exceptions, so it's always a good idea to ask a tax advisor about your particular situation.)\*

**Please don't think that it's too late to start.**

"Better late than never" is perfectly true, of course. And even if you already have an IRA or a 401(k), consider a rollover to a Washington Mutual IRA.

- If you're interested, we'll refer you to our affiliated broker-dealer, WM Financial Services<sup>†</sup>—to help you make up for lost time with more growth-oriented investments with a higher degree of risk. *And they can give you a FREE, no-obligation IRA Review. Just call 1-800-888-0055 to learn more.*
- If you're age 50 or over, we'll tell you about specially increased *Catch-Up Contributions* allowed by the IRS. They could help your IRA grow even faster.\*

**Visit your local Financial Center to open an IRA today.**

If you decide that an IRA makes sense for you, getting started is easy. You can make contributions up to the 2003 maximum of \$3,000 a year—or up to \$3,500 if you're age 50 or over. \* Or if you prefer, you can set up automatic transfers from your checking or savings account and get started with as little as \$5 down and \$25 a month when you open a retirement money market deposit account. That could be the most painless way yet to save for the rich and rewarding retirement that you deserve.

Sincerely,

*Bob Strauss*

Bob Strauss, Financial Center Manager  
1234 Sample St., Anytown, ST 01234, (222) 222-2222

PS: Let us get started on an IRA just for you—or help you with a rollover, if you already have an IRA or an old 401(k). Just call us or stop by your local Financial Center anytime.



**Washington Mutual**

*There could be big money in  
retirement.*

*Find out more about  
your IRA options now.*