

Your Commuter Benefits Program

Brought to you by **WageWorks**[®]

All Aboard. Savings to go — for your commute.

Do you take public transportation to work? Chances are you can save big on taxes.

Train. Bus. Subway. However you ride, the Commuter Benefits Program — sponsored by your employer and brought to you by WageWorks — lets you pay for your eligible transit expenses through automatic, pre-tax payroll deductions. It works virtually anywhere you do. And all it takes is a quick online order to get your transit pass delivered to your home every month.

If you pay to ride to work, you can save. Don't miss out!

Round-trip savings

Saving is simple. Just go online, choose your transit provider and pass, and the rest is automatic. The more you spend, the more you save on your taxes — up to \$1,104 each year. **How?** Keep reading, or visit www.getwageworks.com/commuter.

It's covered!

Train, bus, subway, or vanpool. Chances are they're eligible. The program works for any transit provider, anywhere, nationwide. No matter where you live and work, you're covered.

Easy riding

Stop going out of your way to buy transit passes, standing in line, and waiting for reimbursement. Get your pass mailed directly to your home every month instead.

Traveling companions: Your employer and WageWorks

This program is sponsored by your employer and brought to you by WageWorks — the nation's leading provider of consumer-directed savings and spending accounts.

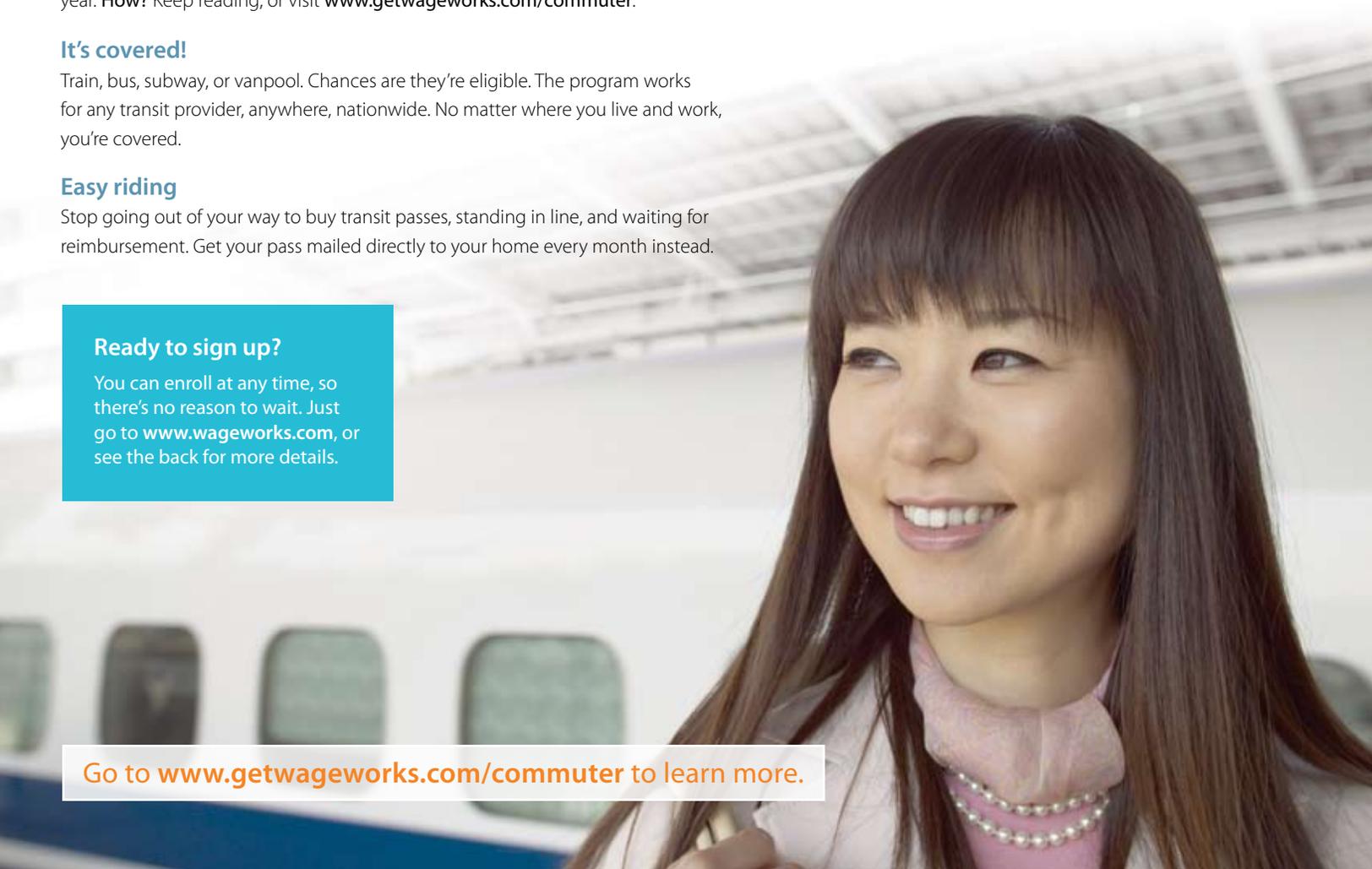
WageWorks sets the standard for convenience and flexibility with easy access to your account, no-hassle payment options, comprehensive online tools, and expert support. Millions of employees nationwide enjoy the WageWorks advantage to save money and make smart choices about their health care, dependent care, and commuter expenses.

See the back for a closer look at how you can save and how much ►

Ready to sign up?

You can enroll at any time, so there's no reason to wait. Just go to www.wageworks.com, or see the back for more details.

Go to www.getwageworks.com/commuter to learn more.



Under the hood: Savings, convenience, and flexibility

Save automatically, every month

The program works by setting aside a portion of your paycheck before taxes are deducted to pay for your qualified public transportation expenses. When you enroll, just select your transit provider and type of pass. It's that simple.

Every month your employer deducts the money automatically, and WageWorks uses it to pay for your transit pass. The program even delivers your pass or tickets by mail each month, in time for the month they're valid — or reloads your SmartCard or other electronic pass. You see your savings on your paycheck, in the form of **reduced tax withholding**. How much depends on your transit expenses and your taxes; check out the table at right to figure your savings.

Hop on anytime — enroll in minutes

There's no annual open enrollment period, so you can sign up or make changes whenever you choose — online or by phone. And because you can also cancel before the monthly cut off, unlike some other pre-tax programs, you don't need to worry about spending your account balance by the end of the year.

How do you ride?

No matter what kind of public transportation you ride to work — if it costs money, the program can probably help you save. Use it for bus service, light rail, regional rail, streetcar, trolley, subway, ferry, or qualifying employee vanpool.

Sign up online

Just visit www.wageworks.com, or call 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

Questions?

For more information about monthly enrollment, participation, and eligible expenses, please visit www.getwageworks.com/commuter. To talk to a trained expert who can help you take advantage of the program, call the **WageWorks Customer Service** at 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time. You can also refer to your employer's benefits materials or ask your benefits department.

Tax savings — see for yourself

Your savings work by lowering the income that's subject to federal income tax, FICA (Social Security), and state income tax (in most states). Your savings depend on your commuting expenses and your tax situation, plus the monthly limits set by the IRS.

Bottom line: **You can save up to \$1,104 a year.** Here's an example — try it yourself, or visit www.getwageworks.com/commuter for an online calculator.

ESTIMATED ELIGIBLE EXPENSES	EXAMPLE	YOUR ESTIMATE
Public transportation	\$230	
Vanpool		
Total	= \$230	=
Total taxes (40%)*	x 0.40	x 0.40
Estimated savings per month**	= \$92	=
Estimated savings per year	= \$1,104	=

* Based on a marginal federal income tax of 25%, FICA (Social Security) tax of 7.65%, and state income tax of 7.35%.

** Tax savings amounts are examples provided for illustrative purposes only. They are based on federal, state, and FICA (Social Security) taxes that you do not have to pay through payroll deductions on amounts used to fund your account. Your actual savings may vary depending on your marginal income tax rate, whether you pay state income taxes, and other factors. Some states do not recognize qualified transportation fringe benefits tax exclusions for this program.