

(Insert Today's Date Here)

Mr. Leonard Stillman
5145 South Mallard Lane
Salt Lake City, UT 84107

Dear Mr. Stillman:

We are making some changes in the current employee retirement policy. I am outlining those changes below:

1. Employees will be able to collect a full retirement benefit at age 63 if they have worked a minimum of 30 years with our company or one of our subsidiaries.
2. Employees with a minimum of 25 years who have reached age 60 will qualify for 85% pension payment option. However, they must request this in writing at least 90 days before their scheduled retirement date.
3. Employees will now receive matching funds up to 5% when they contribute to the company's 401k plan.

If you have questions about any of these changes, you may contact our benefits office at 555-2000. These changes will be explained in depth in our next e-newsletter so watch for it in your email inbox.

Sincerely,

Your Name
Benefits Office