



## HOT CAR OR HOT RETIREMENT?

IT'S YOUR CHOICE

Buying that hot car now might cost you a substantial amount of future savings.

Why should you care? Because you want to live well now and through every stage of your life. The choice is yours. Be an active participant in DoD's financial fitness programs and start saving today.

**BE BRAVE AND SAVE**



DEPARTMENT OF DEFENSE  
**CPMS**  
Civilian Personnel Management Service