



Retirement Planning Insights is a unique retirement plan communication tool designed to proactively provide you with the necessary information to accomplish all of the following critical goals:

1. Identify a personal retirement objective;
2. Understand where your current plan will take you;
3. Specifically quantify what gap may exist and how to minimize or eliminate that gap;
4. Provide individual fund-level investment advice to help you allocate your investments among the plan options more effectively

The Retirement Planning Insights reports are delivered directly to your home. If you are a plan participant, we outline the steps to enhance your probability of reaching your retirement goal. If you are a non-participant, we show you the advantages of participating in the plan and provide simple implementation instructions to get you started.

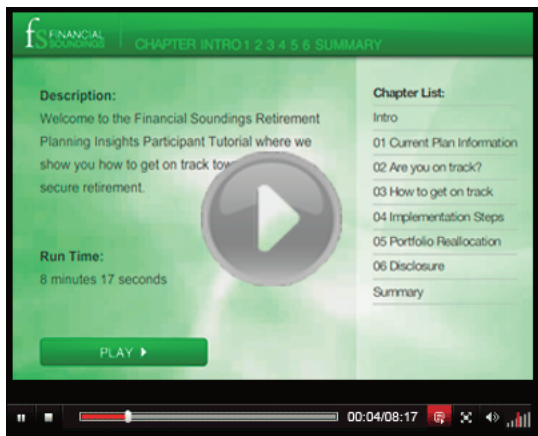
Benefits to you, the employee:

- Personalized gap analysis annually which provides you with a clearer understanding of your retirement income target
- Summary of known relevant income sources (e.g. Social Security, Defined Benefit, Defined Contribution)
- Deferral rate recommendations
- Fund level investment advice
- Simple implementation instructions
- A suggested retirement savings and allocation strategy to increase the probability of reaching your retirement goal

## Understanding Your Report

Our video tutorials assist you in understanding your Insights report.

1. Navigate to: <http://financialsoundings.com>
2. Click on **RETIREMENT PLAN PARTICIPANTS**



## Insights Online Planner

In addition to the Insights Annual Portfolio Review, every employee receives unlimited access to the Insights Online Planner where you can:

- \* View your current Insights Annual Portfolio Review
- \* Make quick modifications to your goals and assumptions (e.g. retirement age, income goal, risk level, contribution rate)
- \* Develop a personal risk tolerance
- \* Add additional assets (including those of your spouse)
- \* Add defined benefit pension information
- \* Add additional income sources and known expenses
- \* Make in depth modifications to your assumptions and goals

### Get Started Today!

1. Navigate to: <http://fsinsights.com>
2. Click on **New User Registration**
3. Complete the Registration and Login