

[Sample Communication 1: 457 Plan Participants]

Introducing *Retirement Planning Insights* Education and Advice Program

To: All XXX 457 Plan Participants

Subject: Exciting new program for all employees



At XXX we are constantly striving to enhance your employee benefits and provide additional value for your retirement. One of the most important benefits we offer is your 457 deferred compensation plan.

To help you get the most of your plan, we are adding a new Education and Investment Advice program called *Retirement Planning Insights*.

The Insights program will provide each of you with a personalized Annual Portfolio Review, illustrating the following for your personal situation:

- A personalized Retirement Wealth target
- An analysis of your chances to achieve that target
- Any shortfall you will likely have at retirement
- Specific changes you can make today in your investment allocation or savings rate to reduce or eliminate any retirement shortfall

Insights will make a computer based analysis of the most effective fund allocation and deferral rate for you, and show you in an easy to read fashion how those changes can positively impact your overall retirement picture. If you decide to implement the recommended changes you will find simple instructions in your Annual Portfolio Review on how to do so. Of course, you're never obligated to do anything. But if you're like most employees you'll find the recommendations to be easy to use and highly effective in maximizing your retirement plan.

Please note that the *Insights* program is being provided to you as a plan benefit from XXX at no cost to you.

Insights will continue to send you an updated report every year. If you have not implemented the recommended changes, you always have the opportunity to do so when your latest Annual Portfolio Review arrives each year. If you have implemented the recommendations, new changes will happen automatically each year and your personalized report will reflect those changes.

Look for your personalized *Insights* report to arrive at your home on or around YY/YY. We're happy you are focused on improving your retirement. We think you'll find Insights helpful.

Good luck;

XXX Benefits Department

[Communication 3: 457 Plan Participants]

***Retirement Planning Insights* Education and Advice Program**

To: All 457 Plan Participants

Subject: *Insights* Video Tutorial

Over the past few weeks you have seen some communication about a new plan benefit XXX is making available to you at no cost, called *Retirement Planning Insights*. The program delivers to each of you an Annual Portfolio Review, which is a personalized report with a series of recommendations for you on fund selection, asset allocation, and possibly a deferral rate change.



To help you make the most of your Annual Portfolio Review, the attached link will take you to a video tutorial that can be viewed as you review your report.

<http://www.financialsoundings.com/Services/InsightsParticipant.aspx>

The video is 8 minutes long and will walk you through each section of your personalized report to help you understand the information developed for you. If you like the recommended changes, you will find that they are easy to implement. The video will show you exactly how simple and quick it is to reallocate your funds.

We hope you take advantage of the personalized information made available to you through the *Insights* program. We want your retirement to be the best time of your life. After all, you've worked hard to get there!

Good luck;

XXX Benefits Department

[Sample Communication 1: 457 Plan Non-Participants]

Introducing *Retirement Planning Insights* Education and Advice Program

To: All XXX Employees not currently participating in the 457 Plan

Subject: Exciting new program for all employees

At XXX we are constantly striving to enhance your employee benefits and provide additional value for your retirement. One of the most important benefits we offer is your 457 deferred compensation plan. To help you get started in your plan, we are adding a new Education and Investment Advice program called *Retirement Planning Insights*.



The Insights program will provide each of you with a personalized *Retirement Plan Analysis report*, illustrating the following for your personal situation:

- The benefits of using your pre-tax 457 plan
- A personalized Retirement Wealth target
- An analysis of your chances to achieve that target
- Any shortfall you will likely have at retirement
- Specific changes you can make today in your investments allocation or savings rate to reduce or eliminate any retirement shortfall

Insights will make a computer based analysis of the most effective fund allocation and deferral rates for you, and show you in an easy to read fashion how getting started can positively impact your overall retirement picture. If you decide to enroll into the 457 plan, you will find simple instructions in your *Retirement Plan Analysis* on how to do so. Of course, you're never obligated to do anything. But if you're like most employees you'll find the recommendations on how to get started to be easy to use and highly effective in maximizing your retirement plan.

Please note that the *Insights* program is being provided to you as a plan benefit from XXX at no cost to you.

Insights will continue to send you an updated report every year. If you have not implemented the recommended changes, you always have the opportunity to do so when your latest *Retirement Plan Analysis* arrives each year. If you have implemented the recommendations, new changes will happen automatically each year and your personalized report will reflect those changes.

Look for your personalized *Insights* report to arrive at your home on or around YY/YY. We want your retirement to be the best it can be!

XXX Benefits Department

[Sample Communication 4: 457 Plan Non-Participants]

***Retirement Planning Insights* Education and Advice Program**

To: All XXX Employees not currently participating in the 457 Plan

Subject: Start Saving Now: A few years makes quite a difference

Allowing your money to work for you over time is the most effective way to build your retirement plan savings. And it's never too late to start. Even a few years can make a big difference. Consider the following example of twins who decide to save for their retirement.



Twin 1 starts saving at age 18 and saves \$2000 annually until age 28. She's invested a total of \$20,000 over those ten years.

Twin 2 starts at age 28 and saves \$2000 annually until she retires at age 65. She's invested a total of \$74,000 over those 37 years.

If they both earn 8% interest all those years guess who has more money for retirement when they are 65? Despite what seems logical, Twin 1 wins easily! She has over \$ 660,000* saved for retirement while Twin 2 has about \$450,000*, even though she invested \$54,000 more of her own money. Twin 1 had the benefit of time and let it work for her. So don't wait. No matter what your age today, getting started in your 457 plan will make a difference in your retirement. Waiting even a few more years can cost you a lot.

Getting started in your 457 plan is easy. Especially now that we are making available to each of you a new Education and Advice program called *Retirement Planning Insights*. The program will provide you a personalized annual report called Retirement Plan Analysis which will be mailed directly to your home. It will provide you with a personalized retirement goal, and specific recommendations for reaching that goal, and will show you examples of starting your plan with various contribution levels and what impact those will have on your take home pay. Finally, your report will illustrate the best funds for you to select in starting your 457 plan.

Enrolling is easy. Just follow the instructions in your Retirement Plan Analysis report. **And remember, the *Insights* program is being provided to you from XXX as a plan benefit at no cost to you.**

So, why wait? Look for your report to arrive on or around YY/YY and get started right away.

Retiring successfully is up to you. We're making it easier!

Good Luck!

XXX Benefits Department