



INTRODUCTION

The following step by step instructions will provide you the simple steps to:

- Access the Insights Online Planner
- Register your account
- View your Insights report
- Use ***Design a Custom Strategy*** to:
 1. Make quick modifications to your goals and assumptions (retirement age, income goal, risk level, contribution rate)
 2. Develop a personal risk tolerance
- Use ***Develop a more personalized strategy*** to:
 1. Add additional assets (including those of your spouse)
 2. Add defined benefit pension plans
 3. Add additional income sources and known expenses
 4. Make in depth modifications to your assumptions and goals

** Using ***Design Custom Strategy*** will not update your Insights report online as the output is provided on the screen in real time. If you would like to see the changes reflected in your Insights report, please use the ***Develop a more personalized strategy*** link to make in depth modifications to your assumptions and goals.

1. ACCESS THE INSIGHTS ONLINE PLANNER

<https://gp.newkirkone.com/financialsoundings/login.aspx>

2. REGISTER YOUR ACCOUNT



Welcome to Retirement Planning Insights

Retirement Planning Insights helps participants better understand retirement planning and, more importantly, provides powerful tools which can help you with your planning. Please register or log in below to get started.

New User Registration  Use this link to register if this is your first time using Retirement Planning Insights.

Forgot Your Password? Use this link if you forgot your password or would just like to change it.


Already registered? Login here:

Username:


Password:

1. Click **New User Registration**.
2. Fill in the requested fields, you will be prompted to create a *login ID* and *password*.
3. Click **Register**.
4. Your *login ID* will be associated with your existing Insights account and you will be ready to login for the first time.

3. VIEW YOUR CURRENT INSIGHTS REPORT



Action Plan

Click here to view your current **Insights report** 

Click here to view a detailed summary of your current retirement strategy. [Print Analysis Details](#).

1. From the Insights Action Plan page, click the link to **view your current Insights report**.
2. The Insights report will load in a new internet browser window.
3. To print your Insights report, use the print function within your specific internet browser.

4. DESIGN A CUSTOM STRATEGY

4.1. Make Quick Modifications to Your Personal Assumptions

To develop a more personalized strategy, please click one of the links below:

[Design a Custom Strategy](#) to make quick modifications to your:

- Retirement Age
- Contribution Rate
- Retirement Objectives
- Risk Profile

YOUR CUSTOM STRATEGY

Use the slider bars below or change the values and press **Enter** to adjust your assumptions.


Goals & Assumptions

Your Retirement Age Risk Level
 56 - 83 1 - 100

Income Goal [Use Risk Advisor](#)
 1 - 200%

Savings & Investments for CITY OF DENVER RESTRICTED FINANCIAL SOUNDINGS PROJECT

403(b) Pre-Tax
 0 - 100%



Strategy Results Recalculate automatically ?

1. From the Insights *Action Plan* page, click the link to **Design a Custom Strategy**.
2. **YOUR CUSTOM STRATEGY** will load and take notice of the default retirement age, risk level, and income goal used in your analysis. You will also see your suggested contribution rate.
3. On the bottom of the screen you will see the *Strategy Results* which show your income goal and the probability of meeting that objective.
4. To edit your retirement age, income goal, risk level, or contribution rate, simply move the slider to the desired value or you can input the value directly. You will see the *Strategy Results* recalculate after each field is updated.
5. If you wish to compare your revised custom strategy against your current strategy, click the **Compare Custom Strategy** link at the bottom of the page. You can also choose to reset the screen to the suggested strategy or to accept the custom strategy.

** If you are falling short of your goal; retiring early, saving more, or changing the investment allocation in your portfolio can make a significant difference. Play with different scenarios, but be aware that whatever modifications you make may change the downside risk of your portfolio as outlined at the bottom of the page. Before implementing any modifications ensure that you are comfortable with the changes.

4.2. Develop a Personal Risk Tolerance

To develop a more personalized strategy, please click one of the links below:

[Design a Custom Strategy](#) to make quick modifications to your:

- Retirement Age
- Contribution Rate
- Retirement Objectives
- Risk Profile




Action Plan

Use the Power Strategizer tool below to create a customized investment and savings strategy. Once you are done, click **Compare Custom Strategy** to view a comparison of your current and newly customized strategy. After reviewing this comparison, you will be able to select your funds. If you are satisfied with your custom strategy, click **Accept Custom Strategy** and proceed to select your investments.

YOUR CUSTOM STRATEGY

Use the slider bars below or change the values and press **Enter** to adjust your assumptions.

Goals & Assumptions

Your Retirement Age 56 - 83		66	Risk Level 1 - 100		50
Income Goal 1 - 200%		70	Use Risk Advisor		

1. From the Insights *Action Plan* page, click the link to **Design a Custom Strategy**.
2. Under *YOUR CUSTOM STRATEGY*, click the link to **Use Risk Advisor**.
3. A 10 question *Risk Advisor* questionnaire will load in a new browser window.
4. Answer the questions to the best of your ability and you will be provided with a personal risk tolerance score.
5. Click **Return to Strategy Builder** and you will see that the *Risk Level* was updated with your new risk tolerance score.


5. DEVELOP A MORE PERSONALIZED STRATEGY (STRATEGY BUILDER)

5.1. Add Additional Assets

Develop a more personalized strategy

- Add details about your income needs and outside investments.
- Consider investing recommendations based on information about you.
- Implement a personalized action plan.

1. From the Insights *Action Plan* page, click the **Develop a more personalized strategy** link.
2. You will see *Building Your Retirement Income Strategy* which outlines the features of the planning tool. Please read this section and click **Next**.
3. You will now see the *Getting Started* section where you will see questions related to your marital status, spousal retirement plans, pensions, IRA's, other sources of income, and expenses. Please answer each question to the best of your ability as your answers will impact the questions that are posed in the following sections. Click **Next**.
4. The *Personal Information* screen allows you to update your age, salary, and retirement age along with your spouse's information. Please add/edit these values and click **Next**.
5. The *Current Investments* screen shows a breakdown of your current retirement plan investments by fund. Click **Add Other Investments**. You will see a new section titled *Add Investments* load in a new browser window.
6. Select the plan that you would like to add: *Your IRA Plan*, *Spouse 401(k) Plan*, or *Spouse IRA plan*.



Add Investments

1 Select Plan/Account: ▼

2 Enter Investment Name: ▼

Enter the name, ticker or partial name of your investment into the

The screenshot shows a web form titled "Add Investments". It has two main sections. The first section is labeled "1 Select Plan/Account:" and contains a dropdown menu with "Your IRA Plan" selected. The second section is labeled "2 Enter Investment Name:" and contains a text input field with "Your IRA Plan" entered. Below the input field, there is a prompt: "Enter the name, ticker or partial name of your investment into the".

7. Click on **Search Investments** and then enter the name, partial name, or ticker symbol to search for your specific investment. Browse the list for your investment and click to highlight.

Select the appropriate investment or category from the list.

Search Investments

Select Asset Category

Enter investment name or ticker and click the "Search" button:

Fid

- Fidelity Advisor Large Cap Value Fund (D)
- Fidelity Advisor Large Cap Value Fund (C)
- Fidelity Advisor Large Cap Value Fund (I)**
- Fidelity Advisor Large Cap Value Fund (T)
- Fidelity Advisor Latin America Fund (A)
- Fidelity Advisor Latin America Fund (B)

8. Alternatively, if you don't know the investment name or ticker, or have cash, CDs, or other investments, use the **Select Asset Category** option to add these items to your list.

Select the appropriate investment or category from the list.

Search Investments

Select Asset Category

Select asset category that most closely describes the asset:

- Cash
- Diversified Bonds
- Diversified Equities
- Intermediate Bonds**
- Large Stocks

9. Enter the account balance for the selected investment and click **Add Entry**.
***Do not use commas when entering this figure.**
10. You will now see the additional assets referenced on the bottom of the Current Investments screen.
11. To add additional assets, click on **Add Other Investments** and follow the previous steps.
12. Once all assets are entered, click on **Next**.

5.2. Add Defined Benefit Pension Plans

Add Entry

PENSIONS

Description ?	Person ?	Age ?	Annual Amount ?
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text" value="Participant"/>	<input style="width: 90%;" type="text" value="60"/>	<input style="width: 90%;" type="text" value="\$0"/>

To delete an entry, click the X icon next to the pension you want removed. The entry will be permanently deleted from the list.

1. From the Insights *Action Plan* page, click the **Develop a more personalized strategy** link.
2. During the *Getting Started* questionnaire, be sure to answer Yes to the “Will you or your spouse receive pension payments?” question.
3. Scroll through to the page titled *Pensions*.
4. Click the **Add Entry** button and proceed to add the *Description*, *Person*, *Age* and *Annual Amount* values.
5. Once completed, click **Next**.

5.3. Add Additional Income Sources and Known Expenses

Add Entry

OTHER INCOME AND EXPENSES

Description ?	Type ?	Annual Amount ?	Start Year ?	End Year ?
<input style="width: 90%;" type="text" value="New Item"/>	<input style="width: 90%;" type="text" value="Income"/>	<input style="width: 90%;" type="text" value="0"/>	<input style="width: 90%;" type="text" value="2008"/>	<input style="width: 90%;" type="text" value="2008"/>

To delete an entry, click the X icon next to the income/expense you want removed. The entry will be permanently deleted from the list.

1. From the Insights *Action Plan* page, click the **Develop a more personalized strategy** link.
2. During the *Getting Started* questionnaire, be sure to answer **Yes** to “Do you have – or expect to have - other sources of income prior to retirement?” if you want to add any additional income sources. Be sure to answer **Yes** to “Do you expect to have major expenses between now and retirement?” if you want to add any known expenses.
3. Scroll through to the page titled *Other Income & Expenses*.
4. Click the **Add Entry** button and proceed to add the *Description*, *Type*, *Annual Amount*, and *Start/End Year*.
5. Once completed, click **Next**.

5.4. Make In Depth Modifications to Your Assumptions and Goals

GOALS & ASSUMPTIONS

Starting Assumptions

	Participant	Spouse
Annual Salary Growth:	4 %	3 % ?
Life Expectancy:*	82	84 ?
Social Security Start Age:*	67	67 ?
Social Security Monthly Benefit:*	1479	1078 ?
Legacy at Death:	0 ?	

Denotes that a system-calculated value is available for the field. Put your mouse over the icon to see the system value. Click the calculator icon to use the system value.

Retirement Income Goal
Before you can build a plan for your retirement, you need to set a reasonable goal. Enter the percentage of your current income that you expect to need in retirement.

Retirement Income Goal: % ?

Risk Tolerance
Your tolerance for risk is an important part of your investment strategy. The system will help you determine an investment mix based on your risk level. The risk scale ranges from 1 (most conservative) to 100 (most aggressive). Select one of the following options to determine your risk level.

Use Risk Advisor score. The Risk Advisor uses your responses to some simple questions to calculate your risk level. [Click here to start the Risk Advisor](#)

Ignore Risk Tolerance (assumes the most aggressive risk level of 100)

Use my own value of

Investment Portfolios to Include in Your Analysis
By default, your analysis includes information from the additional portfolios (i.e. IRA, Spouse 401(k)) that you entered. Check the box below if you want to exclude these portfolios from your analysis.

EXCLUDE additional portfolios from analysis.

*Assumptions have been made about your life expectancy, your salary growth and your projected Social Security benefits. You may override any of these assumptions with your own values if you desire.

1. From the Insights *Action Plan* page, click the **Develop a more personalized strategy** link.
2. Scroll through to the page titled *Setting Goals*.
3. Where you see fit, make modifications to your: *Annual Salary Growth, Life Expectancy, Social Security Start Age and Monthly Benefit, Legacy at Death, Retirement Income Goal, and Risk Tolerance*.
4. When completed, click **Next** and you will be forwarded to the the *Action Plan* page to view your new results.
5. To view your updated report, click on the **Insights report** link.

6. WORKSHEET

PERSONAL ASSUMPTIONS

Retirement Age _____
 Contribution Rate _____
 Retirement Income Goal _____
 Risk Tolerance (1-100) _____

ADDITIONAL ASSETS

Retirement Plans

	YOU	SPOUSE
Name/Asset Class	_____	_____
Balance (\$)	_____	_____
Name/Asset Class	_____	_____
Balance (\$)	_____	_____
Name/Asset Class	_____	_____
Balance (\$)	_____	_____
Name/Asset Class	_____	_____
Balance (\$)	_____	_____

IRA's

Name/Asset Class	_____	_____
Balance (\$)	_____	_____
Name/Asset Class	_____	_____
Balance (\$)	_____	_____
Name/Asset Class	_____	_____
Balance (\$)	_____	_____
Name/Asset Class	_____	_____
Balance (\$)	_____	_____

Household Taxable Portfolio Plans (Mutual Funds, Stocks, Bank Accounts, CD's)

Name/Asset Class	_____	_____
Balance (\$)	_____	_____
Name/Asset Class	_____	_____
Balance (\$)	_____	_____
Name/Asset Class	_____	_____
Balance (\$)	_____	_____
Name/Asset Class	_____	_____
Balance (\$)	_____	_____

ANNUAL SAVINGS

Retirement Plan Savings (% of salary OR annual \$)

pre-tax _____
after-tax _____

IRA Savings (% of salary OR annual \$)

pre-tax _____
after-tax _____

Other Tax Deferred Savings (% of salary OR annual \$)

pre-tax _____
after-tax _____

Annual Portfolio Savings (annual \$)

after-tax _____

DEFINED BENEFIT PENSION PLAN

Description _____
Annual Amount (\$) _____

OTHER INCOME SOURCES

Description _____
Annual Amount (\$) _____
Description _____
Annual Amount (\$) _____

EXPENSES

Description _____
Annual Amount (\$) _____
Description _____
Annual Amount (\$) _____
Description _____
Annual Amount (\$) _____