

SAMPLE NON-PARTICIPANT
 123 SAMPLE RD.
 ALPHARETTA, GA 30009

YOUR Retirement Plan Analysis



Sample Company Retirement Savings Plan

Name:	SAMPLE NON-PARTICIPANT	Current Annual Salary:	\$44,491
Age:	38	Projected Salary Growth Rate:	3%
Retirement Age:	65	Projected Salary at Retirement:	\$98,828

In this retirement plan analysis YOU will receive:

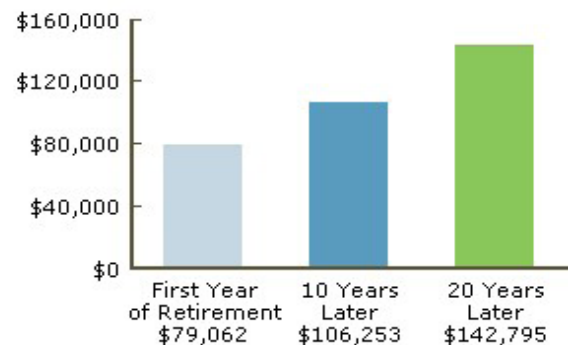
1. Current Retirement Plan Analysis.
2. Sample Paycheck Analysis and Future Value Projections.
3. Suggestions On How to Invest to Improve Your Chances of Success.

Current Retirement Plan Analysis

How much income will YOU need in retirement?

- We suggest that you plan on at least 80% of your final year's income to maintain your lifestyle during your retirement years.
- Based on your current salary of \$44,491, and a growth rate of 3%, it is estimated that your salary in your final year before retirement will be \$98,828. This means you should plan on needing an income of \$79,062 in your first year of retirement.
- Including continued increases in the cost of living during retirement, your income needs will also continue to rise. You'll need even more retirement income if you don't have good post-retirement health and drug insurance to cover what Medicare doesn't.

Income Needs During Retirement



Assumptions have been made to create this report. Assumptions are not guaranteed. For example, your salary may or may not increase at the stated rate, your employer contribution may change or be eliminated, and/or inflation may or may not grow at the assumed rate of 3%. Also, the report is only based on limited information your employer and record keeper have about your retirement account services.

Where will YOUR retirement income come from?

When planning for retirement you have the following major sources of income:

- 1 Social Security
- 2 Pension
- 3 Retirement Plans
- 4 Other Savings



Currently, because you are not participating in the retirement plan, you are relying entirely on Social Security, pension, and other savings to provide the income you will need in retirement.

This illustration, and our suggestions about how much you need to save for retirement, are based on several assumptions, including that you remain employed, your wages increase as we assumed (see the first page), your employment continues to qualify for credit toward Social Security benefits, and there are no changes in any law concerning Social Security.

Are YOU on track to meet your goals?

CAUTION!

You are not on track and have a low likelihood of meeting your retirement goals.

Based on your income needs during retirement you will need **\$79,062** in your first year of retirement. Without participating in the retirement plan and without other savings you will most likely only cover **\$19,980**, or **25%** of your income need. This means you have a shortfall of **\$59,082** and a low likelihood of meeting your retirement objectives. We suggest you should target at least a **90%** probability in order to plan appropriately.

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Our illustrations about your probability of reaching your retirement goal is based on assumptions, forecasts, and simulations about what the future might be like. See the last page and our Disclosure Statement for more information.



YOUR retirement objectives

First Year Income: \$79,062

Retirement Age: 65

YOUR savings rate options

	Option 1	Option 2
First Year Income	\$79,062 or 80%	\$79,062 or 80%
Your Contribution Pre-tax	2%	5%
Employer Match	1%	2.25%
Employer Contribution	4%	4%
Risk Level (on a scale from 0-100)	61	61
Projected Wealth at Retirement	\$323,829	\$515,244
Likely Additional Retirement Income	\$23,288	\$37,053
Probability of attaining retirement objective	10%	46%

A 2% contribution to your plan could increase your retirement savings by \$323,829

A 5% contribution to your plan could increase your retirement savings by \$515,244

How Will This Impact MY Paycheck?







Based on your current salary of \$44,491 and a 24% federal tax bracket, the two plans would impact your paycheck approximately as follows:

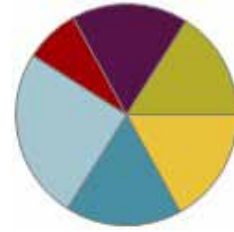
	Option 1: 2%	Option 2: 5%
Projected Savings Per Pay	\$34	\$86
Projected Savings Per Year	\$890	\$2,225
Projected Reduction Per Paycheck	\$26	\$65

SUGGESTED asset allocation

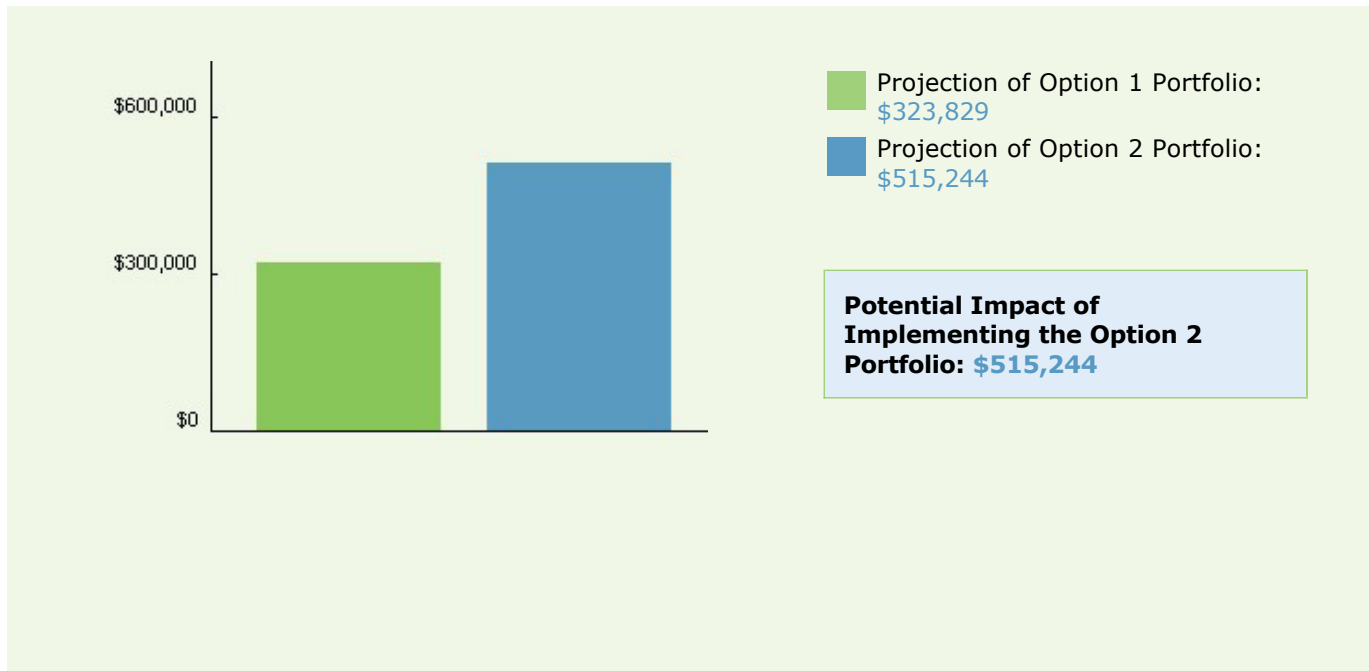
By implementing either of these plans you could increase your probability of reaching your retirement goal. **Option 2** will increase your chances of success in reaching your retirement goal to 46% and could increase your projected wealth at retirement to \$515,244.

For the specific funds available within each asset class for your plan, please refer to the implementation portion of your Annual Portfolio Review.

	Divers Govt Bonds	17%
	Divers US Bonds	17%
	Large Cap Core	25%
	Mid Cap Core	8%
	Small Cap Core	17%
	Divers Intl Eq	16%



Projected WEALTH at retirement



Implementation is EASY

- Step 1:** Determine how much you want to contribute.
- Step 2:** Decide if you would like to use our suggested allocation or make your own investment decision.
- Step 3:** Complete and return Page 5 of this report to your local Payroll Office.

Portfolio Allocation

Please Remember to complete the form for each Retirement Plan on which you would like to implement these suggestions.

SAMPLE NON-PARTICIPANT, 123 SAMPLE Rd., ALPHARETTA, GA 30009

Implementing YOUR portfolio allocation

Sample Company Retirement Savings Plan Allocation

Asset Class	Fund Name	Ticker	Suggested Allocation
Divers Govt Bonds			17%
	VANGUARD INFLATION PROTECTED SECS. FUND (INV)	VIPSX	17%
Divers US Bonds			17%
	VANGUARD TOTAL BOND MARKET INDEX FUND (SIG)	VBTSX	17%
Large Cap Core			25%
	VANGUARD 500 INDEX	VIFSX	25%
Mid Cap Core			8%
	FIDELITY SPARTAN EXTENDED MARKET INDEX	FSEMX	8%
Small Cap Core			17%
	ROYCE LOW-PRICED STOCK FUND (SVC)	RYLPX	17%
Divers Intl Eq			16%
	AMERICAN FUNDS EUROPACIFIC GROWTH FUND (A)	AEPGX	16%
Totals			100%

To get started in the plan, please identify your desired deferral amount (dollar amount per pay period)

\$ _____

Employee Name _____

Employee Signature _____ Date _____ Phone # _____

To accept the suggested allocation for the Retirement Plan, check here.

Please sign and return this form to your local Payroll Office, be sure to keep a copy for your records.

Important information about this Investment Management

Financial Soundings Investment Advisor, LLC's ["we", "us", "our"] Retirement Planning Insights can help you decide how much to save for retirement, and how to invest your Plan account.

How we form our investment advice: Our Retirement Planning Insights service uses portfolio-optimization and "Monte Carlo" stochastic simulation methods to illustrate for you the contributions rates and investment mix that could help you increase the likelihood that you'll meet your retirement-planning goal.

Our advice is based on assumptions: Our math takes as given what you (or your Employer) told us about your age, when you'd like to retire (or, if you didn't tell us, an assumed retirement age), other facts or assumptions shown on the first page, and some other facts if you told us. We use an assumption about how long you'll live. Along with this, contributions and your willingness to take investment risk are the key "drivers" of how likely it is that what you're doing now – or what you might choose to do – will help you achieve your retirement-planning goal. (If you didn't tell us about your tolerance for investment risk, we assumed a "medium" tolerance for whatever we don't estimate based on how many years there are until your desired or assumed retirement age.) We "put a number on" this probability by making assumptions about several different future investment scenarios, simulating what would happen under each, and expressing all this as a kind of weighted average. Of course, no one can predict the future.

Asset-allocation recommendation: For our asset-allocation recommendation, we do the math to find the mix of asset classes - using only those available under your Plan's investment options - that, based on expected-return assumptions and simulations, might achieve a desired long-term investment return without taking more risk than you're willing to accept, or at the probability of "success" that you asked us to illustrate. Our recommendations are only for your Plan account.

Fund recommendations: Because our asset-allocation recommendations are about how much of your Plan account you should allocate to each asset class, we recommend that you "fill" the amount that you decide to invest in an asset class by choosing one or more diversified Funds for each asset class. For our recommendations about particular Funds (rather than asset classes), INSIGHTS looks only to the options on your Plan's investment menu. Further, we restrict our analysis to Funds that are registered with the Securities and Exchange Commission. To learn about a Fund, including an explanation of its investment policies and methods, read the Fund's prospectus – or at least its profile or fact sheet. While we're responsible for our mathematical evaluation (using the weighting of factors you asked for), of a Fund's past performance, we have no responsibility for any information furnished by, on behalf of, or about a Fund. A Fund's past performance doesn't predict its future performance.

We give advice; you decide: All decisions remain with you. Although we try to make it easy for you, you make your decisions and give your instructions. You may fully accept our recommendations, or change your contribution rate and investment directions to suit what makes sense to you. You're in the driver's seat; you decide.

Who's responsible: You're responsible (and your Plan's fiduciaries are not responsible) for anything that results from your decision, choice, or direction. Your Employer or Plan fiduciary wants to make it convenient for you to get investment advice; but this doesn't mean that they're responsible for our recommendations.

Our fee: Our fee is paid without separately charging your Plan account. Unless your Employer pays our fee from its money, your Plan account bears our fee indirectly to the extent that it's affected by other service providers' and investments' fees.

For more information: To get our Disclosure Brochure, Code of Ethics, Privacy Policy, or other documents, visit our website at www.FinancialSoundings.com, e-mail us at info@FinancialSoundings.com, telephone us at 678-393-8222, or send your request to our fulfillment service center: 1055 Powers Place, Suite A, Alpharetta, GA 30009. Information about us also is available on the Internet at www.adviserinfo.sec.gov, but registration as an investment adviser does not imply any level of skill or training.

All information is subject to your Plan's written agreement with us. There is no agreement between you and us. If you want to read your Plan's agreement, you must send your written request to your Plan's administrator.