

SAMPLE PARTICIPANT  
123 SAMPLE RD.  
ALPHARETTA, GA 30009

YOUR Annual Portfolio Review



Sample Company Retirement Savings Plan

Name:	SAMPLE PARTICIPANT	Current Annual Salary:	\$67,683
Age:	44	Projected Salary Growth Rate:	3%
Retirement Age:	65	Projected Salary at Retirement:	\$125,911

In this retirement plan analysis YOU will receive:

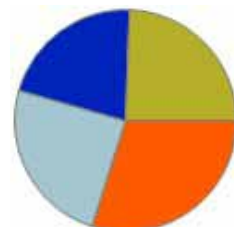
1. A Personalized Assessment of Your Current Retirement Account Investments;
2. An Indication If You Are On Track To Meet Your Retirement Goals;
3. Suggestions On How To Improve the Probability of Achieving Your Retirement Objectives and
4. **Simple Implementation Instructions to adopt these suggestions.**

Current Contribution Rate

Pre-tax:	7%
Employer Match:	2.5%
Employer Contribution:	4%
Account Balance:	\$57,706

Plan Asset Balances

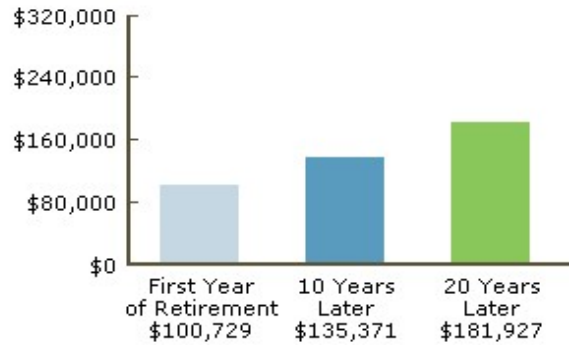
Large Cap Value	29.91%
Large Cap Core	24.52%
Large Cap Growth	21.13%
Divers Intl Eq	24.44%



## 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 **\$67,683**, and a growth rate of **3%**, it is estimated that your salary in your final year before retirement will be **\$125,911**. This means you should plan on needing an income of **\$100,729** 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



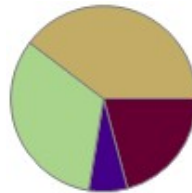
Assumptions have been made to create this report. Assumptions are not guaranteed. For example, your salary may or may not increase at the stated rate, your employer contribution may change or be eliminated, and/or inflation may or may not grow at the assumed rate of 3%. Also, the report is only based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

Your sources of retirement income



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 approximately **\$100,729** in your first year of retirement. Your current retirement savings of **\$57,706** combined with your current investment elections, plus Social Security and pension will most likely only cover **\$67,723**, or **67%** of your income need. This means you have a shortfall of **\$33,006** and a **low 43%** 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: \$100,729

Retirement Age: 65

## YOUR retirement plan

	CURRENT plan	SUGGESTED plan
First Year Income	\$100,729 or 80%	\$88,137 or 70%
*Your Contribution Pre-tax	7%	12%
Employer Match	2.5%	2.5%
Employer Contribution	4%	4%
Risk Level (on a scale from 0-100)	100	61
Projected Wealth at Retirement	\$641,651	\$969,797
Likely Retirement Income	\$39,931	\$60,352
<b>Probability of attaining retirement objective</b>	<b>43%</b>	<b>88%</b>

\*Our recommendations and projections consider IRS deferral limits based only on your current age.

## SUGGESTED asset allocation

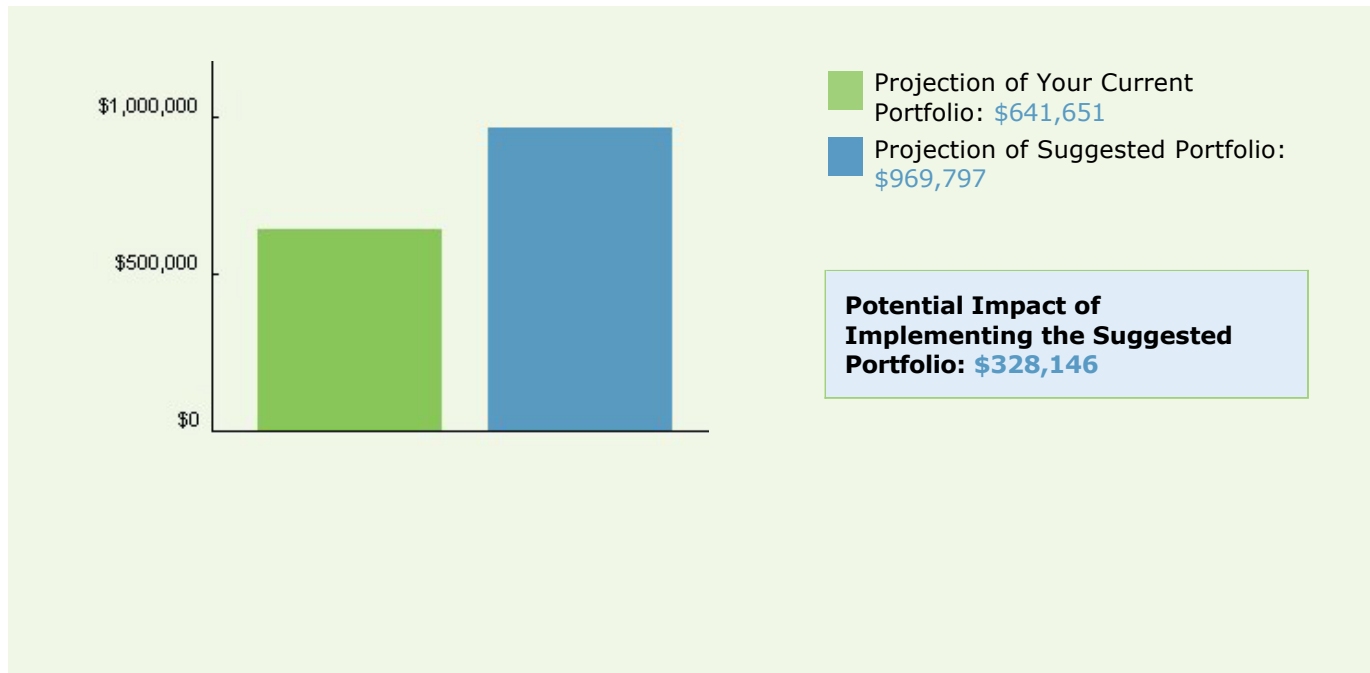
By implementing this suggestion you could increase your probability of reaching your retirement goal from 43% to 88% and could increase your projected wealth at retirement from \$641,651 to \$969,797

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



### Retirement Planning Insights Suggested Modifications Include:

1. Changing your Pre-tax Contribution to 12%;
2. Changing the allocation of your existing assets and contributions.

Please remember that you need to follow the instructions below for both the contribution change (How to Change Your Pre-Tax Contribution) and the allocation change (How to Have Your Assets Invested) if you wish to implement these changes.

### Implementation is EASY

#### Step 1 - How to Change Your Pre-tax Contribution:

To change your pre-tax contribution to the recommended amount, or any other level of contribution, you can either:

- Log into your account on the Record Keeper website: [retire.recordkeeper.com](http://retire.recordkeeper.com)
- Call into the Record Keeper Client Service Center: 1.888.XXX.XXXX
- Visit your local Payroll office

### Impact to YOUR paycheck

Based on your current salary of \$67,683, and a 24% federal tax bracket, if you implement these suggestions, the additional savings of \$130 in your retirement plan each pay will only impact your bi-weekly paycheck by approximately \$99. For a more precise assessment of the impact of these changes, please refer to the paycheck analyzer on our website.

## Portfolio Reallocation

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

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

### Implementing YOUR portfolio reallocation

Sample Company Retirement Savings Plan Allocation

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

### Step 2 - How to Have Your Assets Invested:

If you would like to implement the personal recommendation made in your Annual Portfolio Review, you can either:

- Log into your account on the Record Keeper website: [retire.recordkeeper.com](http://retire.recordkeeper.com)
- Call into the Record Keeper Client Service Center at 1.888.XXX.XXXX

Implementing your recommended portfolio is a two step process:

- Change your investment elections going forward; and
- Rebalance to reallocate your existing account balances

This will ensure your existing balances will match your future elections.

## 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](http://www.FinancialSoundings.com), e-mail us at [info@FinancialSoundings.com](mailto: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](http://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.