RETIREMENT
PLANNING
INSIGHTS

Retirement Readiness Analysis

sampleCompany

3/1/2011

Sample Company
Retirement Savings Plan

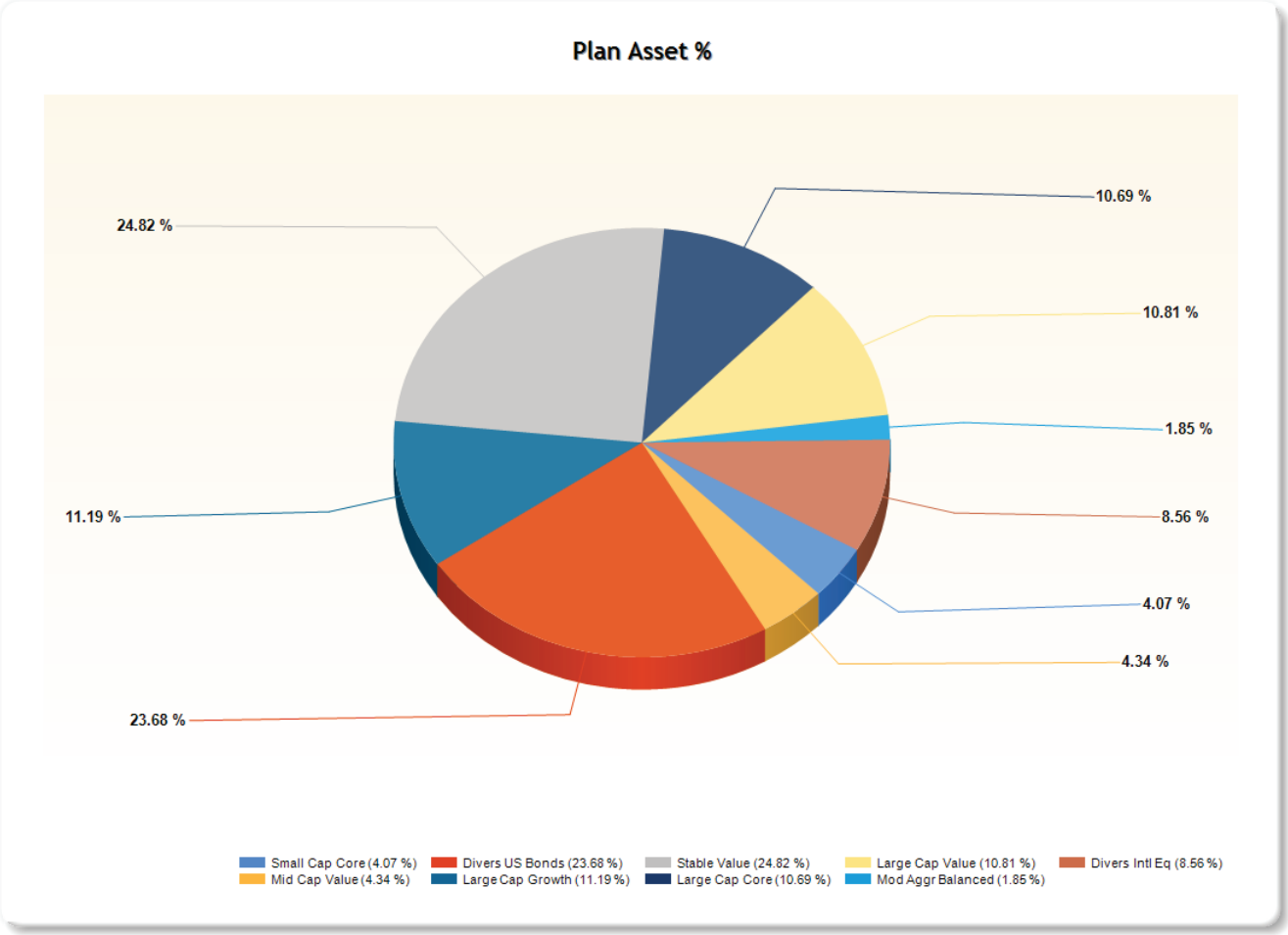
RETIREMENT PLANNING INSIGHTS

CASE DEMOGRAPHICS SNAPSHOT

Employer Contribution: 4.5%
Employer Match Formula:
100% of the first 3%
50% of the next 3%

Plan Participants: 2455
Total Plan Assets: $124,580,600.00

PLAN ASSETS



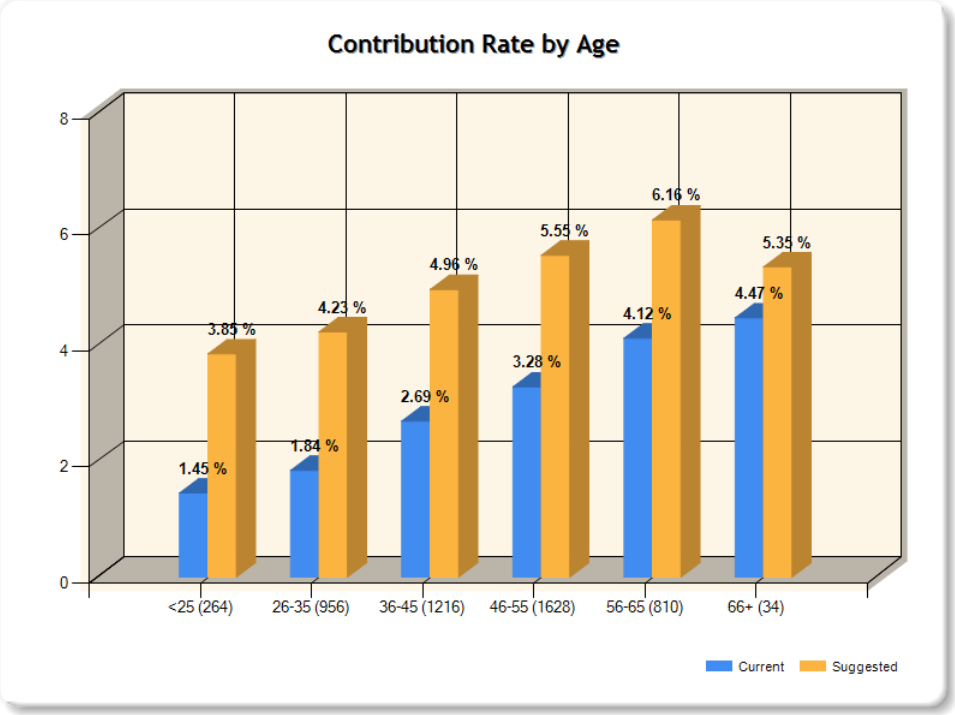
PLAN CONTRIBUTIONS

Average Plan Contribution Rate (pretax)

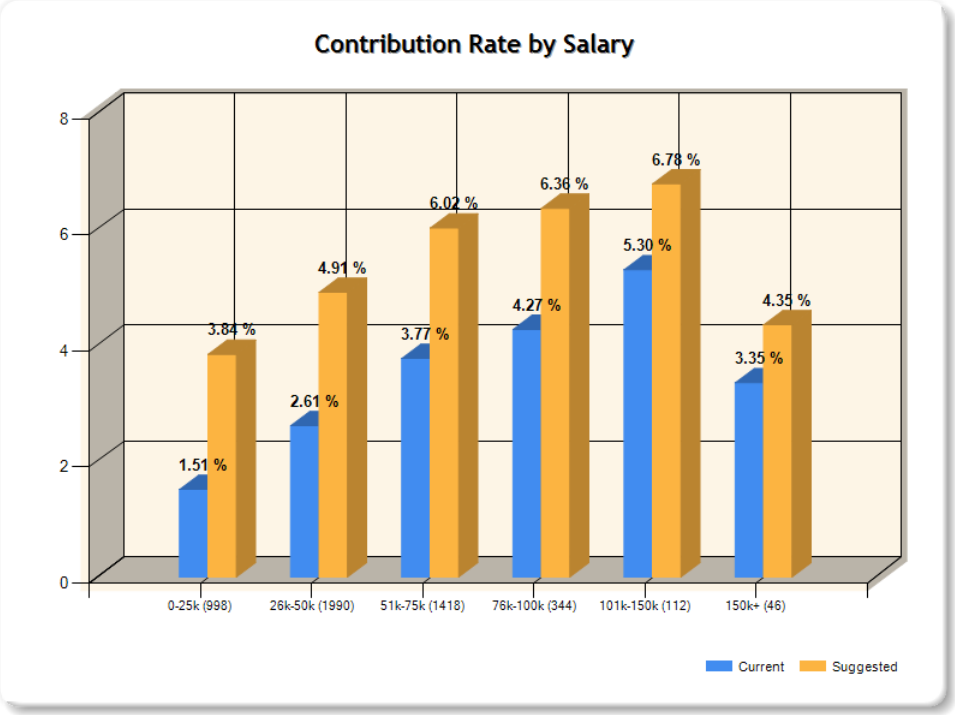
Current: 2.9%

Suggested: 5.15%

Age	Current Rate (%)	Suggested Rate (%)
<25 (264)	1.45	3.85
26-35 (956)	1.84	4.23
36-45 (1216)	2.69	4.96
46-55 (1628)	3.28	5.55
56-65 (810)	4.12	6.16
66+ (34)	4.47	5.35



Salary	Current Rate (%)	Suggested Rate (%)
0-25k (998)	1.51	3.84
26k-50k (1990)	2.61	4.91
51k-75k (1418)	3.77	6.02
76k-100k (344)	4.27	6.36
101k-150k (112)	5.30	6.78
150k+ (46)	3.35	4.35



Investment Analysis

The **Number of Investments** is calculated by determining the number of funds that make up the current and suggested portfolios.

Average Number of Investments

Current: 5.61

Suggested: 7.83

Number of Investments by Age:

<25
Current Allocation: 8
Suggested Allocation: 4

26-35
Current Allocation: 8
Suggested Allocation: 5

36-45
Current Allocation: 7
Suggested Allocation: 6

46-55
Current Allocation: 7
Suggested Allocation: 6

56-65
Current Allocation: 7
Suggested Allocation: 6

66+
Current Allocation: 5
Suggested Allocation: 6

Portfolio Risk is measured by calculating the standard deviation of the portfolio. Standard deviation is a historical measure of investment volatility or risk. The higher the number, the higher the risk associated with the portfolio. Higher risk portfolios typically contain higher equity percentages.

Portfolio Risk by Age:

<25
Current Portfolio: 75
Suggested Portfolio: 66

26-35
Current Portfolio: 74
Suggested Portfolio: 70

36-45
Current Portfolio: 58
Suggested Portfolio: 60

46-55
Current Portfolio: 45
Suggested Portfolio: 44

56-65
Current Portfolio: 34
Suggested Portfolio: 33

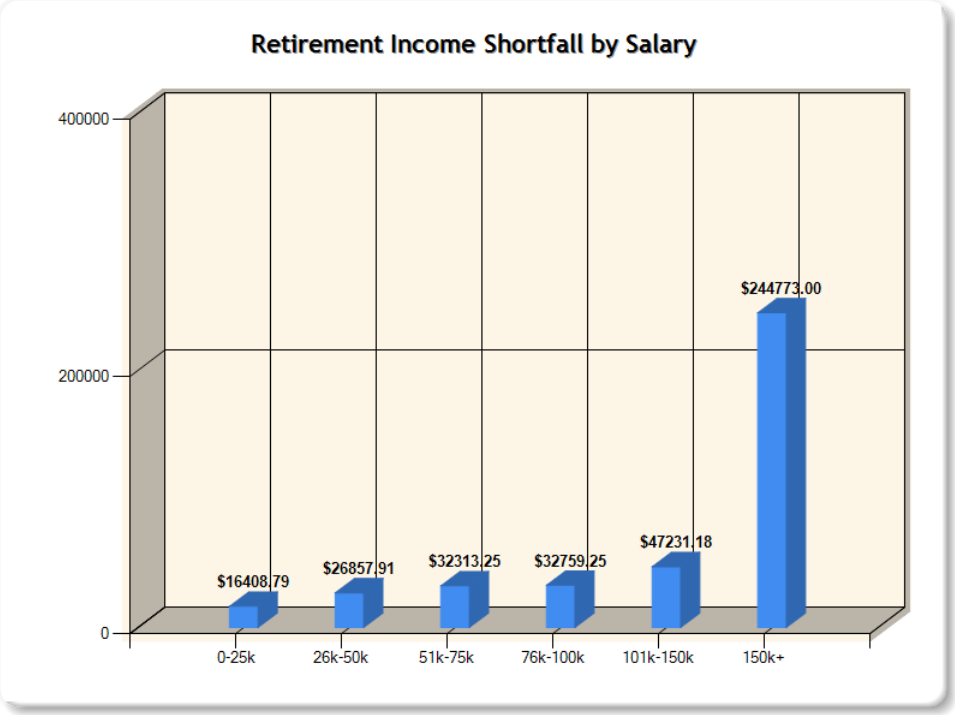
66+
Current Portfolio: 19
Suggested Portfolio: 26

GAP ANALYSIS

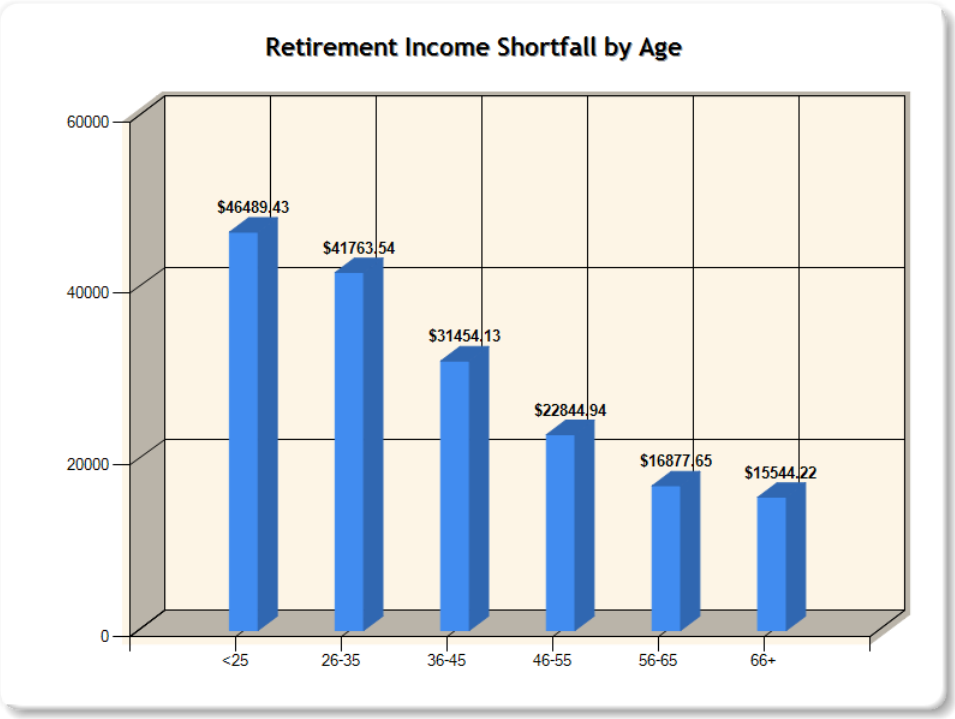
Retirement Income Shortfall is calculated by totaling all retirement income sources using the projections for the first year of retirement. This annual income estimate includes all retirement plans, pension plans, Social Security and any outside assets that may have been entered using the Online Planner. This value is then subtracted from the Retirement Income Goal to produce the Retirement Income Shortfall.

Average Retirement Income Shortfall: $29,399.00

Salary	Shortfall ($)
0-25k	16408.79
26k-50k	26857.91
51k-75k	32313.25
76k-100k	32759.25
101k-150k	47231.18
150k+	244773.00



Age	Shortfall ($)
<25	46489.43
26-35	41763.54
36-45	31454.13
46-55	22844.94
56-65	16877.65
66+	15544.22



GAP ANALYSIS IMPACT - continued

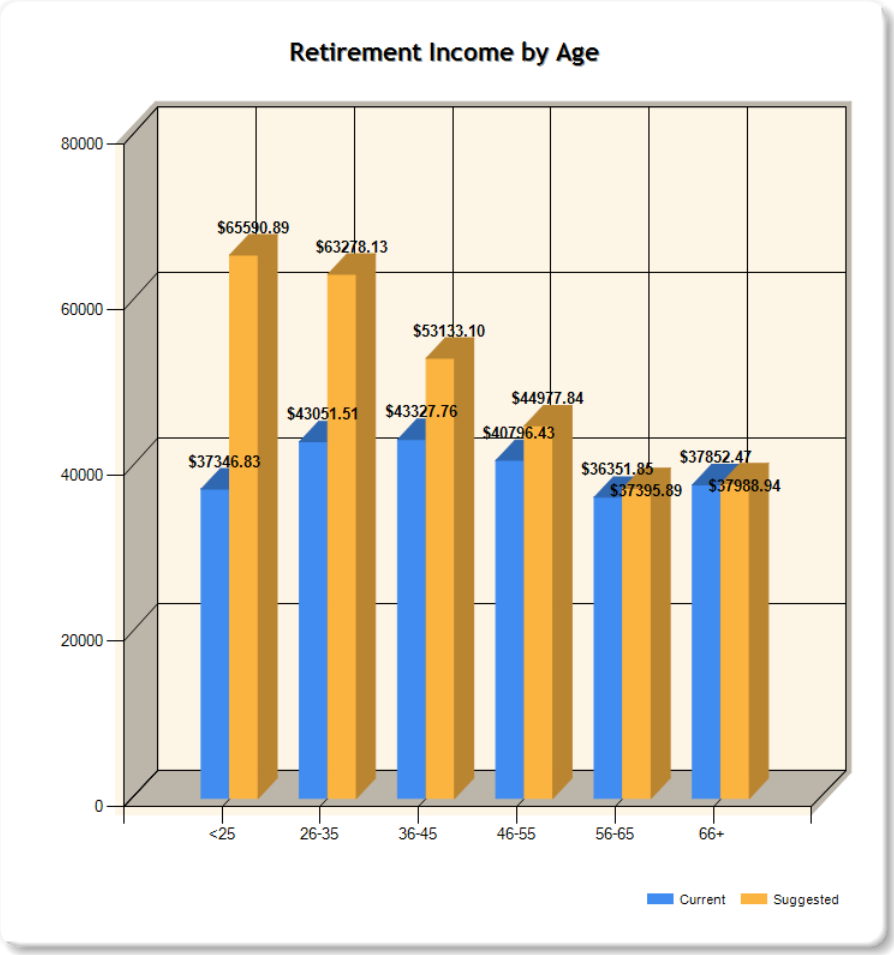
The likely **Retirement Income** values for both the current and suggested strategies are calculated using a Monte Carlo Simulation Engine. The engine uses a parametric simulation methodology to generate future portfolio wealth values for each asset pool annually from the current year through the participant's retirement age. The total wealth values are then annuitized to calculate the likely retirement income.

Average Retirement Income

Current: $40,924.00

Suggested: $50,372.00

Age	Current Projected Income ($)	Suggested Projected Income ($)	**Impact**
<25	37346.83	65590.89	**28244.06**
26-35	43051.51	63278.13	**20226.62**
36-45	43327.76	53133.10	**9805.34**
46-55	40796.43	44977.84	**4181.41**
56-65	36351.85	37395.89	**1044.04**
66+	37852.47	37988.94	**136.47**



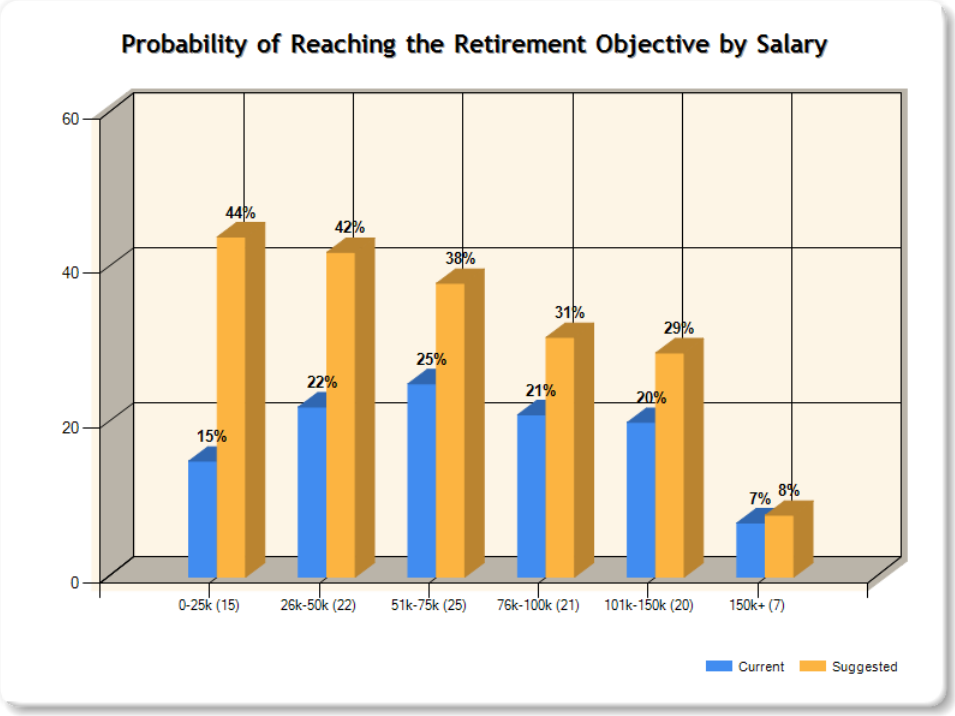
The **Probability of Reaching the Retirement Objective** is calculated by comparing the Total Wealth calculations to the Retirement Income Goal using a set inflation rate. The program defines "achieving the goal" when the probability of generating enough income to meet the retirement goal is 90% or greater. When the current strategy produces results less than the acceptance level (90%), a suggestion process is used to improve the chances for success.

Average Probability of Reaching the Retirement Objective

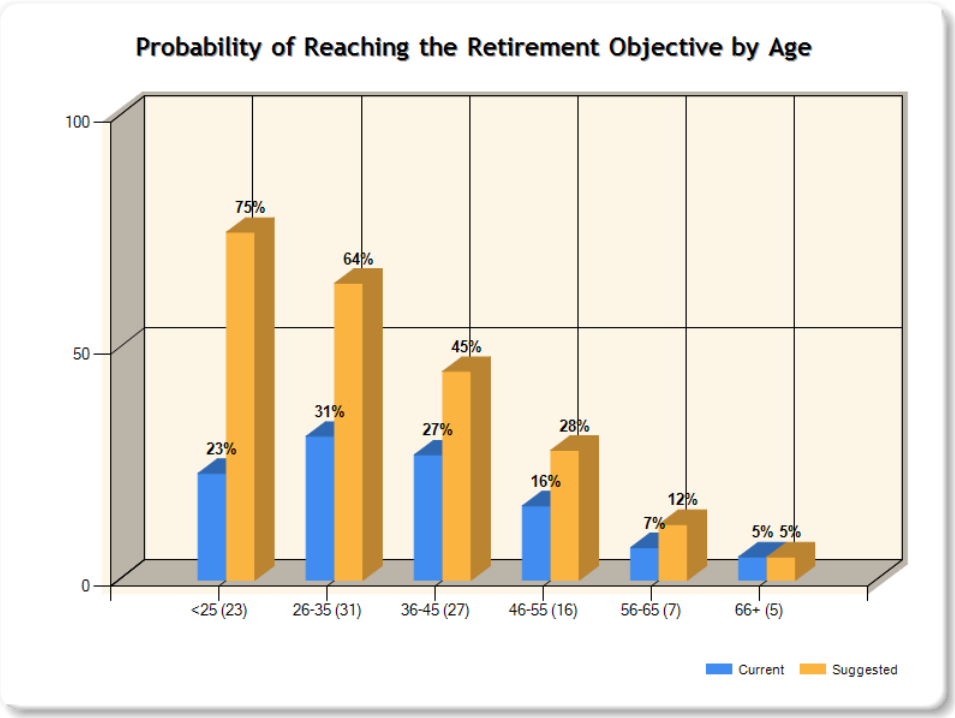
Current: 26

Suggested: 51

Salary	Current Probability (%)	Suggested Probability (%)
0-25k	15.00	44.00
26k-50k	22.00	42.00
51k-75k	25.00	38.00
76k-100k	21.00	31.00
101k-150k	20.00	29.00
150k+	7.00	8.00



Age	Current Probability (%)	Suggested Probability (%)
<25	23.00	75.00
26-35	31.00	64.00
36-45	27.00	45.00
46-55	16.00	28.00
56-65	7.00	12.00
66+	5.00	5.00



EMPLOYEE COMMUNICATION

E-Communication Campaign kicked off on 3/1/2011
- Program Announcement Email: 3/1/2011
- Insights Introductory Email: 3/7/2011
- Insights Video Tutorial Email: 3/14/2011

Insights Reports delivered on 3/21/2011 during employee benefits overview meeting.

Joe Advisor on-site for employee meetings 3/21/2011 and 3/22/2011.

ANALYSIS ASSUMPTIONS

Age and Compensation: reported from Plan Sponsor
Fund Balances and Contribution Information: reported from Record Keeper
Retirement Age: SS age for full benefit
Salary Growth Rate: 3%
Inflation Rate: 3%
Replacement Ratio: 80% of final salary
Balances Included: Corporate DC and DB plans
Deferrals Included: pre-tax, employer contribution, employer match
Maximum Deferrals: $16,500 under 50 & $22,000 50 and over
Probability Defining Success: 90%
Asset Depletion: After retirement, principal and interest are distributed evenly to the life expectancy of the participant, assuming a constant 5% interest earnings throughout the depletion period.