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A COMFORTABLE RETIREMENT **MAY BE WITHIN REACH**

WILL YOU HAVE ENOUGH PACKED AWAY TO RETIRE?

John Smith , welcome to your personal retirement plan progress report. To help with your retirement planning, we calculated your projected savings and income from the ABC Plan. We have some good news! The results show that you may be on track to have enough money to retire when you reach age 65.

Congratulations John! You may be on track to meet your retirement goals!

RETIREMENT PROFILE

Name:	John Smith
Date of birth:	01/30/1990
Current deferral percentage:	3%
Approximate annual salary:	$20,800.00
Retirement age:	65
Hypothetical investment return:	6%
Potential Retirement Income: (see inside for details)	**$1,461.18 per month**

DON'T STOP NOW!

It takes discipline to save for retirement, and you've done a great job so far. Right now, things look good. But you want to be sure things will still look good a year from now —and beyond. So it's important that you continue to make saving for retirement a priority.

YOUR RETIREMENT INCOME ANALYSIS

Monthly Retirement Income Required (80% of current income) **$1,386.67**	**Social Security** **$963.00**
	Retirement Plan (assumes a 20-year payout and a 6% return) **$498.18**

(Assumes an existing account balance of $99.30 as of 09/30/20XX.)

HERE ARE FOUR GOOD REASONS YOU SHOULD KEEP CONTRIBUTING TO YOUR PLAN:

A COMFORTABLE RETIREMENT IS WITHIN RANGE IF YOU CONTINUE SAVING

1. You've got a good thing going.

You're used to having money automatically deducted from your paycheck and invested in your retirement plan. Although you might be tempted to cut back for a while or take a break, don't do it. You could jeopardize your retirement.

2. You get tax benefits.

If you make pretax contributions, you don't currently pay income taxes on the money you put in your plan. And no current income tax is due on the earnings your plan investments generate.*

3. You can reduce the sting of inflation.

Over time, inflation is likely to cut into the buying power of your retirement savings. If the inflation rate creeps up, which it might, inflation will take an even bigger toll on your savings, and you'll need more money to afford a comfortable retirement.

4. Your retirement dreams await.

Building up your savings now is one of the best ways to accumulate more money for your retirement.

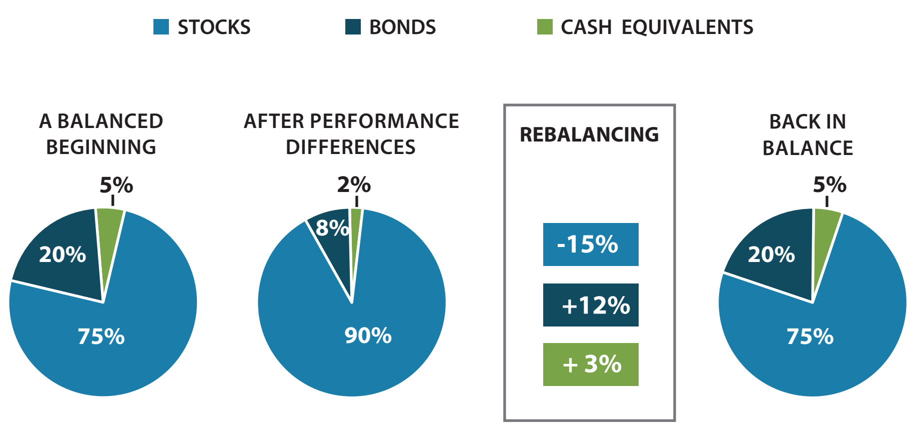
*Distributions from your plan are taxable (except for any contributions you may have made on an after-tax basis and qualified Roth distributions). Early distributions may be subject to a 10% penalty.

KEEP AN EYE ON **YOUR PORTFOLIO**

The investments you've chosen for your retirement plan portfolio have helped you build up your retirement savings. Your asset allocation (the way your portfolio is divided among different types of investments) has been an important factor in your success. But your intended asset allocation and your portfolio's actual allocation percentages may be very different. The reason: investment performance over time.

The values of various investments are constantly changing. Over time, these changes can cause your portfolio's allocation to shift. For instance, if the stock market has been doing well, stock investments may account for a greater percentage of your portfolio than you originally intended. Although the growth is nice, stock investments carry more risk than bond or cash equivalent investments. So having more of your portfolio in stock investments than you intended means you're exposed to more risk.

You can't stop your portfolio's allocation from shifting over time. But you can keep an eye on your investments and "rebalance" your portfolio periodically, such as annually or when your allocation has drifted significantly. To rebalance, you can sell investments in asset classes that have become overweighted and buy investments in classes that are underrepresented. Or you can invest your new contributions in underrepresented asset classes until your portfolio is back in balance.



This sample allocation is an illustration only. In applying any asset allocation model to your individual situation, you should consider your other assets, income, and investments (for example, your home equity, IRA investments, savings accounts, and other retirement accounts) in addition to the balance in this plan. Source: DST Retirement Solutions, LLC, an SS&C company

KEEP UP THE GOOD WORK JOHN !

Saving for retirement may be your biggest financial goal. But you've shown that you're up to the task. How is the rest of your financial plan? Have you devoted the same discipline and focus to these areas?

- **Medical expenses.** Health-care costs continue to increase every year. As a result, post-retirement health care should be a major financial consideration as you plan for retirement.

- **Emergency savings.** In addition to saving for retirement, it's important to have an emergency fund to cover unforeseen expenses. Plan to save enough money to cover three to six months' worth of living expenses in an account you can access without having to pay a penalty. That way, you won't have to borrow money if the unexpected happens.

- **Estate planning.** Regardless of your age and wealth, you should think about estate planning. At the very least, you should have a will to carry out your wishes. Also make sure that your retirement account beneficiary designation is up to date.

- **Insurance planning.** You can help protect the assets you've accumulated with insurance. Review your life, disability, and other insurance needs on a regular basis to make sure you have adequate coverage.

- **Debt control.** Keeping debt under control is an important part of managing your finances. If you carry a lot of debt, you're probably paying a lot of interest. Reducing your debt load will free up more money for saving. Instead of paying interest, you'll be earning it.

If you want to save more in your retirement plan account, here are two options to consider.

INCREASING DEFERRALS

Replacement Income	Target balance*	Current 3% contribution	5% (current plus 2%)	7% (current plus 4%)
80%	$59,136	$69,537	$344,661	$390,515
75%	$47,039	$69,537	$344,661	$390,515
70%	$34,942	$69,537	$344,661	$390,515

* The target balance is the amount you should have in your account at retirement to meet your income objective. Your target balance declines when you have a lower replacement objective.

DEFERRING RETIREMENT AND INCREASING DEFERRALS

Retirement Age	Target balance*	Current 3% contribution	5% (current plus 2%)	7% (current plus 4%)
65	$59,136	$69,537	$344,661	$390,515
66	$57,557	$74,467	$369,126	$418,235
67	$55,881	$79,702	$395,100	$447,666

* Your target balance declines as you get older because you will spend fewer years in retirement. Plus, your Social Security benefit may be higher. This illustration assumes that, if you reach the pre-tax limit, you continue to contribute the suggested percentage on an after-tax basis to other investments outside of your plan, such as a traditional or Roth IRA.

The key to continued financial success is a plan that makes the most of the money you're earning today by putting it to work for your future.