

ABC Sample Company
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A COMFORTABLE RETIREMENT IS WITHIN REACH



WILL YOU HAVE ENOUGH PACKED AWAY TO RETIRE?

Jordan Smith, welcome to your Retirement Income Snapshot. To help with your retirement planning, we calculated your projected assets and income from the ABC Sample Company. We have some good news! The results show that you are on track to have enough money to retire when you reach age 65.



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

RETIREMENT PROFILE

Name:	Jordan Smith
Date of birth:	12/01/1975
Current deferral percentage:	9%
Approximate annual salary:	\$72,000.00
Retirement age:	65
Hypothetical investment return:	6%
Employer's match:	\$0.50 per \$1 up to 10% of pay.

Potential Retirement

Income: **\$8,946.71 per month**

(see inside for details)



KEEP GOING!

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

YOUR RETIREMENT INCOME ANALYSIS



(Assumes an existing account balance of \$160,000.00 as of 12/31/2019.)

*Estimated Social Security benefits are calculated from the Social Security website - <https://www.ssa.gov/oact/quickcalc>

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

A COMFORTABLE
RETIREMENT IS WITHIN
RANGE IF YOU
CONTINUE INVESTING

1. Your contributions are on track.

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 pre-tax contributions, you don't currently pay federal (and some state) 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 effect of inflation.

Over time, inflation is likely to cut into the buying power of your retirement assets and you'll need more money to afford a comfortable retirement.

4. Your retirement dreams await.

Building up your assets 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.

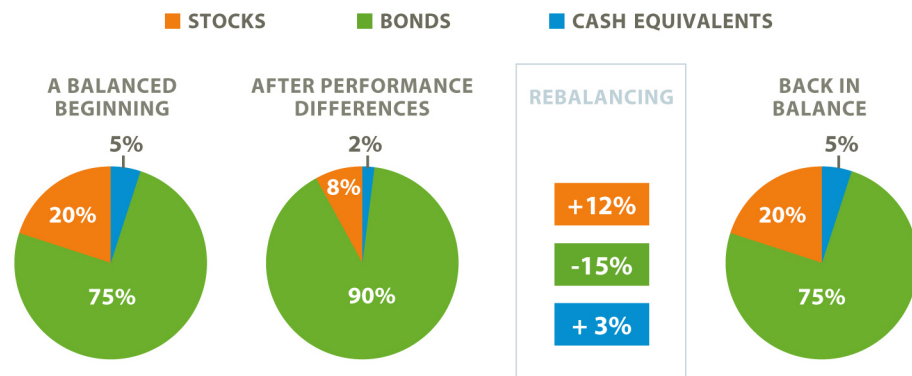
KEEP AN EYE ON YOUR PORTFOLIO

The investments you've chosen for your retirement plan portfolio have helped you build up your retirement assets. 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 JORDAN!

Investing for retirement may be your biggest financial goal. How is the rest of your financial plan?

- 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 investing 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.
- 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 and make sure your retirement account beneficiary designation is up to date.
- Insurance check up.** Review your life, disability, and other insurance needs on a regular basis to make sure you protect your assets.
- Debt control.** Reducing your debt load will free up more money for investing. Instead of paying interest, you'll be earning it.

If you want to focus on getting ready for retirement, consider increasing the contributions to your retirement plan account. Here's an example:

INCREASING
DEFERRALS

Replacement Income	Target balance*	Current 9% contribution	11% (current plus 2%)	13% (current plus 4%)
80%	\$390,826	\$969,627	\$1,045,058	\$1,105,403
75%	\$348,952	\$969,627	\$1,045,058	\$1,105,403
70%	\$307,078	\$969,627	\$1,045,058	\$1,105,403

* 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.

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.

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