

## ACME Company 401(k) Plan

### Plan Utilization Analysis

January 18, 2007

Analysis name: Sample Analysis



A close-up look at how your employees are using the plan

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# ACME Company 401(k) Plan

## Sample Analysis: Summary Participation/Contribution Analysis (Page 1)

Group: All Employees

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
<b>Number of employees analyzed</b>	370	56	67	119	98	30
Participants*	220	33	46	67	60	14
Non-participants*	150	23	21	52	38	16
Participation rate	59.5%	58.9%	68.7%	56.3%	61.2%	46.7%

### Salary, average

All employees*	\$50,618	\$51,167	\$54,655	\$53,933	\$46,676	\$40,303
Participants*	\$54,833	\$53,206	\$58,619	\$58,390	\$50,539	\$47,604
Non-participants*	\$44,436	\$48,242	\$45,972	\$48,191	\$40,575	\$33,915

### Plan balance, average

All employees*	\$40,167	\$6,804	\$27,293	\$40,744	\$56,156	\$76,674
Participants*	\$60,336	\$11,141	\$35,409	\$62,352	\$80,020	\$164,196
Non-participants*	\$10,585	\$581	\$9,514	\$12,903	\$18,477	\$92

### Contribution rate, average

All employees*	2.9%	3.0%	3.1%	2.7%	3.1%	2.8%
Participants*	4.9%	5.2%	4.5%	4.8%	5.0%	6.1%
Non-participants*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

### Projected plan balance at retirement, average

All employees*	\$511,936	\$1,136,966	\$853,142	\$386,346	\$197,554	\$108,345
Participants*	\$828,242	\$1,921,685	\$1,188,208	\$644,005	\$295,725	\$232,025
Non-participants*	\$48,021	\$11,064	\$119,188	\$54,363	\$42,548	\$125

\* See notes page (the last page).

#### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Summary Participation/Contribution Analysis (Page 2)

Group: All Employees

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
<b>Nest-egg needed at retirement, average</b>						
All employees*	\$884,211	\$1,400,867	\$1,199,795	\$890,527	\$533,075	\$336,975
Participants*	\$981,049	\$1,453,263	\$1,303,080	\$986,077	\$599,872	\$419,427
Non-participants*	\$742,182	\$1,325,690	\$973,552	\$767,415	\$427,606	\$264,830

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
<b>Suggested contribution rate, average</b>						
All employees*	17.4%	4.7%	6.8%	15.5%	30.5%	29.2%
Participants*	15.8%	5.5%	6.8%	14.1%	28.1%	24.3%
Non-participants*	19.7%	3.6%	6.7%	17.2%	34.4%	33.5%

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
<b>Projected to be on track for a financially secure retirement, number/percentage</b>						
All employees*	59 / 15.9%	24 / 42.9%	16 / 23.9%	11 / 9.2%	6 / 6.1%	2 / 6.7%
Participants*	58 / 26.4%	24 / 72.7%	16 / 34.8%	11 / 16.4%	5 / 8.3%	2 / 14.3%
Non-participants*	1 / 0.5%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 1.7%	0 / 0.0%

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
<b>Projected to have a retirement income shortfall, number/percentage</b>						
All employees*	311 / 84.1%	32 / 57.1%	51 / 76.1%	108 / 90.8%	92 / 93.9%	28 / 93.3%
Participants*	162 / 73.6%	9 / 27.3%	30 / 65.2%	56 / 83.6%	55 / 91.7%	12 / 85.7%
Non-participants*	149 / 99.3%	23 / 100.0%	21 / 100.0%	52 / 100.0%	37 / 97.4%	16 / 100.0%

\* See notes page (the last page).

**All projections are based on:**

Retirement age: **65**  
 Annual salary increase: **3.0%**  
 Pre-retirement investment return: **8.0%**  
 Replacement ratio: **80%**

Post-retirement investment return: **6.0%**  
 Post-retirement inflation rate: **3.0%**  
 Post-retirement life expectancy: **25 years**

Employer matching schedule:  
**100% on first 3% on of pay contributed**  
**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Summary Participation/Contribution Analysis (Page 3)

Group: All Employees

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
<b>Projected retirement income needed, average</b>						
All employees*	\$81,370	\$130,645	\$108,116	\$79,062	\$52,079	\$34,503
Participants*	\$88,314	\$133,955	\$115,251	\$85,612	\$56,698	\$40,648
Non-participants*	\$71,187	\$125,896	\$92,487	\$70,621	\$44,786	\$29,127
<b>Projected required nest-egg withdrawal, average</b>						
All employees*	\$45,435	\$71,801	\$61,893	\$46,064	\$27,073	\$16,947
Participants*	\$50,618	\$74,652	\$67,450	\$51,210	\$30,667	\$21,336
Non-participants*	\$37,832	\$67,709	\$49,720	\$39,433	\$21,399	\$13,107
<b>Retirement years nest-egg projected to last, average</b>						
All employees*	10	14	14	9	7	5
Participants*	15	23	19	14	10	9
Non-participants*	2	1	2	2	3	1

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Summary Shortfall Analysis

Group: All Employees

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
<b>Participant contribution rate, average</b>						
Current	4.9%	5.2%	4.5%	4.8%	5.0%	6.1%
Suggested*	15.8%	5.5%	6.8%	14.1%	28.1%	24.3%
<b>Non-participant contribution rate, average</b>						
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Suggested*	19.7%	3.6%	6.7%	17.2%	34.4%	33.5%
<b>Participant nest-egg at retirement, average</b>						
Projected (at current contribution)	\$828,242	\$1,921,685	\$1,188,208	\$644,005	\$295,725	\$232,025
Needed	\$981,049	\$1,453,263	\$1,303,080	\$986,077	\$599,872	\$419,427
<b>Non-participant nest-egg at retirement, average</b>						
Projected (at current contribution)	\$48,021	\$11,064	\$119,188	\$54,363	\$42,548	\$125
Needed	\$742,182	\$1,325,690	\$973,552	\$767,415	\$427,606	\$264,830
<b>Participant retirement income security, percentage of group</b>						
Projected to be on track	26.4%	72.7%	34.8%	16.4%	8.3%	14.3%
<b>Non-participant retirement income security, percentage of group</b>						
Projected to be on track	0.7%	0.0%	0.0%	0.0%	2.6%	0.0%

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Asset Allocation Analysis

Group: All Employees

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
<b>Number of funds used, average*</b>	3.4	4.3	3.4	3.3	3.1	2.9
pre-packaged portfolios**	0.6	0.8	0.6	0.5	0.5	0.2
other hybrid funds**	0.4	0.5	0.5	0.4	0.3	0.3
stock funds	1.4	1.6	1.3	1.5	1.5	1.0
bond funds	0.8	0.9	0.9	0.8	0.7	1.1
stable value funds	0.0	0.0	0.0	0.0	0.0	0.0
money market funds	0.1	0.1	0.1	0.0	0.1	0.1
other funds	0.0	0.0	0.0	0.0	0.0	0.0
<b>Plan balances, average*</b>	\$60,336	\$11,141	\$35,409	\$62,352	\$80,020	\$164,196
in pre-packaged portfolios**	\$7,360	\$3,303	\$7,817	\$6,986	\$10,367	\$4,319
in other hybrid funds**	\$3,280	\$1,224	\$2,612	\$4,628	\$1,880	\$9,875
in stock funds	\$30,252	\$4,028	\$13,452	\$30,581	\$49,458	\$63,379
in company stock	\$839	\$700	\$918	\$1,057	\$369	\$1,883
in bond funds	\$17,739	\$1,436	\$9,579	\$18,657	\$17,274	\$80,576
in stable value funds	\$0	\$0	\$0	\$0	\$0	\$0
in money market funds	\$866	\$450	\$1,031	\$443	\$672	\$4,164
in other funds	\$0	\$0	\$0	\$0	\$0	\$0
plan balance not accounted for	\$0	\$0	\$0	\$0	\$0	\$0
<b>Allocation by fund type, average*</b>						
pre-packaged portfolios**	20.6%	33.8%	22.0%	16.9%	19.6%	7.9%
other hybrid funds**	7.6%	8.6%	9.1%	8.1%	5.7%	5.9%
stock funds	44.7%	34.8%	35.8%	48.7%	53.9%	39.3%
company stock	2.4%	4.5%	2.6%	2.4%	0.6%	3.6%
bond funds	22.0%	16.0%	25.6%	22.2%	18.7%	38.0%
stable value funds	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
money market funds	2.7%	2.3%	4.9%	1.7%	1.6%	5.4%
other funds	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
not accounted for	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

\* Statistics shown are for participants only. Non-participants have not been factored into the statistics shown on this page.

\*\* Pre-packaged portfolios include lifecycle, lifestyle, etc. funds which are intended to be used as the sole investment option. Other hybrid funds include balanced, asset allocation, etc. funds which include both stocks and bonds but are not necessarily meant to be used as the sole investment option.

# ACME Company 401(k) Plan

## Sample Analysis: Individual Participation/Contribution Analysis

Group: All Employees

Employee name	401(k) Participant Status*	On Track	Age	Salary	Current 401(k) Balance	Current 401(k) Deferral Percentage	Suggested 401(k) Deferral Percentage	Projected 401(k) Balance at Retirement	Projected Retirement Income Needs	Projected Nest-egg Withdrawal	Projected No. of Years Will Last
Doe, John	Yes	No	39	\$61,865	\$22,900	10.0%	10.9%	\$1,149,639	\$106,735	\$62,564	24
Doe, John	Yes	Yes	28	\$75,894	\$46,513	10.0%	10.0%	\$4,074,959	\$181,249	\$113,782	>25
Doe, John	Yes	Yes	34	\$58,981	\$54,901	10.0%	10.0%	\$2,089,081	\$117,966	\$67,651	>25
Doe, John	Yes	Yes	35	\$65,596	\$81,910	10.0%	10.0%	\$2,338,794	\$127,374	\$76,175	>25
Doe, John	Yes	Yes	42	\$69,428	\$223,875	10.0%	10.0%	\$2,132,833	\$109,617	\$67,178	>25
Doe, John	Yes	Yes	40	\$68,813	\$132,910	9.0%	9.0%	\$1,828,970	\$115,264	\$70,321	>25
Doe, John	Yes	No	58	\$41,097	\$52,660	9.0%	max	\$146,098	\$40,435	\$18,936	9
Doe, John	Yes	No	56	\$59,531	\$68,869	11.0%	max	\$271,574	\$62,140	\$34,393	9
Doe, John	Yes	Yes	40	\$89,003	\$146,409	9.0%	9.0%	\$2,190,972	\$149,082	\$98,348	>25
Doe, John	Yes	No	56	\$81,420	\$406,617	9.0%	12.5%	\$971,550	\$84,988	\$52,983	24
Doe, John	Yes	Yes	47	\$65,119	\$320,262	9.0%	9.0%	\$1,699,170	\$88,689	\$53,352	>25
Doe, John	Yes	Yes	41	\$38,858	\$41,419	9.0%	9.0%	\$732,749	\$63,192	\$30,392	>25
Doe, John	Yes	No	43	\$64,140	\$34,613	9.0%	15.3%	\$822,230	\$98,320	\$58,625	17
Doe, John	Yes	No	48	\$84,115	\$26,612	8.0%	max	\$544,800	\$111,223	\$72,008	9
Doe, John	Yes	Yes	24	\$42,968	\$6,400	8.0%	8.0%	\$2,389,048	\$115,495	\$58,191	>25
Doe, John	Yes	Yes	31	\$84,095	\$53,197	8.0%	8.0%	\$3,116,883	\$183,791	\$118,771	>25
Doe, John	Yes	Yes	29	\$42,968	\$11,812	8.0%	8.0%	\$1,644,254	\$99,627	\$48,713	>25
Doe, John	Yes	Yes	24	\$59,040	\$7,558	8.0%	8.0%	\$3,253,660	\$158,695	\$93,017	>25
Doe, John	Yes	No	41	\$37,069	\$20,542	8.0%	8.9%	\$544,224	\$60,283	\$28,604	24
Doe, John	Yes	No	58	\$38,956	\$24,094	8.0%	max	\$90,158	\$38,329	\$17,663	6
Doe, John	Yes	No	60	\$38,050	\$14,545	8.0%	max	\$51,951	\$35,288	\$16,230	4
Doe, John	Yes	Yes	33	\$48,134	\$24,478	8.0%	8.0%	\$1,430,384	\$99,159	\$51,421	>25
Doe, John	Yes	Yes	25	\$59,040	\$7,273	8.0%	8.0%	\$2,983,347	\$154,073	\$88,395	>25
Doe, John	Yes	Yes	34	\$43,954	\$23,076	8.0%	8.0%	\$1,204,093	\$87,911	\$43,223	>25
Doe, John	Yes	Yes	37	\$61,260	\$76,796	8.0%	8.0%	\$1,669,095	\$112,127	\$65,367	>25
Doe, John	Yes	No	49	\$36,730	\$12,600	6.0%	23.7%	\$187,658	\$47,152	\$22,072	10
Doe, John	Yes	No	39	\$83,951	\$57,745	6.0%	10.3%	\$1,377,251	\$144,839	\$93,749	18
Doe, John	Yes	No	52	\$83,196	\$118,599	6.0%	max	\$547,369	\$97,740	\$61,545	10
Doe, John	Yes	Yes	27	\$76,958	\$41,632	6.0%	6.0%	\$3,360,333	\$189,302	\$119,333	>25
Doe, John	Yes	Yes	27	\$42,515	\$8,298	6.0%	6.0%	\$1,582,591	\$104,580	\$51,000	>25
Doe, John	Yes	Yes	24	\$48,160	\$7,485	6.0%	6.0%	\$2,266,802	\$129,450	\$68,965	>25
Doe, John	Yes	No	63	\$22,479	\$6,806	6.0%	max	\$13,061	\$19,079	\$6,906	2
Doe, John	Yes	Yes	46	\$92,813	\$270,684	6.0%	6.0%	\$1,681,851	\$130,198	\$87,781	>25
Doe, John	Yes	No	61	\$98,398	\$333,234	6.0%	max	\$503,304	\$88,598	\$59,952	10
Doe, John	Yes	Yes	24	\$45,639	\$2,403	6.0%	6.0%	\$2,038,104	\$122,674	\$63,392	>25
Doe, John	Yes	No	41	\$32,906	\$4,868	6.0%	11.1%	\$337,099	\$53,513	\$24,443	16
Doe, John	Yes	No	71	\$38,234	\$40,025	6.0%	6.0%	\$40,025	\$25,616	\$12,428	4
Doe, John	Yes	Yes	26	\$61,804	\$24,488	6.0%	6.0%	\$2,755,121	\$156,588	\$91,542	>25
Doe, John	Yes	Yes	30	\$48,160	\$39,415	6.0%	6.0%	\$1,828,108	\$108,412	\$56,237	>25
Doe, John	Yes	Yes	27	\$71,920	\$32,296	6.0%	6.0%	\$3,017,242	\$176,911	\$109,208	>25
Doe, John	Yes	Yes	24	\$41,920	\$2,853	6.0%	6.0%	\$1,887,168	\$112,678	\$56,441	>25
Doe, John	Yes	Yes	30	\$53,183	\$4,502	5.0%	5.0%	\$1,304,265	\$119,719	\$65,476	>25
Doe, John	Yes	No	44	\$176,449	\$186,441	5.0%	max	\$2,027,092	\$262,598	\$217,380	11
Doe, John	Yes	No	39	\$36,786	\$10,112	5.0%	8.6%	\$449,495	\$63,466	\$29,922	18
Doe, John	Yes	No	40	\$50,723	\$41,504	5.0%	7.7%	\$753,077	\$84,962	\$45,506	21
Doe, John	Yes	No	55	\$112,826	\$161,488	5.0%	max	\$527,399	\$121,303	\$86,418	7
Doe, John	Yes	No	44	\$59,040	\$90,396	5.0%	9.1%	\$819,275	\$87,865	\$50,732	20
Doe, John	Yes	No	59	\$36,928	\$31,150	5.0%	max	\$77,631	\$35,275	\$16,022	6
Doe, John	Yes	No	42	\$88,446	\$136,317	5.0%	8.8%	\$1,470,578	\$139,645	\$91,959	20
Doe, John	Yes	No	51	\$104,844	\$295,594	5.0%	max	\$1,158,574	\$126,869	\$88,398	16

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Individual Participation/Contribution Analysis

Group: All Employees

Employee name	401(k) Participant Status*	On Track	Age	Salary	Current 401(k) Balance	Current 401(k) Deferral Percentage	Suggested 401(k) Deferral Percentage	Projected 401(k) Balance at Retirement	Projected Retirement Income Needs	Projected Nest-egg Withdrawal	Projected No. of Years Nest-egg Will Last
Doe, John	Yes	No	58	\$47,021	\$132,544	5.0%	max	\$271,395	\$46,264	\$22,459	14
Doe, John	Yes	No	38	\$50,923	\$30,777	5.0%	7.1%	\$816,725	\$90,492	\$48,487	21
Doe, John	Yes	No	45	\$37,687	\$28,077	10.0%	12.9%	\$456,221	\$54,454	\$26,185	22
Doe, John	Yes	No	42	\$122,160	\$128,232	5.0%	max	\$1,678,573	\$192,875	\$144,862	14
Doe, John	Yes	No	51	\$75,835	\$181,675	5.0%	19.7%	\$743,636	\$91,766	\$56,524	16
Doe, John	Yes	Yes	29	\$56,475	\$6,504	5.0%	5.0%	\$1,538,760	\$130,944	\$73,677	>25
Doe, John	Yes	No	51	\$46,683	\$48,355	5.0%	24.6%	\$271,315	\$56,490	\$27,769	11
Doe, John	Yes	Yes	42	\$72,049	\$152,606	7.0%	7.0%	\$1,563,290	\$113,755	\$70,571	>25
Doe, John	Yes	No	55	\$47,206	\$148,140	5.0%	16.6%	\$394,617	\$50,753	\$24,618	19
Doe, John	Yes	No	51	\$39,501	\$85,661	5.0%	12.2%	\$360,997	\$47,799	\$22,344	20
Doe, John	Yes	No	62	\$46,337	\$132,341	5.0%	max	\$181,753	\$40,507	\$19,799	10
Doe, John	Yes	No	46	\$37,902	\$18,141	5.0%	16.7%	\$267,081	\$53,170	\$25,665	12
Doe, John	Yes	No	55	\$37,295	\$38,571	5.0%	39.0%	\$142,361	\$40,097	\$18,076	9
Doe, John	Yes	No	46	\$40,506	\$18,598	5.0%	17.2%	\$282,022	\$56,823	\$27,929	12
Doe, John	Yes	No	51	\$35,834	\$47,425	5.0%	19.4%	\$238,536	\$43,361	\$19,656	14
Doe, John	Yes	Yes	50	\$45,968	\$202,235	5.0%	5.0%	\$785,772	\$57,293	\$28,203	>25
Doe, John	Yes	No	59	\$24,474	\$84,684	10.0%	20.3%	\$163,455	\$23,378	\$8,816	22
Doe, John	Yes	No	59	\$41,241	\$51,138	10.0%	max	\$130,139	\$39,395	\$18,517	8
Doe, John	Yes	No	36	\$75,080	\$38,094	5.0%	7.9%	\$1,370,887	\$141,545	\$88,567	19
Doe, John	Yes	Yes	31	\$81,654	\$55,663	5.0%	5.0%	\$2,501,486	\$178,456	\$114,412	>25
Doe, John	Yes	No	42	\$86,502	\$17,738	5.0%	max	\$759,614	\$136,575	\$89,292	10
Doe, John	Yes	Yes	30	\$66,192	\$36,558	5.0%	5.0%	\$2,080,986	\$149,004	\$89,405	>25
Doe, John	Yes	No	57	\$68,054	\$114,458	5.0%	max	\$289,136	\$68,967	\$40,457	8
Doe, John	Yes	No	36	\$100,165	\$104,544	5.0%	6.0%	\$2,329,454	\$188,836	\$131,418	23
Doe, John	Yes	No	49	\$92,971	\$94,331	5.0%	max	\$652,335	\$119,353	\$79,622	10
Doe, John	Yes	No	49	\$93,224	\$55,943	5.0%	max	\$521,718	\$119,678	\$79,935	8
Doe, John	Yes	Yes	36	\$40,056	\$55,256	5.0%	5.0%	\$1,056,867	\$75,517	\$36,261	>25
Doe, John	Yes	No	48	\$93,129	\$58,321	5.0%	max	\$586,413	\$123,142	\$82,692	8
Doe, John	Yes	Yes	29	\$42,924	\$2,914	5.0%	5.0%	\$1,137,136	\$99,525	\$48,651	>25
Doe, John	Yes	Yes	27	\$73,083	\$18,137	5.0%	5.0%	\$2,547,119	\$179,772	\$111,546	>25
Doe, John	Yes	No	64	\$61,965	\$215,653	5.0%	max	\$238,929	\$51,059	\$29,033	9
Doe, John	Yes	Yes	46	\$70,139	\$217,338	5.0%	5.0%	\$1,287,317	\$98,391	\$60,694	>25
Doe, John	Yes	No	54	\$40,060	\$11,000	8.0%	max	\$124,023	\$44,362	\$20,405	7
Doe, John	Yes	Yes	40	\$41,641	\$100,699	5.0%	5.0%	\$1,074,535	\$69,750	\$34,103	>25
Doe, John	Yes	No	51	\$79,157	\$82,618	5.0%	max	\$461,885	\$59,786	\$59,803	9
Doe, John	Yes	Yes	32	\$77,962	\$64,576	7.0%	7.0%	\$2,675,331	\$165,424	\$104,678	>25
Doe, John	Yes	Yes	37	\$41,188	\$29,236	5.0%	5.0%	\$759,800	\$75,388	\$36,537	>25
Doe, John	Yes	No	45	\$19,966	\$2,405	5.0%	12.9%	\$122,017	\$28,848	\$10,343	13
Doe, John	Yes	No	42	\$58,141	\$70,263	5.0%	8.4%	\$853,110	\$91,797	\$52,569	20
Doe, John	Yes	No	57	\$36,937	\$36,261	5.0%	max	\$109,063	\$37,432	\$16,910	7
Doe, John	Yes	Yes	46	\$40,063	\$112,838	5.0%	5.0%	\$686,525	\$56,201	\$27,543	>25
Doe, John	Yes	Yes	31	\$56,700	\$24,582	5.0%	5.0%	\$1,544,406	\$123,919	\$69,850	>25
Doe, John	Yes	No	34	\$84,519	\$48,080	5.0%	6.3%	\$1,897,341	\$169,042	\$109,385	23
Doe, John	Yes	Yes	35	\$56,378	\$46,346	5.0%	5.0%	\$1,303,196	\$109,476	\$61,551	>25
Doe, John	Yes	No	38	\$39,764	\$12,408	5.0%	7.7%	\$544,900	\$70,662	\$33,997	19
Doe, John	Yes	No	53	\$37,716	\$23,716	5.0%	33.3%	\$139,817	\$43,020	\$19,364	8
Doe, John	Yes	No	43	\$39,415	\$7,043	5.0%	14.3%	\$308,034	\$60,418	\$29,295	12
Doe, John	Yes	No	58	\$41,041	\$127,186	5.0%	33.6%	\$256,585	\$40,380	\$18,903	16
Doe, John	Yes	No	49	\$64,098	\$125,273	10.0%	16.1%	\$782,194	\$82,287	\$48,444	20
Doe, John	Yes	No	43	\$40,822	\$10,183	5.0%	13.9%	\$334,738	\$62,576	\$30,626	13

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Individual Participation/Contribution Analysis

Group: All Employees

Employee name	401(k) Participant Status*	On Track	Age	Salary	Current 401(k) Balance	Current 401(k) Deferral Percentage	Suggested 401(k) Deferral Percentage	Projected 401(k) Balance at Retirement	Projected Retirement Income Needs	Projected Nest-egg Withdrawal	Projected No. of Years Nest-egg Will Last
Doe, John	Yes	No	43	\$52,457	\$78,098	5.0%	6.9%	\$783,579	\$80,410	\$43,934	23
Doe, John	Yes	No	49	\$115,481	\$146,751	5.0%	max	\$911,619	\$148,251	\$108,373	10
Doe, John	Yes	No	54	\$93,892	\$102,090	5.0%	max	\$410,962	\$103,974	\$68,112	7
Doe, John	Yes	No	41	\$98,316	\$62,238	4.0%	14.6%	\$1,080,868	\$159,886	\$110,424	12
Doe, John	Yes	No	51	\$102,479	\$280,459	4.0%	max	\$1,060,270	\$124,007	\$85,536	15
Doe, John	Yes	No	52	\$39,779	\$10,669	4.0%	33.8%	\$109,638	\$46,733	\$21,642	6
Doe, John	Yes	No	52	\$34,103	\$4,480	4.0%	33.5%	\$81,301	\$40,065	\$17,627	5
Doe, John	Yes	Yes	54	\$34,393	\$129,549	4.0%	4.0%	\$354,846	\$38,086	\$16,642	>25
Doe, John	Yes	Yes	60	\$47,089	\$688,115	6.0%	6.0%	\$1,042,604	\$43,672	\$21,319	>25
Doe, John	Yes	No	33	\$49,735	\$17,142	4.0%	4.9%	\$939,377	\$102,457	\$54,116	22
Doe, John	Yes	Yes	26	\$48,160	\$11,774	4.0%	4.0%	\$1,559,134	\$122,019	\$63,295	>25
Doe, John	Yes	Yes	23	\$41,920	\$442	4.0%	4.0%	\$1,496,987	\$116,058	\$59,821	>25
Doe, John	Yes	No	55	\$39,741	\$28,743	4.0%	max	\$114,525	\$42,727	\$19,656	7
Doe, John	Yes	No	33	\$33,705	\$1,835	4.0%	5.3%	\$521,806	\$69,435	\$31,644	20
Doe, John	Yes	Yes	56	\$59,037	\$299,772	4.0%	4.0%	\$665,643	\$61,624	\$33,973	>25
Doe, John	Yes	Yes	24	\$41,920	\$3,156	4.0%	4.0%	\$1,439,234	\$112,678	\$56,441	>25
Doe, John	Yes	No	47	\$32,373	\$1,611	4.0%	21.1%	\$126,723	\$44,090	\$20,295	7
Doe, John	Yes	No	59	\$29,827	\$1,947	4.0%	max	\$22,070	\$28,492	\$11,914	2
Doe, John	Yes	No	44	\$39,750	\$5,489	4.0%	16.1%	\$231,995	\$59,158	\$28,810	9
Doe, John	Yes	Yes	29	\$59,040	\$17,934	4.0%	4.0%	\$1,536,442	\$136,891	\$78,537	>25
Doe, John	Yes	No	34	\$47,141	\$10,022	4.0%	6.0%	\$747,929	\$94,284	\$48,300	19
Doe, John	Yes	No	34	\$40,034	\$9,769	4.0%	5.2%	\$648,843	\$80,070	\$38,441	21
Doe, John	Yes	No	67	\$24,812	\$1,082	4.0%	4.0%	\$1,082	\$18,710	\$7,224	1
Doe, John	Yes	No	55	\$42,515	\$8,868	4.0%	max	\$75,278	\$45,709	\$21,447	4
Doe, John	Yes	No	46	\$74,886	\$20,742	4.0%	max	\$400,350	\$105,051	\$66,167	7
Doe, John	Yes	No	49	\$37,164	\$13,892	4.0%	23.5%	\$157,242	\$47,709	\$22,413	8
Doe, John	Yes	Yes	25	\$48,160	\$6,873	4.0%	4.0%	\$1,589,738	\$125,680	\$65,195	>25
Doe, John	Yes	No	56	\$46,513	\$18,998	4.0%	max	\$90,287	\$48,551	\$23,388	4
Doe, John	Yes	No	48	\$36,216	\$1,538	4.0%	23.9%	\$125,798	\$47,888	\$22,587	6
Doe, John	Yes	No	48	\$40,104	\$13,697	4.0%	22.1%	\$183,683	\$53,029	\$25,759	8
Doe, John	Yes	No	37	\$156,991	\$134,494	4.0%	max	\$2,772,512	\$287,347	\$231,602	15
Doe, John	Yes	No	57	\$40,184	\$13,775	4.0%	max	\$63,525	\$40,723	\$18,895	4
Doe, John	Yes	No	49	\$55,747	\$108,370	4.0%	14.4%	\$535,747	\$71,567	\$39,669	16
Doe, John	Yes	No	37	\$48,160	\$27,413	4.0%	6.1%	\$731,075	\$88,149	\$45,764	20
Doe, John	Yes	No	36	\$46,656	\$34,175	4.0%	4.4%	\$844,527	\$87,958	\$44,781	24
Doe, John	Yes	No	33	\$42,924	\$2,455	3.0%	5.8%	\$538,487	\$88,426	\$43,225	15
Doe, John	Yes	No	43	\$98,991	\$38,180	3.0%	max	\$659,216	\$151,742	\$105,151	7
Doe, John	Yes	No	48	\$39,067	\$4,330	3.0%	23.9%	\$119,671	\$51,658	\$24,913	5
Doe, John	Yes	No	41	\$32,594	\$7,442	3.0%	10.5%	\$229,183	\$53,005	\$24,131	11
Doe, John	Yes	No	35	\$76,455	\$12,576	3.0%	9.2%	\$883,112	\$148,461	\$93,405	11
Doe, John	Yes	No	31	\$45,463	\$1,191	3.0%	5.1%	\$661,958	\$99,360	\$49,782	16
Doe, John	Yes	No	67	\$52,570	\$27,136	3.0%	3.0%	\$27,136	\$39,641	\$20,482	2
Doe, John	Yes	No	55	\$34,878	\$5,822	3.0%	max	\$49,410	\$37,499	\$16,515	4
Doe, John	Yes	No	48	\$40,881	\$11,112	3.0%	22.8%	\$149,579	\$54,056	\$26,392	6
Doe, John	Yes	No	38	\$43,398	\$2,187	3.0%	9.7%	\$341,816	\$77,120	\$37,948	10
Doe, John	Yes	No	33	\$107,623	\$144,660	3.0%	3.1%	\$2,975,803	\$221,711	\$158,990	25
Doe, John	Yes	No	53	\$93,555	\$40,283	3.0%	max	\$233,892	\$106,710	\$69,747	4
Doe, John	Yes	No	59	\$39,414	\$7,826	3.0%	max	\$32,484	\$37,650	\$17,460	2
Doe, John	Yes	No	54	\$36,737	\$5,802	3.0%	max	\$58,634	\$40,682	\$18,199	4
Doe, John	Yes	Yes	38	\$37,094	\$109,090	3.0%	3.0%	\$1,148,646	\$65,917	\$31,094	>25

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Individual Participation/Contribution Analysis

Group: All Employees

Employee name	401(k) Participant Status*	On Track	Age	Salary	Current 401(k) Balance	Current 401(k) Deferral Percentage	Suggested 401(k) Deferral Percentage	Projected 401(k) Balance at Retirement	Projected Retirement Income Needs	Projected Nest-egg Withdrawal	Projected No. of Years Nest-egg Will Last
Doe, John	Yes	No	34	\$48,292	\$9,152	3.0%	6.2%	\$623,163	\$96,588	\$50,183	15
Doe, John	Yes	No	38	\$41,241	\$17,441	3.0%	7.1%	\$447,543	\$73,287	\$35,603	15
Doe, John	Yes	No	44	\$119,907	\$148,333	3.0%	max	\$1,239,851	\$178,450	\$133,232	11
Doe, John	Yes	No	54	\$40,934	\$9,378	3.0%	max	\$72,128	\$45,330	\$20,985	4
Doe, John	Yes	Yes	23	\$45,000	\$749	10.0%	10.0%	\$2,996,254	\$124,585	\$65,608	>25
Doe, John	Yes	No	60	\$41,225	\$36,586	3.0%	max	\$70,323	\$38,233	\$18,018	5
Doe, John	Yes	No	51	\$57,185	\$25,895	3.0%	max	\$181,637	\$69,198	\$38,128	5
Doe, John	Yes	No	46	\$55,806	\$56,117	3.0%	16.0%	\$427,493	\$78,285	\$44,172	11
Doe, John	Yes	No	47	\$43,403	\$56,871	3.0%	12.8%	\$356,274	\$59,113	\$29,621	14
Doe, John	Yes	No	48	\$33,817	\$3,442	3.0%	22.9%	\$102,454	\$44,715	\$20,629	6
Doe, John	Yes	No	29	\$51,737	\$4,897	3.0%	4.5%	\$954,538	\$119,958	\$64,701	18
Doe, John	Yes	No	42	\$48,077	\$22,268	3.0%	12.0%	\$373,615	\$75,908	\$39,543	11
Doe, John	Yes	No	45	\$83,401	\$85,006	3.0%	17.3%	\$704,785	\$120,505	\$78,203	11
Doe, John	Yes	No	28	\$31,949	\$4,378	3.0%	3.2%	\$665,956	\$76,300	\$34,126	24
Doe, John	Yes	No	56	\$28,868	\$11,216	3.0%	49.4%	\$48,393	\$30,133	\$12,301	5
Doe, John	Yes	No	45	\$36,359	\$34,044	3.0%	11.3%	\$293,202	\$52,535	\$24,998	14
Doe, John	Yes	No	47	\$22,896	\$1,233	3.0%	18.1%	\$72,983	\$31,183	\$12,283	7
Doe, John	Yes	No	51	\$50,116	\$54,255	3.0%	25.6%	\$251,887	\$60,644	\$31,155	9
Doe, John	Yes	No	46	\$39,202	\$4,102	3.0%	19.8%	\$147,876	\$54,992	\$26,793	6
Doe, John	Yes	No	41	\$38,272	\$9,869	3.0%	11.0%	\$276,283	\$62,240	\$29,807	11
Doe, John	Yes	No	23	\$45,000	\$261	3.0%	3.1%	\$1,282,579	\$124,585	\$65,608	25
Doe, John	Yes	No	34	\$37,065	\$6,341	2.0%	5.4%	\$336,878	\$74,133	\$34,821	11
Doe, John	Yes	No	30	\$32,259	\$1,888	2.0%	4.1%	\$361,583	\$72,617	\$32,592	13
Doe, John	Yes	No	31	\$75,141	\$7,342	2.0%	6.5%	\$811,947	\$164,223	\$102,782	9
Doe, John	Yes	No	50	\$92,824	\$156,933	2.0%	max	\$627,278	\$115,694	\$76,676	9
Doe, John	Yes	No	29	\$34,216	\$6,374	2.0%	3.4%	\$488,162	\$79,335	\$36,339	16
Doe, John	Yes	No	50	\$39,667	\$18,037	2.0%	25.8%	\$112,541	\$49,440	\$23,405	5
Doe, John	Yes	No	49	\$35,219	\$1,646	2.0%	26.0%	\$61,057	\$45,213	\$20,883	3
Doe, John	Yes	No	57	\$24,650	\$1,017	2.0%	58.8%	\$14,323	\$24,981	\$9,400	2
Doe, John	Yes	No	56	\$38,096	\$4,721	2.0%	max	\$32,288	\$39,765	\$18,099	2
Doe, John	Yes	No	50	\$40,554	\$16,876	2.0%	26.3%	\$110,094	\$50,546	\$24,079	5
Doe, John	Yes	No	28	\$73,326	\$32,809	2.0%	3.5%	\$1,469,259	\$175,116	\$108,771	16
Doe, John	Yes	No	26	\$38,168	\$1,127	2.0%	3.3%	\$581,583	\$96,703	\$45,813	15
Doe, John	Yes	No	48	\$45,674	\$5,396	2.0%	24.8%	\$100,751	\$60,394	\$30,305	4
Doe, John	Yes	No	54	\$42,494	\$56,967	2.0%	31.6%	\$167,611	\$47,057	\$22,021	9
Doe, John	Yes	No	52	\$40,540	\$4,474	2.0%	35.6%	\$55,988	\$47,628	\$22,181	3
Doe, John	Yes	No	27	\$61,657	\$319	2.0%	4.5%	\$834,349	\$151,666	\$88,580	11
Doe, John	Yes	No	55	\$41,284	\$92,004	2.0%	25.8%	\$227,701	\$44,386	\$20,653	13
Doe, John	Yes	No	29	\$55,424	\$8,280	2.0%	4.4%	\$758,082	\$128,507	\$71,686	12
Doe, John	Yes	No	38	\$57,574	\$3,007	1.0%	11.5%	\$167,448	\$102,311	\$58,155	3
Doe, John	Yes	No	38	\$84,815	\$61,717	1.0%	9.0%	\$704,296	\$150,719	\$97,753	8
Doe, John	Yes	No	55	\$27,213	\$632	1.0%	45.8%	\$10,945	\$29,258	\$11,564	1
Doe, John	Yes	No	36	\$59,160	\$17,080	1.0%	8.2%	\$337,030	\$111,532	\$64,043	6
Doe, John	Yes	No	31	\$33,191	\$970	1.0%	4.6%	\$170,402	\$72,540	\$32,886	6
Doe, John	Yes	No	38	\$35,802	\$1,719	1.0%	9.1%	\$102,921	\$63,621	\$29,690	4
Doe, John	Yes	No	62	\$44,416	\$231,013	6.0%	max	\$307,030	\$38,828	\$18,776	20
Doe, John	Yes	No	44	\$38,776	\$10,454	1.0%	15.0%	\$105,785	\$57,708	\$27,914	4
Doe, John	Yes	No	41	\$55,285	\$44,532	1.0%	9.6%	\$385,287	\$89,907	\$50,296	9
Doe, John	Yes	No	42	\$54,606	\$16,043	1.0%	14.3%	\$186,146	\$86,216	\$47,994	5
Doe, John	Yes	No	23	\$44,938	\$4,981	1.0%	2.8%	\$550,954	\$124,413	\$65,465	10

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Individual Participation/Contribution Analysis

Group: All Employees

Employee name	401(k) Participant Status*	On Track	Age	Salary	Current 401(k) Balance	Current 401(k) Deferral Percentage	Suggested 401(k) Deferral Percentage	Projected 401(k) Balance at Retirement	Projected Retirement Income Needs	Projected Nest-egg Withdrawal	Projected No. of Years Nest-egg Will Last
Doe, John	No	No	39	\$37,974	\$0	0.0%	10.6%	\$0	\$65,515	\$31,177	1
Doe, John	No	No	45	\$68,957	\$0	0.0%	max	\$0	\$99,634	\$61,063	1
Doe, John	Yes	No	51	\$56,296	\$65,191	8.0%	max	\$399,355	\$68,122	\$37,250	13
Doe, John	Yes	No	62	\$67,873	\$161,352	6.0%	max	\$227,738	\$59,333	\$34,978	7
Doe, John	No	No	23	\$45,000	\$0	0.0%	3.1%	\$0	\$124,585	\$65,608	1
Doe, John	No	No	46	\$37,044	\$6,290	0.0%	19.0%	\$27,144	\$51,965	\$24,917	2
Doe, John	No	No	53	\$34,645	\$0	0.0%	39.0%	\$0	\$39,516	\$17,267	1
Doe, John	No	No	51	\$42,804	\$0	0.0%	33.6%	\$0	\$51,796	\$24,765	1
Doe, John	No	No	33	\$75,385	\$27,366	0.0%	6.4%	\$321,194	\$155,298	\$97,292	4
Doe, John	No	No	26	\$48,447	\$3,696	0.0%	3.5%	\$74,345	\$122,747	\$63,890	2
Doe, John	Yes	Yes	22	\$45,000	\$750	10.0%	10.0%	\$3,259,530	\$128,323	\$69,346	>25
Doe, John	No	No	47	\$35,108	\$0	0.0%	22.1%	\$0	\$47,816	\$22,609	1
Doe, John	No	No	42	\$37,857	\$0	0.0%	14.0%	\$0	\$59,772	\$28,596	1
Doe, John	No	No	56	\$31,366	\$0	0.0%	max	\$0	\$32,741	\$13,871	1
Doe, John	No	No	51	\$32,981	\$0	0.0%	31.2%	\$0	\$39,910	\$17,566	1
Doe, John	No	No	43	\$39,416	\$0	0.0%	15.5%	\$0	\$60,420	\$29,296	1
Doe, John	No	No	54	\$37,089	\$0	0.0%	max	\$0	\$41,072	\$18,433	1
Doe, John	No	No	52	\$35,109	\$0	0.0%	35.2%	\$0	\$41,247	\$18,339	1
Doe, John	No	No	50	\$39,959	\$42,222	0.0%	20.4%	\$133,936	\$49,804	\$23,627	6
Doe, John	Yes	No	44	\$58,209	\$24,769	1.0%	17.1%	\$204,488	\$86,629	\$49,718	5
Doe, John	No	No	50	\$41,186	\$0	0.0%	30.2%	\$0	\$51,333	\$24,559	1
Doe, John	No	No	58	\$38,862	\$0	0.0%	max	\$0	\$38,236	\$17,607	1
Doe, John	Yes	Yes	29	\$76,958	\$22,283	5.0%	5.0%	\$2,311,154	\$178,436	\$112,483	>25
Doe, John	No	No	53	\$38,684	\$3,474	0.0%	max	\$8,748	\$44,123	\$20,024	1
Doe, John	No	No	63	\$41,168	\$0	0.0%	max	\$0	\$34,940	\$16,594	1
Doe, John	No	No	40	\$40,528	\$1,885	0.0%	11.5%	\$12,912	\$67,885	\$32,959	1
Doe, John	No	No	60	\$55,994	\$0	0.0%	max	\$0	\$51,930	\$28,010	1
Doe, John	No	No	61	\$33,396	\$1,467	0.0%	max	\$1,995	\$30,070	\$13,253	1
Doe, John	No	No	27	\$45,000	\$0	0.0%	3.9%	\$0	\$110,692	\$55,100	1
Doe, John	No	No	45	\$22,539	\$0	0.0%	15.0%	\$0	\$32,566	\$12,644	1
Doe, John	No	No	34	\$31,525	\$0	0.0%	6.0%	\$0	\$63,052	\$28,063	1
Doe, John	No	No	26	\$49,820	\$0	0.0%	3.8%	\$0	\$126,226	\$66,733	1
Doe, John	Yes	Yes	25	\$71,920	\$13,715	6.0%	6.0%	\$3,166,042	\$187,685	\$115,859	>25
Doe, John	No	No	49	\$36,944	\$0	0.0%	26.7%	\$0	\$47,427	\$22,240	1
Doe, John	Yes	No	42	\$35,816	\$28,714	2.0%	8.1%	\$289,211	\$56,548	\$26,611	13
Doe, John	No	No	59	\$40,496	\$0	0.0%	max	\$0	\$38,683	\$18,086	1
Doe, John	No	No	51	\$40,804	\$0	0.0%	33.2%	\$0	\$49,376	\$23,299	1
Doe, John	No	No	23	\$45,000	\$0	0.0%	3.1%	\$0	\$124,585	\$65,608	1
Doe, John	No	No	36	\$38,565	\$10,358	0.0%	6.3%	\$96,509	\$72,705	\$34,546	3
Doe, John	No	No	23	\$45,000	\$0	0.0%	3.1%	\$0	\$124,585	\$65,608	1
Doe, John	No	No	66	\$36,600	\$0	0.0%	0.0%	\$0	\$28,427	\$13,121	1
Doe, John	No	No	45	\$150,000	\$0	0.0%	max	\$0	\$216,733	\$172,854	1
Doe, John	No	No	42	\$69,683	\$0	0.0%	18.1%	\$0	\$110,020	\$67,509	1
Doe, John	No	No	50	\$50,716	\$0	0.0%	max	\$0	\$63,211	\$33,038	1
Doe, John	No	No	24	\$59,004	\$0	0.0%	3.7%	\$0	\$158,598	\$92,937	1
Doe, John	No	No	22	\$29,500	\$0	0.0%	2.7%	\$0	\$84,123	\$40,532	1
Doe, John	No	No	26	\$58,680	\$0	0.0%	4.2%	\$0	\$148,673	\$85,074	1
Doe, John	No	No	45	\$35,452	\$0	0.0%	18.2%	\$0	\$51,224	\$24,187	1
Doe, John	No	No	36	\$39,337	\$0	0.0%	8.0%	\$0	\$74,160	\$35,433	1
Doe, John	No	No	64	\$34,915	\$0	0.0%	max	\$0	\$28,770	\$13,002	1

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Individual Participation/Contribution Analysis

Group: All Employees

Employee name	401(k) Participant Status*	On Track	Age	Salary	Current 401(k) Balance	Current 401(k) Deferral Percentage	Suggested 401(k) Deferral Percentage	Projected 401(k) Balance at Retirement	Projected Retirement Income Needs	Projected Nest-egg Withdrawal	Projected No. of Years Nest-egg Will Last
Doe, John	No	No	32	\$35,941	\$0	0.0%	5.2%	\$0	\$76,261	\$35,485	1
Doe, John	No	No	23	\$45,000	\$0	0.0%	3.1%	\$0	\$124,585	\$65,608	1
Doe, John	No	No	39	\$38,260	\$4,426	0.0%	9.8%	\$32,735	\$66,009	\$31,480	2
Doe, John	No	No	46	\$94,020	\$64,206	0.0%	max	\$277,093	\$131,891	\$89,423	4
Doe, John	No	No	42	\$116,751	\$46,889	0.0%	max	\$275,308	\$184,335	\$136,322	3
Doe, John	No	No	60	\$29,479	\$0	0.0%	max	\$0	\$27,340	\$11,406	1
Doe, John	No	No	36	\$44,600	\$13,653	0.0%	6.5%	\$127,209	\$84,082	\$41,614	4
Doe, John	No	No	42	\$41,241	\$24,935	0.0%	10.1%	\$146,405	\$65,114	\$31,885	5
Doe, John	No	No	27	\$82,257	\$9,671	0.0%	4.6%	\$180,116	\$202,339	\$129,986	2
Doe, John	No	No	53	\$50,093	\$3,284	0.0%	max	\$8,269	\$57,136	\$28,729	1
Doe, John	No	No	54	\$38,181	\$0	0.0%	max	\$0	\$42,281	\$19,158	1
Doe, John	No	No	30	\$49,210	\$0	0.0%	5.0%	\$0	\$110,777	\$58,169	1
Doe, John	No	No	40	\$36,875	\$0	0.0%	11.5%	\$0	\$61,767	\$29,205	1
Doe, John	No	No	56	\$32,624	\$0	0.0%	max	\$0	\$34,054	\$14,661	1
Doe, John	No	No	31	\$32,991	\$0	0.0%	4.7%	\$0	\$72,102	\$32,618	1
Doe, John	No	No	64	\$35,630	\$0	0.0%	max	\$0	\$29,359	\$13,362	1
Doe, John	No	No	31	\$35,182	\$0	0.0%	4.8%	\$0	\$76,891	\$35,539	1
Doe, John	Yes	No	44	\$72,293	\$64,052	6.0%	15.4%	\$817,986	\$107,590	\$66,922	15
Doe, John	No	No	47	\$36,855	\$0	0.0%	22.4%	\$0	\$50,195	\$24,085	1
Doe, John	No	No	47	\$49,720	\$20,326	0.0%	21.5%	\$81,223	\$67,716	\$36,107	3
Doe, John	No	No	25	\$41,920	\$0	0.0%	3.3%	\$0	\$109,396	\$53,159	1
Doe, John	No	No	47	\$96,663	\$76,654	0.0%	max	\$306,310	\$131,649	\$90,384	4
Doe, John	No	No	42	\$38,846	\$0	0.0%	14.1%	\$0	\$61,332	\$29,556	1
Doe, John	No	No	48	\$92,756	\$356,753	0.0%	2.9%	\$1,319,993	\$122,650	\$82,219	21
Doe, John	No	No	51	\$39,347	\$0	0.0%	32.9%	\$0	\$47,613	\$22,231	1
Doe, John	No	No	27	\$59,502	\$0	0.0%	4.5%	\$0	\$146,363	\$84,247	1
Doe, John	No	No	47	\$50,305	\$0	0.0%	24.9%	\$0	\$68,513	\$36,763	1
Doe, John	No	No	54	\$71,275	\$32,490	0.0%	max	\$75,755	\$78,929	\$46,978	2
Doe, John	No	No	57	\$20,223	\$0	0.0%	52.9%	\$0	\$20,495	\$6,694	1
Doe, John	No	No	45	\$35,524	\$0	0.0%	18.2%	\$0	\$51,328	\$24,251	1
Doe, John	No	No	63	\$37,190	\$0	0.0%	max	\$0	\$31,564	\$14,532	1
Doe, John	No	No	49	\$37,900	\$0	0.0%	26.9%	\$0	\$48,655	\$22,994	1
Doe, John	No	No	42	\$40,163	\$0	0.0%	14.2%	\$0	\$63,412	\$30,837	1
Doe, John	No	No	37	\$20,090	\$0	0.0%	6.1%	\$0	\$36,771	\$12,952	1
Doe, John	No	No	57	\$34,862	\$0	0.0%	max	\$0	\$35,330	\$15,642	1
Doe, John	No	No	49	\$19,695	\$0	0.0%	20.0%	\$0	\$25,284	\$8,664	1
Doe, John	No	No	54	\$40,381	\$11,081	0.0%	max	\$25,836	\$44,717	\$20,618	2
Doe, John	No	No	28	\$45,463	\$0	0.0%	4.2%	\$0	\$108,574	\$54,399	1
Doe, John	No	No	40	\$47,485	\$0	0.0%	12.6%	\$0	\$79,539	\$41,065	1
Doe, John	No	No	27	\$41,920	\$0	0.0%	3.8%	\$0	\$103,116	\$50,107	1
Doe, John	No	No	58	\$37,719	\$0	0.0%	max	\$0	\$37,112	\$16,928	1
Doe, John	No	No	55	\$39,405	\$37,696	0.0%	max	\$81,383	\$42,366	\$19,439	5
Doe, John	No	No	31	\$52,658	\$44,885	0.0%	2.5%	\$614,480	\$115,085	\$62,631	11
Doe, John	No	No	41	\$39,970	\$0	0.0%	12.9%	\$0	\$65,000	\$31,503	1
Doe, John	No	No	49	\$38,343	\$0	0.0%	27.0%	\$0	\$49,223	\$23,342	1
Doe, John	No	No	27	\$57,510	\$0	0.0%	4.4%	\$0	\$141,465	\$80,245	1
Doe, John	No	No	47	\$105,362	\$0	0.0%	max	\$0	\$143,498	\$102,192	1
Doe, John	No	No	62	\$36,640	\$0	0.0%	max	\$0	\$32,030	\$14,632	1
Doe, John	No	No	34	\$104,906	\$37,200	0.0%	8.7%	\$404,277	\$209,819	\$148,925	3
Doe, John	Yes	No	53	\$44,416	\$108,345	6.0%	15.7%	\$377,636	\$50,662	\$23,937	19

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Individual Participation/Contribution Analysis

Group: All Employees

Employee name	401(k) Participant Status*	On Track	Age	Salary	Current 401(k) Balance	Current 401(k) Deferral Percentage	Suggested 401(k) Deferral Percentage	Projected 401(k) Balance at Retirement	Projected Retirement Income Needs	Projected Nest-egg Withdrawal	Projected No. of Years No. of Years Will Last
Doe, John	No	No	55	\$39,168	\$103,273	0.0%	20.0%	\$222,958	\$42,110	\$19,285	13
Doe, John	No	No	53	\$89,656	\$108,658	0.0%	max	\$273,618	\$102,262	\$65,599	5
Doe, John	No	No	34	\$36,471	\$0	0.0%	6.4%	\$0	\$72,945	\$34,096	1
Doe, John	No	No	66	\$24,358	\$0	0.0%	0.0%	\$0	\$18,919	\$7,229	1
Doe, John	No	No	56	\$44,453	\$29,142	0.0%	max	\$58,255	\$46,401	\$22,094	3
Doe, John	Yes	No	51	\$35,782	\$12,768	6.0%	28.6%	\$147,607	\$43,298	\$19,617	8
Doe, John	No	No	45	\$40,528	\$0	0.0%	18.9%	\$0	\$58,558	\$28,724	1
Doe, John	No	No	58	\$38,740	\$0	0.0%	max	\$0	\$38,116	\$17,534	1
Doe, John	No	No	45	\$34,534	\$0	0.0%	18.1%	\$0	\$49,898	\$23,367	1
Doe, John	No	No	42	\$35,664	\$0	0.0%	13.7%	\$0	\$56,309	\$26,464	1
Doe, John	No	No	22	\$45,000	\$0	0.0%	3.0%	\$0	\$128,323	\$69,346	1
Doe, John	No	No	55	\$35,197	\$0	0.0%	max	\$0	\$37,841	\$16,720	1
Doe, John	No	No	42	\$33,000	\$0	0.0%	13.4%	\$0	\$52,103	\$23,875	1
Doe, John	No	No	23	\$41,920	\$0	0.0%	3.0%	\$0	\$116,058	\$59,821	1
Doe, John	No	No	57	\$40,934	\$0	0.0%	max	\$0	\$41,483	\$19,353	1
Doe, John	No	No	49	\$25,376	\$0	0.0%	23.2%	\$0	\$32,577	\$13,136	1
Doe, John	No	No	47	\$57,154	\$0	0.0%	max	\$0	\$77,841	\$44,432	1
Doe, John	No	No	56	\$49,280	\$130,107	0.0%	29.8%	\$260,084	\$51,440	\$25,690	12
Doe, John	No	No	42	\$84,589	\$0	0.0%	max	\$0	\$133,554	\$86,802	1
Doe, John	Yes	Yes	41	\$34,567	\$97,479	5.0%	5.0%	\$907,648	\$56,214	\$26,103	>25
Doe, John	No	No	40	\$46,702	\$29,059	0.0%	8.4%	\$199,013	\$78,226	\$39,990	6
Doe, John	No	No	71	\$21,895	\$0	0.0%	0.0%	\$0	\$14,670	\$5,499	1
Doe, John	No	No	51	\$35,480	\$0	0.0%	31.9%	\$0	\$42,933	\$19,396	1
Doe, John	No	No	45	\$37,115	\$0	0.0%	18.5%	\$0	\$53,628	\$25,675	1
Doe, John	No	No	58	\$38,837	\$0	0.0%	max	\$0	\$38,212	\$17,593	1
Doe, John	No	No	46	\$36,778	\$0	0.0%	20.3%	\$0	\$51,592	\$24,686	1
Doe, John	No	Yes	54	\$35,530	\$200,703	0.0%	0.0%	\$467,967	\$39,345	\$17,397	>25
Doe, John	Yes	No	55	\$46,817	\$83,691	3.0%	max	\$230,132	\$50,335	\$24,278	11
Doe, John	Yes	No	52	\$30,660	\$1,251	6.0%	33.2%	\$86,256	\$36,020	\$15,192	6
Doe, John	Yes	No	64	\$41,041	\$40,815	6.0%	max	\$48,512	\$33,818	\$16,092	4
Doe, John	No	No	46	\$31,366	\$0	0.0%	19.3%	\$0	\$44,001	\$19,982	1
Doe, John	No	No	47	\$35,667	\$27,797	0.0%	15.9%	\$111,077	\$48,577	\$23,081	5
Doe, John	Yes	Yes	62	\$41,963	\$370,041	15.0%	15.0%	\$494,903	\$36,683	\$17,468	>25
Doe, John	No	No	48	\$37,138	\$8,229	0.0%	22.6%	\$30,447	\$49,106	\$23,338	2
Doe, John	No	No	41	\$37,827	\$0	0.0%	12.7%	\$0	\$61,515	\$29,361	1
Doe, John	No	No	51	\$32,704	\$0	0.0%	31.1%	\$0	\$39,574	\$17,362	1
Doe, John	No	No	62	\$21,017	\$0	0.0%	max	\$0	\$18,372	\$6,308	1
Doe, John	Yes	No	49	\$32,416	\$10,065	5.0%	23.0%	\$149,251	\$41,614	\$18,676	9
Doe, John	No	No	58	\$38,440	\$0	0.0%	max	\$0	\$37,821	\$17,356	1
Doe, John	No	No	48	\$43,781	\$0	0.0%	25.5%	\$0	\$57,891	\$28,758	1
Doe, John	Yes	No	50	\$36,000	\$1,894	6.0%	28.6%	\$131,529	\$44,869	\$20,619	7
Doe, John	No	No	44	\$29,500	\$0	0.0%	15.5%	\$0	\$43,903	\$19,387	1
Doe, John	No	No	52	\$36,320	\$0	0.0%	35.6%	\$0	\$42,669	\$19,195	1
Doe, John	No	No	38	\$31,201	\$0	0.0%	8.9%	\$0	\$55,446	\$24,689	1
Doe, John	No	No	38	\$48,160	\$0	0.0%	10.6%	\$0	\$85,582	\$44,471	1
Doe, John	No	No	26	\$58,771	\$0	0.0%	4.2%	\$0	\$148,905	\$85,264	1
Doe, John	No	No	60	\$38,649	\$0	0.0%	max	\$0	\$35,843	\$16,567	1
Doe, John	No	No	44	\$39,776	\$7,935	0.0%	15.6%	\$39,943	\$59,196	\$28,833	2
Doe, John	Yes	Yes	53	\$65,326	\$258,134	15.0%	15.0%	\$942,899	\$74,512	\$42,835	>25
Doe, John	No	No	42	\$57,307	\$0	0.0%	16.8%	\$0	\$90,480	\$51,489	1

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Individual Participation/Contribution Analysis

Group: All Employees

Employee name	401(k) Participant Status*	On Track	Age	Salary	Current 401(k) Balance	Current 401(k) Deferral Percentage	Suggested 401(k) Deferral Percentage	Projected 401(k) Balance at Retirement	Projected Retirement Income Needs	Projected Nest-egg Withdrawal	Projected No. of Years Nest-egg Will Last
Doe, John	No	No	61	\$24,774	\$0	0.0%	max	\$0	\$22,307	\$8,531	1
Doe, John	No	No	24	\$50,000	\$0	0.0%	3.4%	\$0	\$134,396	\$73,032	1
Doe, John	No	No	56	\$40,528	\$0	0.0%	max	\$0	\$42,303	\$19,627	1
Doe, John	No	No	47	\$35,802	\$0	0.0%	22.2%	\$0	\$48,760	\$23,194	1
Doe, John	Yes	Yes	50	\$82,777	\$283,688	14.0%	14.0%	\$1,419,416	\$103,171	\$65,683	>25
Doe, John	No	No	24	\$41,920	\$0	0.0%	3.1%	\$0	\$112,678	\$56,441	1
Doe, John	No	No	32	\$51,029	\$0	0.0%	6.3%	\$0	\$108,278	\$57,984	1
Doe, John	No	No	26	\$31,000	\$0	0.0%	3.2%	\$0	\$78,542	\$34,738	1
Doe, John	Yes	No	47	\$30,001	\$32,168	5.0%	12.3%	\$262,309	\$40,859	\$18,290	17
Doe, John	No	No	60	\$37,231	\$0	0.0%	max	\$0	\$34,529	\$15,770	1
Doe, John	No	No	30	\$87,653	\$57,759	0.0%	3.7%	\$853,984	\$197,314	\$128,879	8
Doe, John	No	No	23	\$41,920	\$0	0.0%	3.0%	\$0	\$116,058	\$59,821	1
Doe, John	No	No	57	\$37,765	\$0	0.0%	max	\$0	\$38,271	\$17,416	1
Doe, John	No	No	46	\$20,085	\$0	0.0%	15.4%	\$0	\$28,176	\$10,176	1
Doe, John	No	No	39	\$34,023	\$0	0.0%	10.2%	\$0	\$58,699	\$27,002	1
Doe, John	No	No	41	\$35,456	\$0	0.0%	12.5%	\$0	\$57,659	\$26,991	1
Doe, John	No	No	41	\$35,818	\$0	0.0%	12.5%	\$0	\$58,248	\$27,353	1
Doe, John	No	No	32	\$40,261	\$4,147	0.0%	4.9%	\$52,567	\$85,430	\$41,078	2
Doe, John	No	No	44	\$42,968	\$0	0.0%	17.5%	\$0	\$63,947	\$31,768	1
Doe, John	No	No	65	\$33,708	\$0	0.0%	0.0%	\$0	\$26,966	\$11,890	1

\* See notes page (the last page).

### All projections are based on:

Retirement age: **65**

Annual salary increase: **3.0%**

Pre-retirement investment return: **8.0%**

Replacement ratio: **80%**

Post-retirement investment return: **6.0%**

Post-retirement inflation rate: **3.0%**

Post-retirement life expectancy: **25 years**

Employer matching schedule:

**100% on first 3% on of pay contributed**

**50% on next 2% on of pay contributed**

# ACME Company 401(k) Plan

## Sample Analysis: Individual Asset Allocation Analysis

Group: All Employees

Employee name	Current Account Balance	Total Number of Funds Used	Number of funds used / Percentage of portfolio								
			Pre-packaged Portfolios	Other Hybrid Funds	Stock Funds	Company Stock	Bond Funds	Stable Value Funds	Money Market Funds	Other Type Funds	not accounted for
Doe, John	\$22,900	5	1 / 15.0%	0 / 0.0%	2 / 45.0%	1 / 25.0%	1 / 15.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$46,513	8	1 / 10.0%	2 / 25.0%	4 / 55.0%	0 / 0.0%	1 / 10.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$54,901	4	1 / 30.0%	0 / 0.0%	2 / 50.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$81,910	3	1 / 20.0%	0 / 0.0%	1 / 30.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$223,875	9	0 / 0.0%	2 / 24.0%	3 / 43.0%	1 / 4.0%	3 / 29.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$132,910	3	0 / 0.0%	0 / 0.0%	2 / 38.0%	0 / 0.0%	1 / 62.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$52,660	6	2 / 55.0%	0 / 0.0%	3 / 35.0%	0 / 0.0%	1 / 10.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$68,869	9	2 / 35.0%	1 / 2.0%	3 / 45.0%	1 / 3.0%	1 / 5.0%	0 / 0.0%	1 / 10.0%	0 / 0.0%	na / 0.0%
Doe, John	\$146,409	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$406,617	3	1 / 30.0%	0 / 0.0%	1 / 5.0%	0 / 0.0%	1 / 65.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$320,262	4	0 / 0.0%	1 / 20.0%	2 / 50.0%	0 / 0.0%	1 / 30.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$41,419	3	0 / 0.0%	0 / 0.0%	2 / 40.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 60.0%	0 / 0.0%	na / 0.0%
Doe, John	\$34,613	5	0 / 0.0%	1 / 20.0%	3 / 60.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$26,612	3	2 / 40.0%	0 / 0.0%	1 / 60.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$6,400	5	1 / 20.0%	0 / 0.0%	3 / 60.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$53,197	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$11,812	5	0 / 0.0%	2 / 40.0%	2 / 40.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$7,558	3	2 / 80.0%	0 / 0.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$20,542	4	0 / 0.0%	0 / 0.0%	2 / 50.0%	0 / 0.0%	2 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$24,094	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$14,545	5	0 / 0.0%	0 / 0.0%	2 / 45.0%	0 / 0.0%	3 / 55.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$24,478	4	1 / 20.0%	0 / 0.0%	2 / 55.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$7,273	4	1 / 25.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	2 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$23,076	5	1 / 20.0%	2 / 40.0%	1 / 20.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$76,796	4	1 / 25.0%	2 / 50.0%	0 / 0.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$12,600	4	1 / 25.0%	0 / 0.0%	2 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	na / 0.0%
Doe, John	\$57,745	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$118,599	5	0 / 0.0%	0 / 0.0%	3 / 60.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	na / 0.0%
Doe, John	\$41,632	3	2 / 75.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$8,298	10	3 / 22.0%	0 / 0.0%	3 / 48.0%	1 / 7.0%	3 / 23.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$7,485	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$6,806	4	0 / 0.0%	1 / 25.0%	1 / 25.0%	1 / 25.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$270,684	4	0 / 0.0%	0 / 0.0%	2 / 45.0%	0 / 0.0%	2 / 55.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$333,234	11	2 / 10.0%	2 / 25.0%	3 / 35.0%	1 / 5.0%	3 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$2,403	3	0 / 0.0%	0 / 0.0%	2 / 80.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,868	5	1 / 20.0%	1 / 20.0%	1 / 20.0%	0 / 0.0%	2 / 40.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$40,025	4	0 / 0.0%	0 / 0.0%	1 / 20.0%	1 / 20.0%	2 / 60.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$24,488	13	2 / 43.0%	1 / 7.0%	5 / 21.0%	1 / 2.0%	3 / 17.0%	0 / 0.0%	1 / 10.0%	0 / 0.0%	na / 0.0%
Doe, John	\$39,415	9	1 / 8.0%	2 / 23.0%	4 / 50.0%	0 / 0.0%	2 / 19.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$32,296	12	2 / 10.0%	2 / 15.0%	5 / 40.0%	1 / 10.0%	2 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$2,853	4	1 / 35.0%	0 / 0.0%	1 / 15.0%	0 / 0.0%	2 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,502	4	1 / 25.0%	1 / 25.0%	2 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$186,441	4	0 / 0.0%	0 / 0.0%	3 / 83.0%	0 / 0.0%	1 / 17.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$10,112	7	1 / 5.0%	1 / 20.0%	4 / 65.0%	0 / 0.0%	1 / 10.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$41,504	4	1 / 25.0%	0 / 0.0%	1 / 25.0%	1 / 25.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$161,488	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$90,396	2	0 / 0.0%	0 / 0.0%	2 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$31,150	2	0 / 0.0%	0 / 0.0%	2 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$136,317	3	0 / 0.0%	1 / 33.0%	1 / 33.0%	0 / 0.0%	1 / 34.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$295,594	4	0 / 0.0%	0 / 0.0%	3 / 80.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%



# ACME Company 401(k) Plan

## Sample Analysis: Individual Asset Allocation Analysis

Group: All Employees

Employee name	Current Account Balance	Total Number of Funds Used	Number of funds used / Percentage of portfolio								
			Pre-packaged Portfolios	Other Hybrid Funds	Stock Funds	Company Stock	Bond Funds	Stable Value Funds	Money Market Funds	Other Type Funds	not accounted for
Doe, John	\$78,098	2	0 / 0.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	1 / 80.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$146,751	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$102,090	3	0 / 0.0%	0 / 0.0%	2 / 50.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$62,238	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$280,459	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$10,669	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,480	2	1 / 70.0%	0 / 0.0%	1 / 30.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$129,549	7	2 / 35.0%	1 / 10.0%	3 / 45.0%	0 / 0.0%	1 / 10.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$688,115	1	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$17,142	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$11,774	3	0 / 0.0%	0 / 0.0%	2 / 85.0%	0 / 0.0%	1 / 15.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$442	3	1 / 25.0%	1 / 15.0%	1 / 60.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$28,743	5	1 / 25.0%	1 / 15.0%	2 / 35.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,835	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$299,772	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$3,156	5	1 / 25.0%	1 / 15.0%	1 / 25.0%	0 / 0.0%	2 / 35.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,611	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,947	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$5,489	5	1 / 10.0%	1 / 20.0%	2 / 40.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 30.0%	0 / 0.0%	na / 0.0%
Doe, John	\$17,934	6	0 / 0.0%	2 / 35.0%	2 / 40.0%	0 / 0.0%	2 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$10,022	9	0 / 0.0%	2 / 25.0%	3 / 30.0%	1 / 20.0%	3 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$9,769	4	0 / 0.0%	0 / 0.0%	1 / 10.0%	1 / 20.0%	2 / 70.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,082	2	0 / 0.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	na / 0.0%
Doe, John	\$8,868	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$20,742	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$13,892	2	1 / 75.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$6,873	4	0 / 0.0%	1 / 40.0%	2 / 50.0%	0 / 0.0%	1 / 10.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$18,998	2	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,538	5	0 / 0.0%	1 / 20.0%	2 / 30.0%	0 / 0.0%	2 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$13,697	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$134,494	4	1 / 10.0%	0 / 0.0%	2 / 70.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$13,775	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$108,370	6	1 / 5.0%	1 / 15.0%	3 / 50.0%	1 / 30.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$27,413	4	0 / 0.0%	2 / 40.0%	0 / 0.0%	0 / 0.0%	2 / 60.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$34,175	2	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$2,455	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$38,180	1	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,330	2	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$7,442	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$12,576	9	1 / 10.0%	0 / 0.0%	5 / 50.0%	1 / 10.0%	2 / 30.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,191	4	1 / 15.0%	2 / 50.0%	0 / 0.0%	0 / 0.0%	1 / 35.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$27,136	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$5,822	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$11,112	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$2,187	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$144,660	4	1 / 20.0%	0 / 0.0%	2 / 70.0%	1 / 10.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$40,283	7	2 / 20.0%	2 / 35.0%	2 / 30.0%	0 / 0.0%	1 / 15.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$7,826	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$5,802	8	2 / 35.0%	1 / 5.0%	3 / 40.0%	0 / 0.0%	1 / 5.0%	0 / 0.0%	1 / 15.0%	0 / 0.0%	na / 0.0%
Doe, John	\$109,090	3	0 / 0.0%	0 / 0.0%	2 / 70.0%	0 / 0.0%	1 / 30.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%

# ACME Company 401(k) Plan

## Sample Analysis: Individual Asset Allocation Analysis

Group: All Employees

Employee name	Current Account Balance	Total Number of Funds Used	Number of funds used / Percentage of portfolio								
			Pre-packaged Portfolios	Other Hybrid Funds	Stock Funds	Company Stock	Bond Funds	Stable Value Funds	Money Market Funds	Other Type Funds	not accounted for
Doe, John	\$9,152	3	1 / 50.0%	0 / 0.0%	1 / 40.0%	0 / 0.0%	1 / 10.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$17,441	1	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	na / 0.0%
Doe, John	\$148,333	1	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$9,378	3	1 / 45.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 15.0%	0 / 0.0%	1 / 40.0%	0 / 0.0%	na / 0.0%
Doe, John	\$749	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$36,586	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$25,895	1	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$56,117	4	1 / 23.0%	0 / 0.0%	2 / 53.0%	0 / 0.0%	1 / 24.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$56,871	7	1 / 5.0%	2 / 30.0%	2 / 27.0%	0 / 0.0%	2 / 38.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$3,442	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,897	3	1 / 10.0%	0 / 0.0%	2 / 90.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$22,268	4	1 / 17.0%	0 / 0.0%	2 / 67.0%	0 / 0.0%	1 / 16.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$85,006	5	1 / 25.0%	1 / 30.0%	1 / 5.0%	0 / 0.0%	2 / 40.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,378	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$11,216	5	1 / 20.0%	2 / 40.0%	1 / 20.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$34,044	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,233	6	1 / 10.0%	1 / 20.0%	3 / 50.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$54,255	3	1 / 33.0%	0 / 0.0%	1 / 33.0%	0 / 0.0%	1 / 34.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,102	4	1 / 25.0%	0 / 0.0%	1 / 25.0%	1 / 25.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$9,869	5	0 / 0.0%	1 / 15.0%	3 / 60.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$261	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$6,341	6	0 / 0.0%	2 / 30.0%	2 / 40.0%	0 / 0.0%	2 / 30.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,888	2	1 / 25.0%	0 / 0.0%	1 / 75.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$7,342	2	0 / 0.0%	0 / 0.0%	2 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$156,933	2	2 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$6,374	7	0 / 0.0%	1 / 10.0%	3 / 40.0%	1 / 20.0%	2 / 30.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$18,037	4	2 / 65.0%	0 / 0.0%	2 / 35.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,646	4	1 / 20.0%	1 / 20.0%	2 / 60.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,017	4	0 / 0.0%	1 / 20.0%	2 / 50.0%	0 / 0.0%	1 / 30.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,721	5	0 / 0.0%	2 / 30.0%	2 / 45.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$16,876	4	1 / 55.0%	0 / 0.0%	2 / 30.0%	0 / 0.0%	1 / 15.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$32,809	8	1 / 20.0%	1 / 10.0%	4 / 50.0%	1 / 10.0%	1 / 10.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,127	2	0 / 0.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$5,396	4	1 / 16.0%	0 / 0.0%	2 / 51.0%	0 / 0.0%	1 / 33.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$56,967	6	0 / 0.0%	2 / 35.0%	2 / 25.0%	0 / 0.0%	2 / 40.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,474	1	0 / 0.0%	0 / 0.0%	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$319	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$92,004	4	0 / 0.0%	1 / 30.0%	1 / 20.0%	1 / 20.0%	1 / 30.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$8,280	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$3,007	4	0 / 0.0%	0 / 0.0%	2 / 50.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	na / 0.0%
Doe, John	\$61,717	2	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$632	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$17,080	4	1 / 25.0%	1 / 25.0%	1 / 25.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$970	2	1 / 50.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$1,719	2	0 / 0.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	1 / 50.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$231,013	3	0 / 0.0%	0 / 0.0%	2 / 75.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 25.0%	0 / 0.0%	na / 0.0%
Doe, John	\$10,454	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$44,532	3	0 / 0.0%	0 / 0.0%	2 / 30.0%	0 / 0.0%	1 / 70.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$16,043	10	1 / 15.0%	2 / 30.0%	4 / 33.0%	1 / 7.0%	2 / 15.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Doe, John	\$4,981	5	0 / 0.0%	1 / 20.0%	3 / 60.0%	0 / 0.0%	1 / 20.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%









## Analysis Notes:

1. Participants are defined as those people who are currently making contributions to the plan. Non-participants are defined as those who are not currently contributing.
2. The "suggested" contribution is not necessarily the contribution projected to be required to provide an adequate retirement income stream. The suggested contribution will never exceed federal contribution limits, even if the required contribution would. In addition, for participants, the suggested contribution is never lower than what the participant is currently contributing even if the required contribution is less. These two factors can combine to make the suggested contribution for non-participants in a given group be lower than the suggested contribution for participants in the same group even though the required contribution (which is not shown) would be higher for the non-participants than for the participants.

(Generally, more non-participants than participants have required contributions greater than the federal limits which drives the average suggested contribution for non-participants down relative to required contribution. At the same time, participants who are currently contributing more than required drive the average suggested contribution for participants up relative to the contribution required to provide an adequate retirement income stream.)

3. In the optional asset allocation analysis, one might intuitively expect the average "plan balance" in each type of fund to be perfectly correlated to the average "allocation by fund type" in each type of fund. However, this need not be the case. To understand why, consider a group of 2 employees:

Employee A has a total account balance of \$10,000 split evenly between stock and bond funds (an asset allocation of 50% stocks and 50% bonds).

Employee B has a total account balance of \$100 with an asset allocation of 90% stock funds and 10% bonds funds (i.e., \$90 in stocks and \$10 in bonds).

The average plan balance in stock funds for this group is \$2,545...calculated as  $(\$5,000 + \$90) / 2$ . The average plan balance in bond funds for this group is \$2,505...calculated as  $(\$5,000 + \$10) / 2$ . This is close to a 50/50 split in average plan balance between stock and bond funds.

However, the average allocation to stock funds in this group is 70%...calculated as  $(50\% + 90\%) / 2$ . The average allocation to bond funds is 30%...calculated as  $(50\% + 10\%) / 2$ .

Thus, in this group the average plan balance is split nearly 50/50 between stock and bond funds, but the average allocation to stock and bond funds is split 70/30.