

Caution

You may run out of money during retirement!

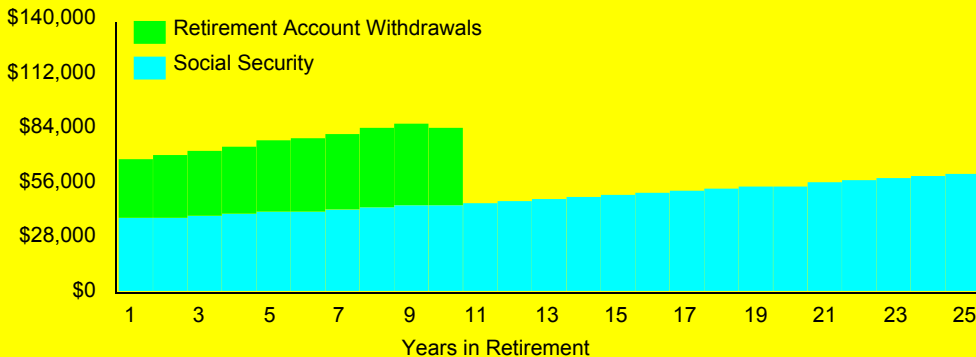
John, using the assumptions at the bottom of the page, if you continue making your current 401(k) contribution of 2.0%, you will run out of money during retirement.

Avoid running out of money. Increase your contribution to 5.9%.

Projected retirement income making your current contribution*

Projected account balance at retirement: \$281,208

Projected balance 25 years later: \$0

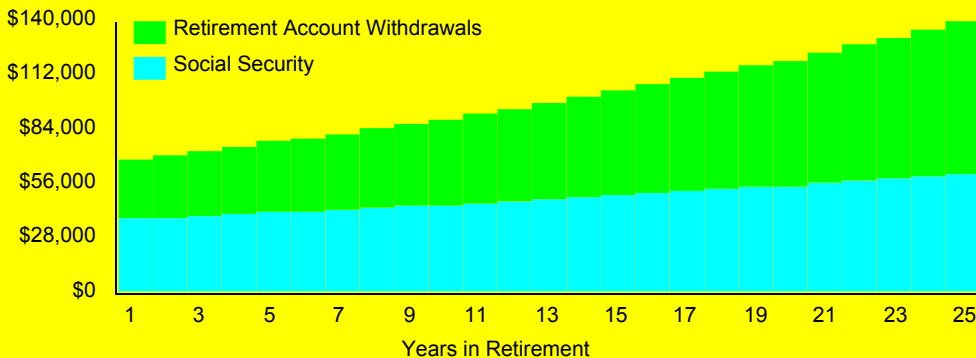


| | |
|---------------------------|-------------|
| Your contribution | 2.0% |
| Employer contribution | 2.0% |
| Total contribution | 4.0% |

Projected retirement income making the suggested contribution*

Projected account balance at retirement: \$621,777

Projected balance 25 years later: \$12,925



| | |
|---------------------------|-------------|
| Your contribution | 5.9% |
| Employer contribution | 4.0% |
| Total contribution | 9.9% |

* Given the assumptions below, you are projected to need \$67,963 of income in your first year of retirement. Social Security is projected to cover \$37,330 of this amount. Thus, it is projected that you will need to withdraw \$30,633 from your nest-egg in your first year of retirement. In subsequent years, you will need to increase your withdrawals to keep up with inflation.

As the top chart shows, at your current contribution rate, your nest-egg is projected to be consumed after 10 years of retirement. If you increase your contributions as shown, however, your nest-egg is projected to last for your entire life expectancy (as the bottom chart shows).

Assumptions

| | | | | | |
|--------------------|----------|--|----------|-----------------------------------|--|
| Current age | 35 | Social Security benefit at retirement | \$37,330 | Pre-retirement investment return | 8% |
| Current balance | \$5,000 | Annual increase in Social Security benefit | 2% | Post-retirement investment return | 6% |
| Current salary | \$35,000 | Post-retirement life expectancy | 25 years | Employer match | 100% on first 3% of pay 50% on next 2% of pay |
| Salary growth rate | 3% | Inflation rate | 3% | | |
| Replacement ratio | 80% | | | | |
| Retirement age | 65 | | | | |

Although this report is based on information about you provided by your plan, it is only preliminary in nature and should not be treated or interpreted as an exhaustive, comprehensive analysis of your total financial situation. In addition, the investment returns, employer contributions, and other assumptions used in this report are for illustrative purposes only and are not predictive of the future. None of the assumptions used in this report are guaranteed. You should periodically review your progress. You might find that you have more or less money than you had anticipated.