

Will your retirement be a rough ride?

John, if you continue making your current 401(k) contribution of 3.0%, your retirement will be like riding a bucking bronc. Make sure your retirement is a smooth ride. Increase your contribution to 5.8%.



Don't let your retirement dreams collapse!

John, if you continue making your current 401(k) contribution of 3.0%, your retirement plans are going to fall apart because you're going to run out of money. Keep your dreams intact. Increase your contribution to 5.8%.



## Retirement Security

Michael, it's within your grasp if you start now.



# A Guide to Customization Options for CampaignManager™

**CampaignManager™** is Investment Horizons' proprietary software for segmenting employees into different groups and then linking each group with the appropriate personalized message. It offers 3 basic ways to produce reports:

1. Use Investment Horizons' existing reports as-is. This option is the simplest way to use **CampaignManager™** and requires no additional design work on the part of the user or programming on the part of Investment Horizons. The current collection of reports can be found at [www.investmhorizons.com/reports\\_info.htm](http://www.investmhorizons.com/reports_info.htm).
2. Choose an existing report template you like (we'll define "template" shortly) and customize the rest of the page (the PDF shell) around that programmatically generated content. This customization can be done by Investment Horizons for an additional charge or by the user to avoid additional costs.
3. Start from scratch and build a new report. This option gives you total freedom to create the design you want, but since it has to be programmed into **CampaignManager™**, additional charges will apply.

The purpose of this document is to help you choose between these options and to explain how to proceed with customization in the most appropriate and economical way.



INVESTMENT  
HORIZONS, INC.

As  
En  
teac  
retire

This billion-year  
reminder that you

Flowers of tomorrow are in seeds planted today.

Be Different, Achieve Financial Freedom

Michael, it's within your grasp if you start now.



Short on Cash?

Mary, is that why you didn't sign-up for the 401(k) plan?



# The Parts of a CampaignManager™ Report

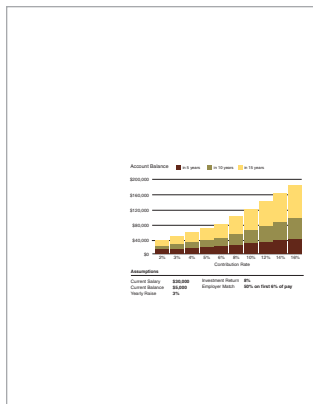
If you understand the makeup of a report, you will easily grasp how to create any personalized message (be it a single page report, a letter, or a multipage document). Each report consists of three parts.



## Shell

The "shell" is the static part of the report that does not vary from individual to individual within a given group. It is a PDF file that includes such things as images, text, and plan parameters. Depending on the layout, it may also contain the website address and call center telephone number.

Shells are created in graphic design programs and then uploaded as PDFs into CampaignManager™. This enables the use of more than one shell with a single template (more on this later).



## Template

The template must include all the graphs and blocks of text that contain information that varies from one individual to the next (such as age, salary, account balances, and contribution rates). It is dynamically generated each time a report is created.

CampaignManager™ allows you to control the colors of a graph or chart so you can match them to the color schemes of different shells. However, in order to change the position, the font, or add or delete variables, a new template must be programmed.



Michael,

## Salutation

The name of each recipient is added to the report in the "salutation" line. CampaignManager™ allows you to set a new font, color, and position for the salutation line to suit different shells. The salutation line, like the template, overlays the shell.

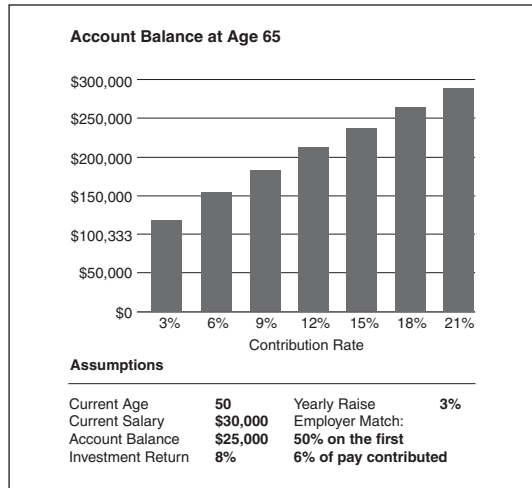


## A Finished Personalized Report

# An Overview of our Standard Templates

Some of our standard report templates are shown on this and the following page. To the right of each template is an example of how it is used in one of our standard reports.

## Wealth Accumulation (1 Time Period) Template



**Morgan.**  
Accumulating an adequate nest egg is truly a race against time.

This is why I am suggesting that you increase your contributions to the 401(k) plan. Unfortunately, few of us can accurately predict the size of the nest egg that will provide us (when combined with other sources of income) a comfortable retirement. After all, it is likely that Social Security and Medicare benefits will be reduced.

Some comforting facts, for example, are predicting that future retirees will need an extra \$200,000 just to cover medical expenses. Making up these shortfalls leads equally on our shoulders.

The accompanying chart shows what your account may grow to at various contribution rates. It's quite apparent that the more you invest, the more you will have.

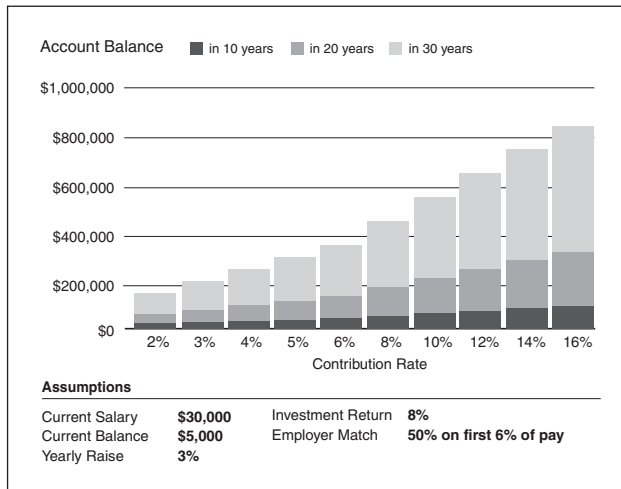
**Achieving financial security is our own responsibility. No one will assume it for us. Make sure that your retirement is your chance to have a second childhood.**

Increase your contributions today by going to [www.glanville.com](http://www.glanville.com), or calling 1-800-555-1212.

Good luck,  
*Morgan Henderson*  
Morgan Henderson  
VP Retiree

Prepared for Morgan Henderson Copyright © 2006, 2007 Investment Resources, Inc. November 15, 2007

## Wealth Accumulation (3 Time Periods) Template



**Retirement Security**

Michael, it's within your grasp if you start now.

How much your account will be worth in the future depends on how much you contribute, the rate of return your investments earn, and how long your money is invested.

The chart on the right shows the nest-egg you will have at various times in the future and at different contribution rates.

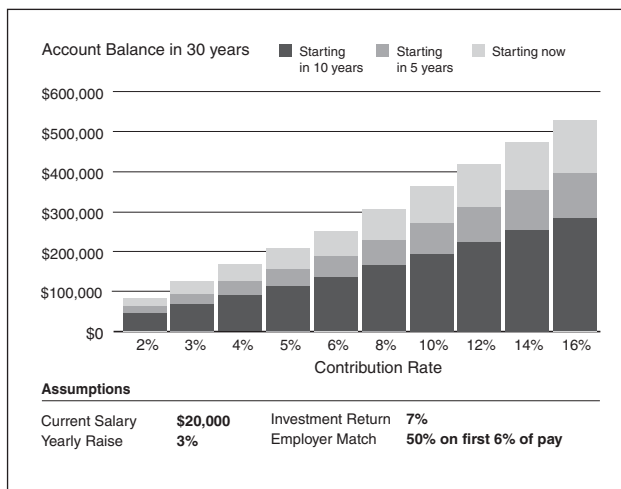
If in your best interest to start your retirement savings program as early as possible, so don't put off until tomorrow what you can do today (join the 401(k) plan now).

**The Power of Long-Term Investing**  
The chart below shows the power of a long-term investment program and the money we start sooner rather than later.

Current Salary	\$30,000	Investment Return	8%
Current Balance	\$5,000	Employer Match	50% on first 6% of pay
Yearly Raise	3%		

To learn more about your 401(k) plan or to access tools that will help you invest wisely, visit the plan website at [www.theplanwebsite.com](http://www.theplanwebsite.com) or call 1-800-555-1212.

## Cost of Delay (Non-participants) Template



**Short on Cash?**

Mary, is that why you didn't sign-up for the 401(k) plan?

Most American workers are short on cash and know that raising a family will always keep them in that bind. They also know they can't rely on others to take care of them. That is why when given the chance to save for retirement with tax-deductible contributions, most American workers review their budgets and find the cash to invest. Shouldn't you?

Enroll in the 401(k) plan today and get on the road to financial independence. Don't forget that your employer matches your contributions, providing another reason for acting now.

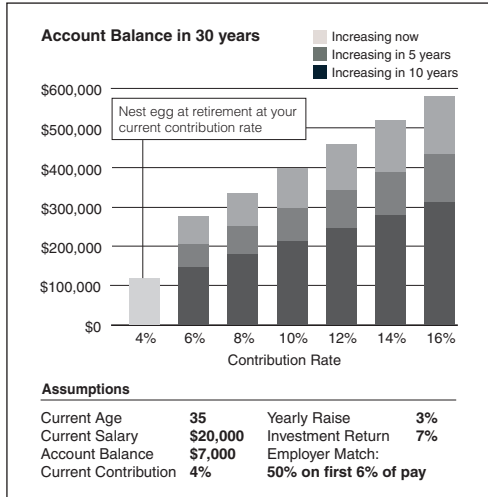
The chart on the right shows the cost of delay. It compares starting your savings program now to delaying it. You will also see how different contribution rates can affect your account growth.

**The Power of Long-Term Investing**  
The chart below shows the power of a long-term investment program and the money we start sooner rather than later.

Current Salary	\$30,000	Investment Return	7%
Current Balance	\$5,000	Employer Match	50% on first 6% of pay
Yearly Raise	3%		

Act now. Sign up at your plan's website, [www.theplanwebsite.com](http://www.theplanwebsite.com) or by calling your plan administrator at 1-800-555-1212.

# Cost of Delay (Participants) Template



**Joe,**  
Do you view your retirement prospects as a "gathering storm"?

SEC Chairman Christopher Cox and many other experts do. This is why I am suggesting that you increase your contributions to the 401(k) plan.

Unfortunately, few of us can accurately predict the size of the nest-egg that will provide us when combined with other sources of income in a comfortable retirement. After all, it is hard to think that Social Security and Medicare benefits will be reduced and global competition will have future corporate benefits increases.

Some compelling facts, for example, are predicting that future retirees will need an extra \$250,000 just to cover medical expenses. Making up those shortfalls lands squarely on our shoulders.

The accompanying chart shows what your account may grow to at your current contribution rate as well as how much more you would have if you increase your contributions today.

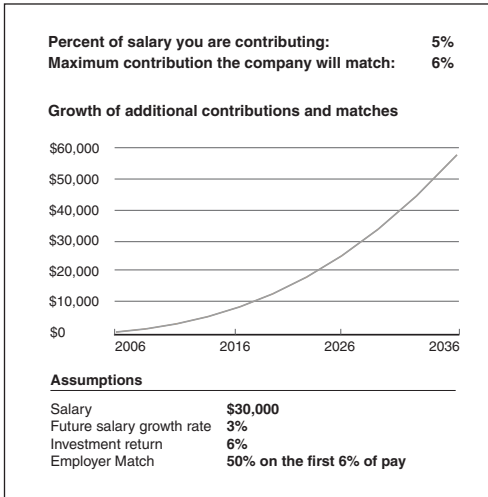
**Achieving financial security is our own responsibility. No one will assume it for us. Make sure that you can retire to a safe harbor.**

Increase your contributions today by going to our website, <http://www.planwise.com>, or calling the call center at 1 800 555-1212.

Good luck,  
*Morris Hamilton*  
Morris Hamilton  
VP Benefits

Prepared for Joe Hancock | December 15, 2007

# Missed Matches Template



**Don't let your matches get away!!**

John,

Achieving financial independence is a challenge in today's changing world. You should take full advantage of all the help you can get, including the matching contribution the company makes to your 401(k) account.

You are currently contributing less than the amount that can be matched. By doing this, you are leaving money "on the table."

The company's match, in any given year, may not seem important to you. Over time, however, thanks to compound interest, the cost of missing out on the full match adds up.

The accompanying chart shows how much more you might have if you take full advantage of the match. The chart assumes that the match remains the same during the time period shown.

**Percent of salary you are contributing:** 5%  
**Maximum contribution the company will match:** 6%

**Growth of additional contributions and matches**

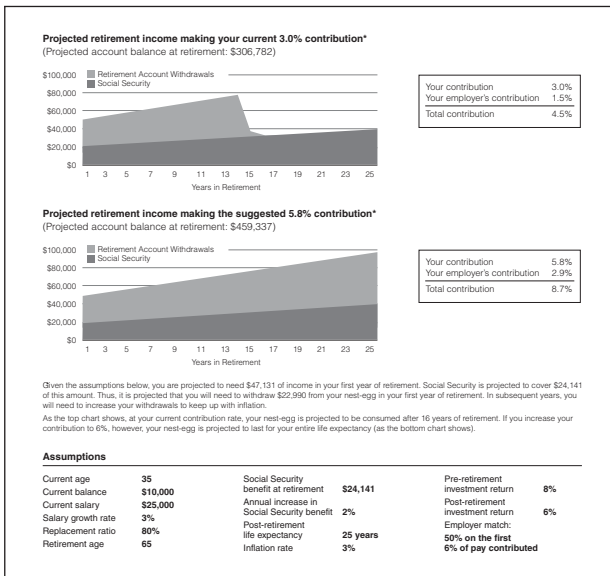
**Assumptions**

Salary	\$30,000
Future salary growth rate	3%
Investment return	6%
Employer Match	50% on the first 6% of pay

Reel in the company match by increasing your deferrals to at least 6%. You can do this by calling 1-877-222-1212 or visiting [www.planwise.com](http://www.planwise.com).

Prepared for John Doe | December 15, 2007

# Gap Analysis Template



**John,**  
Make sure your retirement doesn't get shipwrecked!  
Increase your 401(k) contributions today.

**Projected retirement income making your current 3.0% contribution\***  
(Projected account balance at retirement: \$306,782)

**Projected retirement income making the suggested 5.8% contribution\***  
(Projected account balance at retirement: \$459,337)

\* Given the assumptions below, you are projected to need \$47,131 of income in your first year of retirement. Social Security is projected to cover \$24,141 of this amount. Thus, it is projected that you will need to withdraw \$22,990 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 16 years of retirement. If you increase your contribution to 6%, 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	\$24,141	Pre-retirement investment return	8%
Current balance	\$10,000	Annual increase in Social Security benefit	2%	Post-retirement investment return	6%
Current salary	\$25,000	Post-retirement life expectancy	25 years	Employer match:	50% on the first 6% of pay contributed
Salary growth rate	3%	Inflation rate	3%		
Replacement ratio	80%				
Retirement age	65				

Prepared for John Doe | December 31, 2007

# Creating New Reports from Existing Templates

This option offers great flexibility with minimal cost. It avoids not only the need for the user to incur expensive programming charges, but also the delays in implementing a campaign that result from having to wait for the programming of the report's "look and feel" to be completed.

**CampaignManager™** makes the process easy. Once the user determines which preexisting template can be used to convey the desired message, it takes only a few minutes to integrate the components of the report.

The user goes into the Content Library section of **CampaignManager™** and clicks on Reports. The user then uploads a PDF of the shell she created in her graphic design package, such as Adobe Illustrator or InDesign. Next she selects the template that will be used and makes the necessary color adjustments to it. The

last step is to create and position the salutation line. The newly created report is now saved, proofed, and ready for use (see accompanying screen shot).

(If you would like to modify the shells we use in our "off-the-shelf" reports, we will be happy to provide you with our source files.)

The reports at the top of the following page illustrate how a single theme, "the weak link," can be used with three existing templates to address three distinct communication challenges:

- encouraging participants to increase their contributions so as to generate adequate retirement nest-eggs;
- increasing participation;
- increasing contributions up to the level of the full match.

Upload Shell PDF | Save Report | Preview Report | Done

---

**Instructions:**

1. Use the **Upload Shell PDF** menu option at the top of this screen to upload a PDF file to use as the shell for the report.
2. Select a report template (which will be drawn over the shell) from the list below.
3. If the report template you choose requires you to specify a salutation line, fill in the information in the *Salutation* section
4. Click **Save Report** to save the report.

---

**Shell (Background) PDF:**

File name: none

---

**Report template:** Click [here](#) to view the highlighted template.

Template

Caution
<b>Wealth Accumulation Template 1</b>
Gap Analysis Template 1

Chart color values: Series 1    C: 20.0 %    M: 20.0 %    Y: 20.0 %    K: 20.0 %  
Chart color values: Series 2    C: 50.0 %    M: 50.0 %    Y: 50.0 %    K: 50.0 %  
Chart color values: Series 3    C: 100.0 %    M: 100.0 %    Y: 100.0 %    K: 100.0 %

---

**Salutation line:**  
(Note: You only need to fill in this section if the report template you choose includes a user-specified salutation line.)

Text

<<firstname>> <<lastname>>

Insert first name    Insert last name

Font

AGaramond  
AGaramond [Bold]  
AGaramond [Italic]  
AGaramond [BoldItalic]  
AGaramond Bold

Font size

10.0 points

Font (CMYK) color values

C: 100.0 %    M: 100.0 %    Y: 100.0 %    K: 100.0 %

Distance from top of page

3.500 inches (e.g., 4.125)

Distance from left edge of page

1.250 inches (e.g., 1.25)

## CampaignManager's "Create One-Page Report" Screen

# Using one theme, "the weak link," to address different participant issues.

**John,**  
Your contributions are the weak link in your retirement planning. Don't let your dreams fall apart.  
Increase your contributions today by calling 1-800-555-1212 or visiting [www.theplanwise.com](http://www.theplanwise.com).

**Projected retirement income making your current 3.0% contribution\***  
(Projected account balance at retirement: \$306,782)

Your contribution: 3.0%  
Your employer's contribution: 1.5%  
Total contribution: 4.5%

**Projected retirement income making the suggested 5.8% contribution\***  
(Projected account balance at retirement: \$459,377)

Your contribution: 5.8%  
Your employer's contribution: 2.2%  
Total contribution: 8.0%

**Assumptions**

Current age: 35	Social Security benefit at retirement: \$24,141	Pre-retirement investment return: 6%
Current balance: \$10,000	Annual increase in Social Security benefit: 2%	Post-retirement investment return: 6%
Current salary: \$20,000	Retirement rate: 8%	Employer match: 50% on first 6% of pay
Salary growth rate: 3%	Post-retirement life expectancy: 25 years	9% of pay contributed
Retirement age: 65	Inflation rate: 3%	

Prepared for John Doe | December 31, 2006

**Not taking advantage of your 401(k) plan is a weak link in your retirement planning.**

Michael,  
It is easy to put off starting to save for retirement. After all, we always seem to be short on cash. Unfortunately, postponing contributions in the 401(k) plan is usually a costly mistake.

The chart at the right not only demonstrates this, but it also shows how different contribution rates will affect the size of your retirement nest egg.

There are two other reasons for acting now:

- your employer matches your contributions;
- all your contributions that go into a traditional 401(k) account will reduce your federal income taxes.

Enroll in the 401(k) plan today and get on the road to a financially secure and comfortable retirement.

**The Power of Long-Term Investing**  
The chart below shows the power of a long-term investment program and the reason to start sooner rather than later.

Assumptions:  
Current Salary: \$20,000  
Investment Return: 7%  
Yearly Rate: 3%  
Employer Match: 50% on first 6% of pay

To learn more about your 401(k) plan or to access tools that will help you invest wisely, visit the plan website at [www.theplanwise.com](http://www.theplanwise.com) or call 1-800-555-1212.

**Not taking full advantage of your 401(k) matching contributions is a weak link in your retirement planning.**

John,  
Achieving financial independence is a challenge in today's changing world. You should take full advantage of all the help you can get, including the matching contributions the company makes to your 401(k) account.

You are currently contributing less than the amount that can be matched. By doing this, you are leaving money "on the table."

The accompanying chart shows how much more you might have if you take full advantage of the match. The chart assumes that the match remains the same during the time period shown.

Percent of salary you are contributing: 5%  
Maximum contribution the company will match: 6%  
Growth of additional contributions and matches

Assumptions:  
Salary: \$20,000  
Future salary growth rate: 3%  
Investment Return: 6%  
Employer Match: 50% on the first 6% of pay

Keep your retirement plans intact. Increase your deferrals to at least 6%. You can do this by calling 1-800-555-1212 or visiting [www.theplanwise.com](http://www.theplanwise.com).

## Creating A Multipage Document

**CampaignManager™** allows the user to quickly and easily create multipage documents consisting of reports, static pages, and other personalized messages. For example, the user decides to send a wake-up call to all participants who are not on track for a comfortable retirement. The mailing will:

- have a personalized gap analysis on the first page;

- include a personalized letter that reinforces the gap analysis' message and explains how to increase the amount of the participant's payroll deduction;
- remind participants that targeted maturity funds were included among the investment options for those participants who are uncomfortable making investment decisions.

**Will your retirement be a rough ride?**

John,  
If you continue making your current 401(k) contribution of 3.0%, your retirement will be like riding a bumpy ride.  
Make sure your retirement is a smooth ride. Increase your contribution to 5.8%.

**Projected retirement income making your current 3.0% contribution\***  
(Projected account balance at retirement: \$306,782)

Your contribution: 3.0%  
Your employer's contribution: 1.5%  
Total contribution: 4.5%

**Projected retirement income making the suggested 5.8% contribution\***  
(Projected account balance at retirement: \$459,377)

Your contribution: 5.8%  
Your employer's contribution: 2.2%  
Total contribution: 8.0%

**Assumptions**

Current age: 35	Social Security benefit at retirement: \$24,141	Pre-retirement investment return: 6%
Current balance: \$10,000	Annual increase in Social Security benefit: 2%	Post-retirement investment return: 6%
Current salary: \$20,000	Retirement rate: 8%	Employer match: 50% on first 6% of pay
Salary growth rate: 3%	Post-retirement life expectancy: 25 years	9% of pay contributed
Retirement age: 65	Inflation rate: 3%	

Prepared for John Doe | December 31, 2006

**ABC, Inc.**

Dear Ron,

December 31, 2005

You've just read about the benefits of the 401(k) plan. You can't get these benefits, however, until you're a participant in the plan. Acting to enroll follows the steps below. Help is always available if you need it.

1. Decide how much you want to contribute—from 1% to 50% of your pay.
2. Determine when you'd like your contributions deducted, in increments of 1%.
3. The Targeted Retirement Portfolios are offered to make the initial decision easy. Filing all of your account info just one of these funds is an effective way to invest and gain a broadly diversified, well-balanced portfolio. If you have difficulty selecting the one whose name includes the year closest to your anticipated retirement date.
4. Contact Fund Fair Shares and fund performance information for all of the investment options are available online or from the Service Center.
5. Go to [www.planwise.com](http://www.planwise.com) or call the 401(k) Service Center at 1-800-902-2102 to enroll or to request any information you may need.
6. If you need help enrolling, please see Jenny McGrath in the HR office. She will be happy to help you enroll!

**Automatic deductions, matching contributions...the advantages. Investment options—these advantages make the ABC (ABC) Savings Plans one of the best ways to save for your long-term financial future.**

Sincerely,  
Marian Henderson  
Director of Benefits

**Introducing XYZ Investments™**  
Targeted Retirement Portfolios—Sensible investing made easy

The Targeted Retirement Portfolios are a great tool for those participants who want to have their investment decisions up to a professional. The portfolio manager assumes that the participants who are investing in one of these portfolios are going to retire in the year indicated in the portfolio's name. They also assume that all of your retirement assets are invested in the portfolio and that funding for retirement is the portfolio's job. The manager also assumes that assets other than the portfolio will be used for emergencies or funding a child's education.

One of the principal advantages of using these funds is that their managers do all the work for you. You don't have to make any decisions, but they do change that mix over time. The portfolio target date also determines how much of the fund will be in stock. The longer the target date extends into the future, the greater will be the amount of stock in the fund.

The allocations of the funds of the available Targeted Retirement Portfolios (2005, 2015, and 2040) demonstrate that if you start investing around 2010, 45 percent of the 2015 Portfolio is invested in stock. If you start investing for about 20 years, about 60% of the 2040 Portfolio will be invested in stock. If you start the 2025 Portfolio, 70 percent of your account will be in stock.

If at any time you wish to assume responsibility for investing your contributions, you can use the plan's other investment options. For information about these options, contact the Service Center (1-800-902-2102) or go to the plan website, [www.planwise.com](http://www.planwise.com).

Legend:  
Domestic Equity  
International Equity  
Investment Grade Bonds  
High Yield Bond  
Short Term

For Participation  
122 Clairmont Lane  
Chowchewick, MA 02703

**ABC, Inc.**

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Load Report	Cancel
<p>Please select a report from the list below. Then click <b>Load Report</b> on the menu at the top of the screen.</p> <p>Report to load</p> <ul style="list-style-type: none"> <li>Retirement Dreams Collapse (Barn)</li> <li>Sweet Smell (Flowers)</li> <li>Be Different (Motorcycle)</li> <li>Retirement Wasteland</li> <li>Retirement Security (Boats)</li> <li>Retirement Security (Wine Bottles)</li> <li>Financial Freedom (Wine Bottles)</li> <li>Caution Report</li> </ul>	

**CampaignManager's "Load Report" Screen**

The letter and the page describing targeted maturity funds will be created by the user in another program, converted to PDFs, and then uploaded to the **CampaignManager's** Content Library. To create the piece, the user simply selects "New Multipage Piece" from the Multipage Pieces menu in the Content Library.

A click of her mouse will make each selected item a component of the mailing piece (see the screen shot on the left). To enable the communication piece to be mailed in a window envelope, the participant's name and address are placed on the last page.

## Creating a Report from Scratch

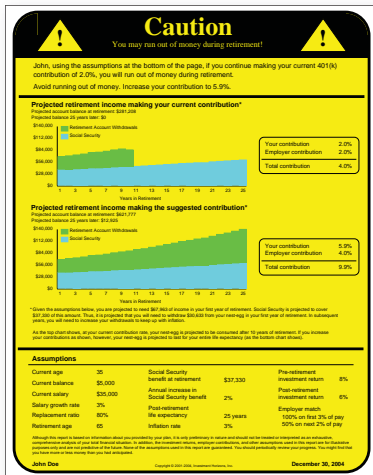
This option provides you with the most freedom. To simplify this process and to minimize unnecessary programming costs, we offer the following suggestions:

- Determine if the purpose of the new report is to meet the unique needs of a single client or if the report addresses a commonly encountered problem. If it is the latter, you should consider developing a template that can be reused simply by changing the appearance and/or content of the shell.
- Put only the person's name in the salutation line. Be sure to leave enough space for the longest possible name.
- Try to put all variable data in the template in a table format. Avoid wherever possible putting variables, be they numbers or names, in the middle of sentences.

For example, don't say that the participant should "increase your deferral from 3% to 6%." Reword the sentence to say, "increase your contribution to the level that will take full advantage of the match." However, if 6% is the level of the full match, "6%" is not a variable and can be included in text that is part of the shell (assuming you will use a different shell for each plan).

Rules are made to be broken, and the design of our reports demonstrates this. We suggest, however, that before you begin building a new report for use with **CampaignManager™**, you discuss your needs with us.

# Case Studies Using Our Reports



Case Study I

The sponsor wanted to encourage non-participants to enroll in the 401(k) plan and urge low contributors to increase their contributions.

To accomplish its goals, the sponsor decided to give each employee a personalized “off-the-shelf” gap analysis. One version of the report had wording crafted for non-participants while the other one targeted low contributors.

13.3% of their 435 non-participants joined the plan, with an average initial contribution of 7.7%, and 12.3% of the 342 low contributors increased their contributions by an average of 4.9%.



Case Study II

The sponsor wanted to encourage participants to increase their contributions to at least an amount that would qualify them for the full employer match. A customized personalized report was mailed to the homes of almost 600 participants. The sponsor chose not to include a cover letter.

The results were impressive: 14.5% of the targeted participants increased their contributions by 2.4%.



INVESTMENT  
HORIZONS, INC.

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