Retire Well

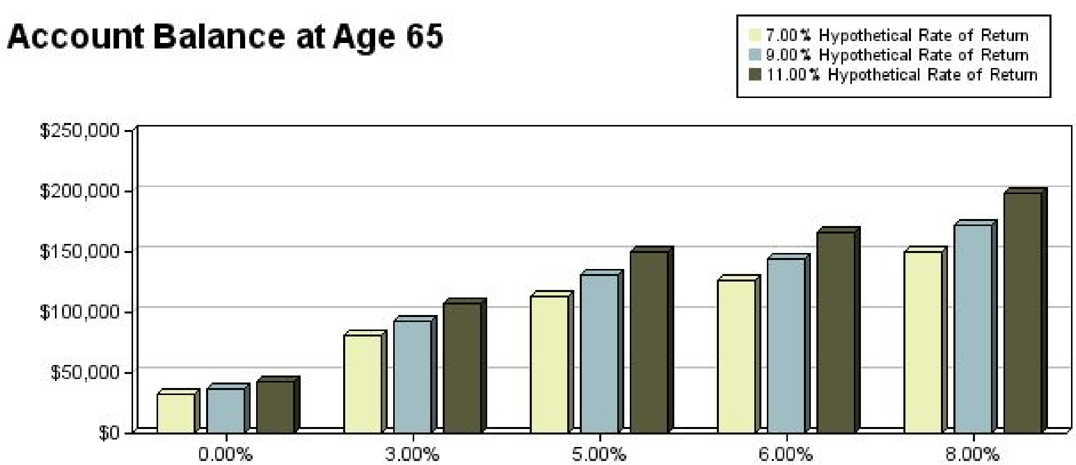
Name	Date	Age	State	Location
JOHN ERICKSON	1/22/2013	53	CA	
Annual Income	**Pay Period**	**Filing Status**	**Fed Ex**	**State Ex**
$42,500	1	S	0	0

Balance	Employer Match	Safe Harbor Non-Elective	Maximum Deferral
$0	100% of deferral On 1st 5% of Pay 50% On Next 10% of Pay	4.0%	54.1%

Deferral %	0.00%*	3.00%	5.00%	6.00%	8.00%
Gross Pay	$42,500	$42,500	$42,500	$42,500	$42,500
-Pretax Deferral	$0	$1,275	$2,125	$2,550	$3,400
Taxable Gross Pay	$42,500	$41,225	$40,375	$39,950	$39,100
-Social Security	$3,251	$3,251	$3,251	$3,251	$3,251
-Federal Tax	$5,919	$5,600	$5,388	$5,281	$5,074
-State Tax	$1,444	$1,360	$1,304	$1,276	$1,220
Net Amount	$31,886	$31,014	$30,432	$30,142	$29,555
Deduction From Net	$0	$872	$1,454	$1,744	$2,331
+Tax Savings	$0	$403	$671	$806	$1,069
+Match	$0	$1,275	$2,125	$2,338	$2,763
+Safe Harbor Non-Elective	$1,700	$1,700	$1,700	$1,700	$1,700
=Total Contribution	$1,700	$4,250	$5,950	$6,588	$7,863
Difference	$1,700	$3,378	$4,496	$4,844	$5,532

401(k) Balance @ Hypothetical 9.0% Interest

After 5 Years	$11,090	$27,724	$38,814	$42,972	$51,290
After 10 Years	$28,153	$70,381	$98,534	$109,091	$130,205
At Age 65	$37,321	$93,302	$130,623	$144,618	$172,608
Cost of Waiting 1 Year	$4,782	$11,954	$16,735	$18,528	$22,115



This example estimates federal taxes, state taxes, and social security payments based on the information you have provided. The example strives to utilize current values in its calculations, but no representation is made as to its accuracy and completeness. This example does not take other potential payroll deductions into account. This example is merely an estimate designed for your informational purposes only. Your actual outcome will vary and will most likely be different.

The rate of return used in this example is hypothetical, is not intended to be a projection of future values, and is not guaranteed. The amounts based on the hypothetical rate of return do not consider taxes, investment management fees, or product related charges. If these expenses had been taken into account, the totals would have been lower. Withdrawals from a qualified plan are subject to normal income tax treatment and if made prior to age 59 1/2 may be subject to an additional 10% federal income tax penalty.

BENEFICIARY DESIGNATION FORM

Employer: Sample Company
Employee: JOHN ERICKSON

Plan Number:
Social Security #: 000-00-0000

☐ **1) I am NOT MARRIED and designate the following person(s) to receive any death benefits. I understand if I marry, the designation becomes void after one year after my marriage.**

Class	SS#	Name	Relationship	Address	Amount/%

☐ **2) I am MARRIED and designate my spouse named below to receive ALL death benefits from the Plan.**

Spouse's Name	Spouse's Address

If my spouse is not living, then pay death benefits to:

Class	SS#	Name	Relationship	Address	Amount/%

☐ **3) I am MARRIED and designate the following person(s) to receive death benefits from the Plan.**

Class	SS#	Name	Relationship	Address	Amount/%

Spouse consent (REQUIRED for #3, Above):

I consent to this designation which eliminates all or part of the benefits (Qualified Join and Survivor and Qualified Pre-Retirement Survivor benefits) otherwise payable to me from the plan if my spouse dies.

Spouse Signature **Date**

☐ **(Check if Applicable)**

I certify that my spouse cannot be located to sign this Spouse's consent. I will notify my Employer if my spouse is located.

Plan Representation Signature (witness) **Date**

Notary Public (if not witnessed by Plan Representative) **Date**

Subscribed and sworn before me this _______________day of ,______________

Employee Signature **Date**

Employer Signature **Date**

Sample Company
Sample 401k Plan

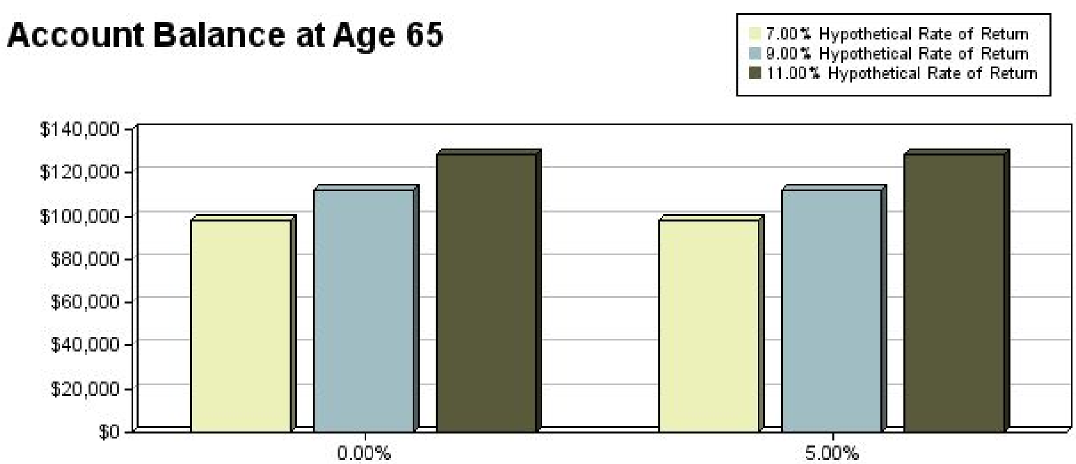
Name	Date	Age	State	Location
JOHN ERICKSON	1/22/2013	53	CA	
Annual Income	**Pay Period**	**Filing Status**	**Fed Ex**	**State Ex**
$42,500	1	S	0	0

Balance	Employer Match	Safe Harbor Non-Elective	Maximum Deferral
$0	100% of deferral On 1st 5% of Pay 50% On Next 10% of Pay	4.0%	54.1%

	Roth 401(k)	Traditional 401(k)
Gross Pay	$42,500	$42,500
-Pretax Deferral	$0	$2,125
Taxable Gross Pay	$42,500	$40,375
-Social Security	$3,251	$3,251
-Federal Tax	$5,919	$5,388
-State Tax	$1,444	$1,304
Net Amount	$29,761	$30,432
Deduction From Net	$2,125	$1,454
+Tax Savings	$0	$671
+Match	$1,275	$1,275
+Safe Harbor Non-Elective	$1,700	$1,700
=Total Contribution	$5,100	$5,100
Difference	$2,975	$3,646

401(k) Balance @ Hypothetical 9.0% Interest

After 5 Years	$33,269	$33,269
After 10 Years	$84,458	$84,458
At Age 65	$111,962	$111,962
Cost of Waiting 1 Year	$14,345	$14,345
Estimated Marginal Tax	0.00%	$18,474
Account Balance After Tax	$111,962	$93,488



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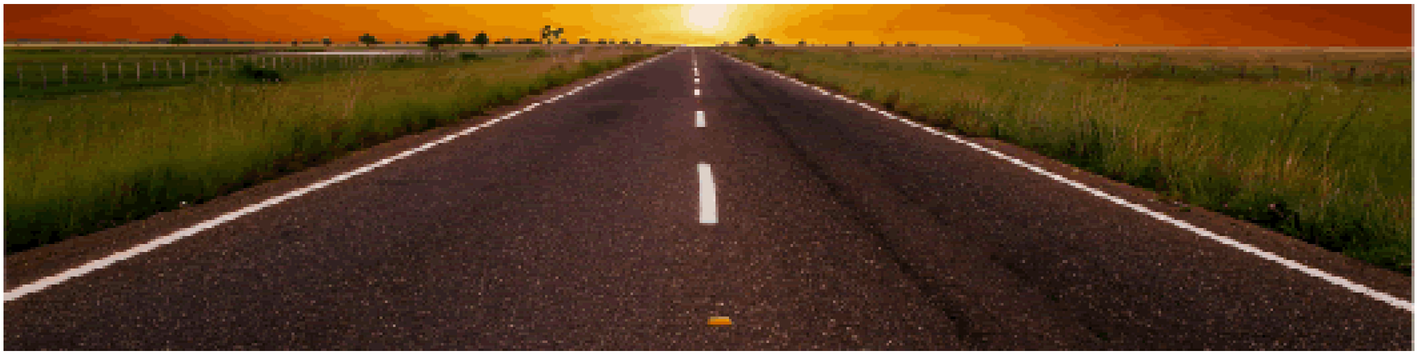
January 22, 2014

Retirement Report For: JOHN ERICKSON

Retirement Progress Report



Plan Information

Plan Name	Sample 401k Plan
Plan Number	

Employer Contribution

Profit Sharing	4.00%
Match	100% of deferral On 1st 5% of Pay 50% On Next 10% of Pay

Participant Data

Current Annual Income	$42,500	Current Pre-Tax Deferral Rate	0.00%
Current Age	53	Current Post-Tax Deferral Rate	0.00%
Assumed Retirement Age	65	Anticipated # of Years in Retirement	13
		Desired Annual Income at Retirement	$50,961

Assumptions

Investment Return	9.00%	Years To Retirement	12
Inflation Rate	3.43%	% of Income Replaced	80.00%

Current Assets

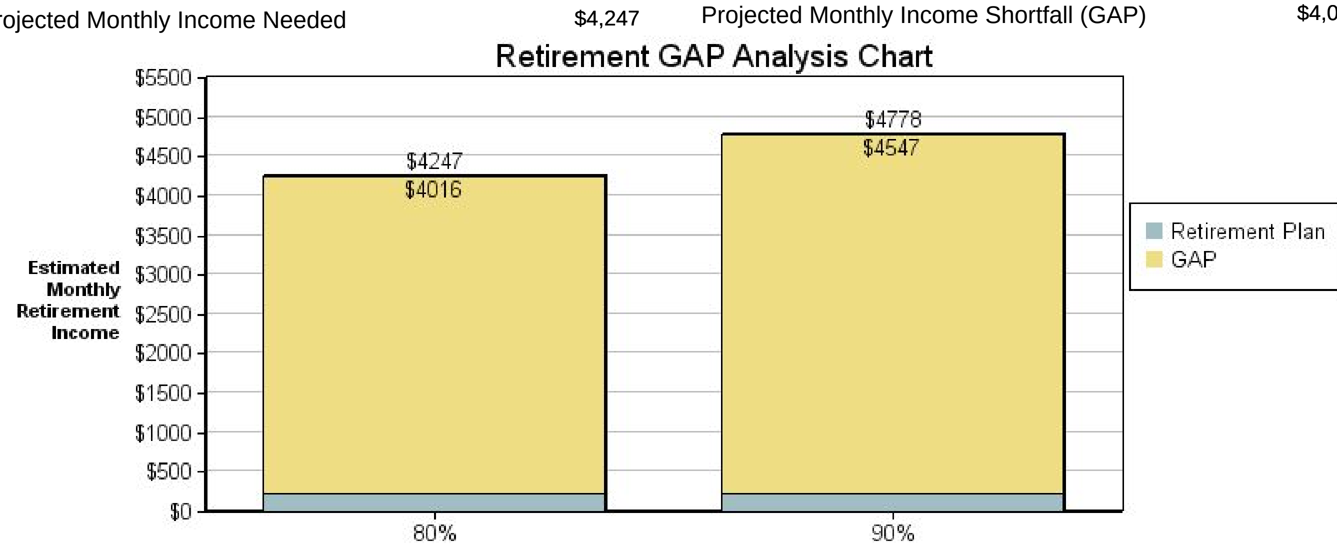
Annual Retirement Plan Investment	$1,700
Retirement Plan Balance	$0

Future Value of Assets

Retirement Plan Value at Retirement	$37,321
Annual Income By Account Value	$2,763

Shortfall (GAP)

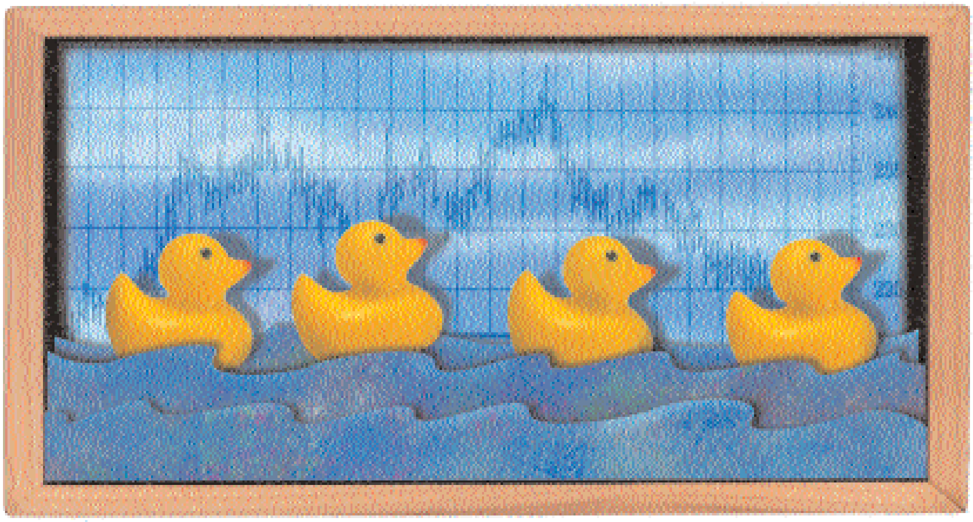
Account Value Needed to Reach Goal	$688,289	Additional Annual Investment Needed	$29,652
Account Value Shortfall (GAP)	$650,968	% of Income	69.77%
Projected Monthly Income Needed	$4,247	Projected Monthly Income Shortfall (GAP)	$4,017



Current Annual Income, Age, Retirement Plan Balance and Deferral Rate(s), were provided by your employer, are presumed to be correct as of the date of this report. Desired Annual Income at Retirement is calculated by taking your income x % of Income Replaced. % of Income Replaced is typically 70% to 90% of current income. Anticipated # of Years in Retirement is based on average Life Expectancy of 78 years.

Regular Investing

Helps Absorb Market Shocks



As we hinted in our cover article, at the heart of every bumpy stock market period lies potential opportunity for patient, risk-tolerant investors. Called dollar-cost averaging, the more volatile the market, the better dollar-cost averaging works. It can help investors overcome the volatility of the market and sometimes even profit from the market's roller coaster periods. And happily, dollar-cost averaging is a built-in aspect of your retirement savings plan.

It's about shares

Many people don't realize that when they buy into mutual funds, they are buying shares of ownership. In the same way that a farmer's wealth might be expressed in acres of land owned, your retirement plan wealth is represented by the number of shares you own (times the price of each share). All else being equal, owning more fund shares is better. One way to wind up owning more shares is to take advantage of share price declines (bad markets).

Dollar-cost averaging makes a smoother ride

Dollar-cost averaging simply means that a person invests a fixed dollar amount on a regular basis over time, such as your automatic contribution to your 401(k). With stock prices moving unpredictably, chances are that next payday when you make your 401(k) contribution, prices will be down. Therefore, your contribution will be able to buy more shares when the market dives and mutual fund share prices fall. In that moment you'll be enjoying the potential benefits of dollar-cost averaging. When you invest the same amount at regular intervals, you automatically buy more shares when prices are low, and when prices are up, you buy slightly fewer of those "expensive" shares. Over time, the greater the market's volatility, your avarage cost per share tends to be lower.

Patient investors who hold tight and continue to invest regularly will have more shares.

Buy your shares on sale

In fact, the more volatile the market and the more extreme the price fluctuations, the more you may benefit in the long run from dollar-cost averaging. It may sound crazy at first, but the more often prices make large shifts, the more frequently you will have the opportunity to buy at low prices. And with dollar-cost averaging, you avoid trying to time the market (a risky practice). You can avoid the worry of how to avoid a market correction, and reduce the risk that you'll invest all your money right before a market downturn.

Sit back and relax

As a long-term investor, it's smart not to get too anxious when the value of your funds drop over a few months' time. In fact, looking back in history, some bad markets last for years. But eventually all market cycles end, bad ones too. When fund values begin to climb again, as they historically have over time, the patient investor who held tight and continued to invest regularly will have more shares (thanks to low prices for awhile and dollar-cost averaging) to enjoy the market's next push upward. So the next time you hear that the markets fell, or the Dow is down, remember dollar-cost averaging. Your next 401(k) contribution will be scooping up more shares for your retirement account.

Keep in mind that dollar-cost averaging can't guarantee a profit or protect against a loss in a declining market. Be sure you feel comfortable investing under all market conditions.