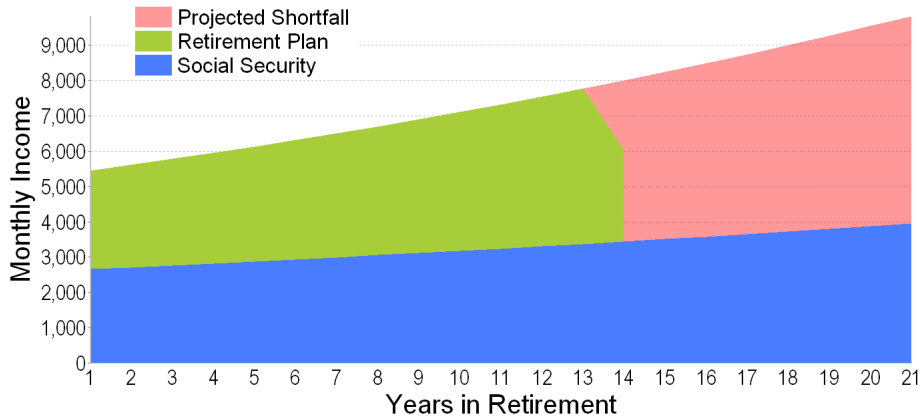


Planning your investments

Instilling confidence in your future

Have you considered how to fund your potential retirement gap?

Your current account balance and contributions are estimated to provide you with only 13 years 7 months years of income in



To eliminate this shortfall, you may need to increase your contributions to 11.6%.

How will this affect your paycheck?

	Current	Proposed
Gross pay	\$2,085	\$2,085
401(k) percent	3%	11.6%
401(k) dollar	\$63	\$242
Withholding taxes	\$344	\$306
Net Pay	\$1,679	\$1,537
Change in take home pay		(\$142)
Tax savings		(\$38)
Additional employer match		\$21

Other possible solutions for solving the shortfall...

- 1) wait a year before making any changes then increase your pre-tax contribution to 12.06% (having an estimated take home pay of \$1,529);
- 2) retire a year later and save 6.21% to your pre-tax account (with an estimated take home pay of \$1,626);
- 3) have an additional lump sum today of \$103,825; or
- 4) have an additional lump sum of \$213,313 at retirement.

Currently you are contributing 3% to your retirement plan.

Using the assumptions below, you should consider contributing 11.6%.

Assumptions

Current Values	
Age	41
Account balance	\$150,000
Income per paycheck	\$2,085
Paychecks per year	24
Raises	2%
Retirement	
Income replacement ratio	80%
Initial income needed	\$5,438
Age	66 *
Life expectancy	20.2
Inflation	3%
Account balance	\$424,127
Social Security	
Initial benefit	\$2,662
Inflation	2%
Percent of est. value	80%
Rate of Return	
Before retirement	3%
During retirement	4%
Employer Match	
The employer matches 100% of the employee's contribution up to 3% of pay and 50% of their contribution between 3% and 5% of pay.	
*Due to under funding, the original value was changed. The retirement age was changed from 65 to 66.	

This report is preliminary in nature, and as such should not be considered comprehensive or a review of your progress towards retirement. Values in this report are for illustrative purposes only, and may not reflect current values. Illustrated rates of return are compounded annually. Assumptions of Social Security, employer contributions and rates of return are estimates, not guaranteed and will most probably be different than actual values. Illustrated contribution values may exceed maximum allowed. Withholding taxes calculated using the 2009 withholding tables. Income taxes not taken into consideration.

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