



# Lead plan participants to a secure retirement with the new TRAK Batch Gap Analysis Illustration Tool.



TRAK Batch Gap Analysis sends individual information to a huge group of plan participants at one time.

The Pension Protection Act of 2006 has employers scrambling to help their employees prepare for retirement—guide your clients with ease using the new TRAK Batch Gap Analysis Illustration tool

“Taking on 401(k) fiduciary responsibility requires something like the TRAK Batch Gap Analysis Illustration tool.”

Craig Dewey  
Investment Fiduciary and President,  
The Cypress Group, LLC  
Williamsburg, Virginia

Show individual participants personalized “catch-up” strategies with powerful automation—systematically increase assets in the plans.

**Build lasting relationships for future business!**

With the new TRAK Batch Gap Analysis Illustration tool from Trust Builders, a keystroke from your computer will automatically provide your plan sponsors’ 401(k) plan participants with regular personalized reports showing how well their retirement plan is propelling them towards retirement and automatically give the participants guidance on how to catch up if they are running behind!

Simply import a participant’s information into TRAK’s database in a quick single batch transaction. With a click of a button, TRAK creates personalized reports showing methods in bridging the gap between your client’s dream retirement and their existing one.

Deliver reports to participants in person, in a group employee meeting, by e-mail or through your sponsor’s secure intranet site! TRAK offers multiple delivery options in the form of electronic and attractive, full color prints.

Just as your clients’ assets and contributions grow, so will your relationship. When they need to rollover assets they will turn to the one trusted adviser who has guided them to a successful entry into retirement—you.

For those clients who need more in-depth counsel, TRAK maintains all client data for more complete analysis. At any point in time, client information can be presented instantly.

**TRAK maximizes security and minimizes expenses for all**

Advisers, Plan Sponsors and Participants can feel confident using the TRAK Batch Gap Analysis Illustration tool knowing that they are saving money and working within a secure environment. You will maintain control over the data and production of the reports. There are no third parties required and no additional expenses involved in producing the reports for plan participants.



Visit our website and get a free 30 day demo. [www.TRAKCentral.com](http://www.TRAKCentral.com)

For inquiries, contact us at 503-831-1111 or [info@TRAKCentral.com](mailto:info@TRAKCentral.com)

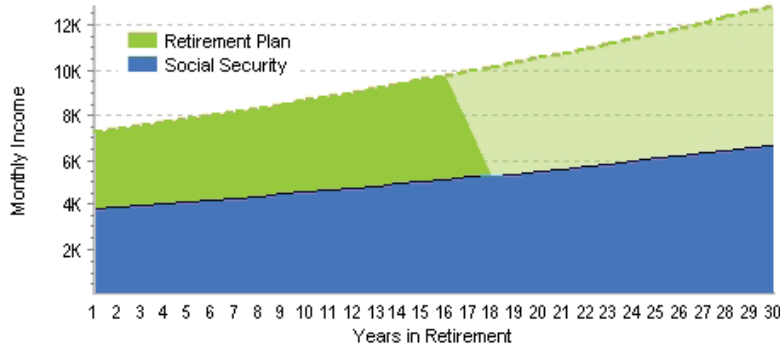
Trust Builders, Inc., PO Box 1088, Dallas, Oregon 97338

# Growing your investments

# Securing your future

## Have you considered how to fund your retirement gap?

Your current account balance and contributions will only provide you with 16 years of income in retirement.



To eliminate this shortfall, you need to increase your contributions to 8.4%.

## How will this effect your paycheck?

	Current	Proposed
Gross Pay	\$5,000	\$5,000
401(k)Percent	5%	8.4%
401(k)Dollar	\$250	\$419
Taxes	\$870	\$830
Net Pay	\$3,880	\$3,752
Change in Take Home Pay		(\$128)
Tax Savings		\$40

## If you wait one year...

...before changing anything, you will need to contribute 8.6%.

Currently you are contributing 5% to your retirement plan.

To solve your retirement gap, you must contribute 8.4%.

### Assumptions

Current Values	
Age	36
Balance	\$0
Monthly salary	\$5,000
Raises	2%
Retirement	
Income replacement ratio	80%
Initial income needed	\$7,234
Age	65
Life expectancy	29.7
Inflation	2%
Social Security	
Initial benefit	\$3,745
Inflation	2%
Rate of Return	
Before retirement	8%
After retirement	6%
Employer Match	
Matches 50% of the employees contribution to a limit of 5% of pay	

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. Assumptions of Social Security, employer contributions and rates of return are estimates, are not guaranteed and will most probably be different than actual values. Illustrated contribution values may exceed maximum allowed.

Prepared for **Jane Doe**

June 25, 2007

Prepared by **Arthur D. Adviser**

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