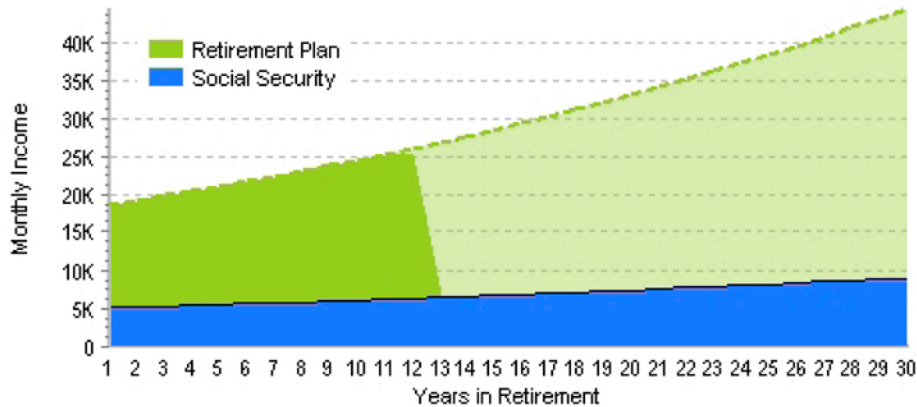


Growing your investments

Securing your future

Have you considered how to fund your retirement gap?

Your current account balance and contributions will only provide you with 12 years of income in retirement.



To eliminate this shortfall, you need to increase your contributions to 17.4%.

How will this effect your paycheck?

	Current	Proposed
Gross Pay	\$10,000	\$10,000
401(k)Percent	5%	17.4%
401(k)Dollar	\$500	\$1,741
Taxes	\$1,767	\$1,457
Net Pay	\$7,733	\$6,802
Change in Take Home Pay		(\$931)
Tax Savings		\$310

If you wait one year...

...before changing anything, you will need to contribute 18.2%.

Currently you are contributing 5% to your retirement plan.

To solve your retirement gap, you must contribute 17.4%.

Assumptions

Current Values

Age	37
Balance	\$75,000
Monthly salary	\$10,000
Raises	3%

Retirement

Income replacement ratio	80%
Initial income needed	\$18,807
Age	65
Life expectancy	29.5
Inflation	3%

Social Security

Initial benefit	\$5,049
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 Your Client

June 8, 2007

Prepared by Ed Dressel

COPYRIGHT 2007. TRUSTBUILDERS, INC.