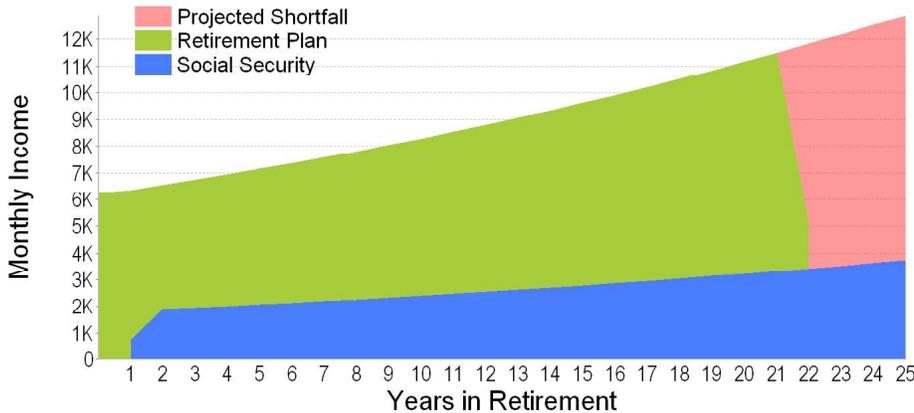


Planning your investments

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 21 years 9 months of income in retirement.



To eliminate this shortfall, you may need to increase your contributions to 7.02%.

How will this affect your paycheck?

	Current	Proposed
Gross pay	\$4,170	\$4,170
401(k) percent	4.19%	5.6%
401(k) dollar	\$175	\$234
Withholding taxes	\$568	\$556
Roth contributions	\$0	\$59
Net Pay	\$3,428	\$3,321
Change in take home pay		(\$106)
Tax savings		(\$11)

Other possible solutions for solving the shortfall...

- 1) wait a year before making any changes then increase your contribution to 7.21% for your pre-tax account and \$126 for your Roth account (having an estimated take home pay of \$3,201);
- 2) retire a year later and save 4.45% to your pre-tax account and \$11 to your Roth account (with an estimated take home pay of \$3,409);
- 3) have an additional lump sum today of \$21,619; or
- 4) have an additional lump sum of \$118,610 at retirement.

Currently you are contributing 4.19% to your retirement plan.

Using the assumptions below, you should consider contributing 7.02%.

Assumptions

Current Values

Age	35
Pre-tax balance	\$133,438
Roth balance	\$0
Income per paycheck	\$4,170
Paychecks per year	12
Raises	2.5%

Retirement

Income replacement ratio	80%
Initial income needed	\$6,250
Age	60
Life expectancy	25.3
Inflation	3%
Pre-tax balance	\$954,513
Roth balance	\$0

Social Security

Initial benefit	\$1,844
Inflation	3%
Percent of est. value	90%

Rate of Return

Before retirement	7%
During retirement	5%

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.

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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