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Plan Sponsor

It's here.

One thing that could make a big difference for your financial future.



Chris Sample
4224 Willowdale Drive
Park Ridge, IL 60060

Here's one thing that could make a big difference in your retirement

Dear Chris,

We've asked Financial Engines to create an evaluation of how your [Plan Sponsor] Savings Plan account is doing. This evaluation is provided through the [Plan Sponsor] plan at no additional cost to you.

Take a look at the enclosed copy, and access a more up-to-date and detailed evaluation at [financialengines.com/for\[PS\]](https://financialengines.com/for[PS])

Here's why we hired Financial Engines:

- They're a fiduciary, which means they have a legal duty to put your best interests first.
- They don't receive commissions.
- They have real, live advisor representatives you can call.

We want your retirement to be the best it can be. Taking a quick look at your evaluation is **one thing** you can do right now that could make a big difference for your financial future.

Sincerely,

Kenneth B. Karr
Chief Financial Officer



retirement evaluation

An independent analysis of your accounts: **[Plan Sponsor] Savings Plan and other account**

Chris Sample, 42

| | |
|------------------------|-------------------------------|
| 401(k) balance: | \$50,000 ¹ |
| Your savings: | 7% or \$2,940/yr ³ |
| Company match: | \$2,520/yr ³ |
| Other account balance: | \$10,000 ¹ |

prepared on: Jan 5, 2015

Red or yellow lights? It may be time to make changes.

investments²



The investments in your account look aggressive for someone your age.

ACTION YOU CAN TAKE

Your evaluation from last year showed the same yellow stoplight.

Reducing your risk can help protect against big losses.

To find out where you hold the most risk and how to change your risk level, give us a call.

savings³



You're making good use of your company match but could do better with saving more into your [Plan Sponsor] Savings Plan.

ACTION YOU CAN TAKE

Increasing your savings could grow your portfolio and give you more in retirement. And you'll be taking better advantage of the savings allowed by your plan.

To understand the benefits of your savings on your financial future, give us a call.

retirement income⁴



We estimate you could have about \$33,100/year in retirement at age 65. This may be less than you'll need.

This assumes average market performance. It could be \$26,500/yr or less if markets do poorly.

A LOOK AHEAD

| | Forecast |
|---|-----------------|
| 401(k) account and other account | \$18,100 |
| Social Security (adjusted) | \$15,000 |
| Estimated annual retirement income | \$33,100 |

→ See more of your evaluation at [financialengines.com/for\[PS\]](http://financialengines.com/for[PS])

1. **Check** for any updates based on more current account information.
2. **Preview** suggested changes to your investment style.
3. **Choose** how you want to use your Financial Engines benefit to get more help planning for retirement.

[Plan Sponsor] has chosen Financial Engines to help you save and invest for your future.



We’re proudly independent.

We offer unbiased and objective advice. We don’t sell investments. We don’t receive commissions.



How do we make money?

We’re paid by your employer for providing Retirement Evaluations and making our services available. We also earn fees from the accounts that we manage.



We’re a fiduciary.

That means we have a legal duty to put your best interests first.

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Hi, I'm Marie and I'm here to help.

Get to know us better at
[financialengines.com/for\[PS\]](https://financialengines.com/for[PS])
Call an Investment Advisor Representative
1-800-601-5957



Do one thing.

It could make a big difference for your financial future.



financial engines®

Do one thing.

Take a moment to look over your personal Retirement Evaluation. It's **one thing** you can do right now to help you save and invest for your future.



See how your [Plan Sponsor] account is doing, with suggestions to help make your retirement even better.

We've enclosed a copy for you to review, but you can make it more useful by going online to personalize it.

[financialengines.com/for\[PS\]](http://financialengines.com/for[PS])

As part of your [Plan_Sponsor] benefits package, you get a lot from Financial Engines.

- ✔ Your personal Retirement Evaluation
- ✔ Help choosing investments for your account
- ✔ Updates on how your account is doing
- ✔ Advisor representatives you can talk to
- ✔ Online tools to help you save and invest
- ✔ Optional paid Professional Management



Howard,
Investment Advisor Representative
1-800-601-5957

How you choose to use your Financial Engines benefit is up to you.

we can do the work



Peace of mind having an investing expert look after your retirement savings account.

Through [Plan_Sponsor], Professional Management costs about **40% less** than what you might pay elsewhere — no more than 0.60% of your account balance annually.*



you can do the work



Professional-grade tools for hands-on investors.

Online Advice from Financial Engines is available through your [Plan_Sponsor] plan at no additional cost to you.

*Review the enclosed materials for full details, legal information, fees, and discounts negotiated by [Plan_Sponsor]. Professional Management fees are charged in the frequency and manner detailed in the Terms and Conditions, and are deducted directly from your account. The industry average is based on the latest AdvisorBenchmarking Study. The Study found that 89% of Registered Investment Advisors (RIA) charge 1%, or \$8.33/mo per \$10,000, for clients with less than a quarter million dollars in assets. See www.wealthmanagement.com/advisorbenchmarking. Financial Engines has no minimum balance requirement (except for nominal amounts, as needed operationally to manage the account). The 40% fee comparison assumes management of a \$100,000 account. Industry average fees shown are subject to change. The results are based on an online survey of 381 self-selected RIAs conducted in June and July of 2013. Investment Advisor services vary. Some advisors in the Study may provide different services than Financial Engines Advisors.

Let's get started: [financialengines.com/for\[PS\]](http://financialengines.com/for[PS])
or call 1-800-601-5957