

## Retirement Goal Check-Up Report Delivery Guide

### Value to the Broker/Producer

Determining a contribution amount, evaluating the tax advantages of a 401(k) account, considering rollover options and deciding on an optimal asset allocation strategy can be a complicated and time consuming process. Information contained in the Retirement Goal Check Up opens the door to deeper relationships by inviting plan participants to contact you for other non-401(k) asset management opportunities as well as for planning of other life events such as college funding and long term care insurance.

This document provides details on PPI's *Retirement Goal Check-Up* report including:

- Report Page Design
- The Production Process
- Finalized Report Delivery Options

The standard 401(k) report offering described in this document is intended to promote upfront dialogue regarding design, delivery, cost options, and assist in identifying areas that may require custom development or additional processing time.

In defining the standard product deliverables this document assists Perspective Partners in meeting prompt delivery commitments, staying within your budget, and satisfying your and your client's expectations.

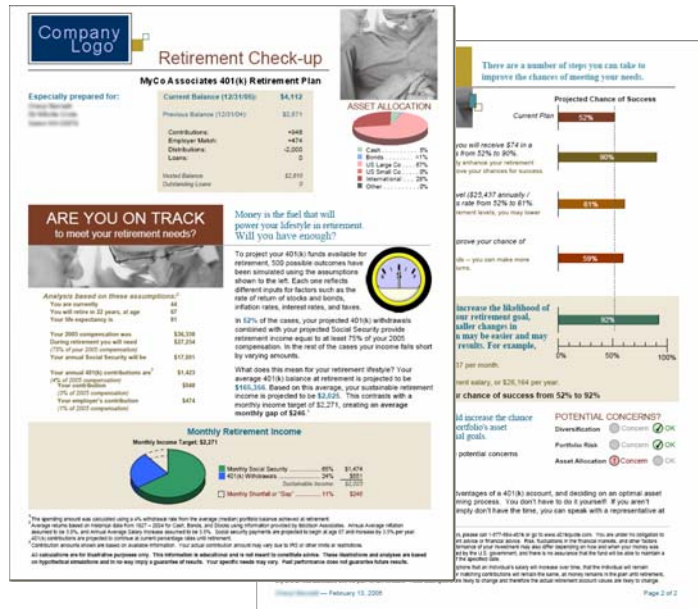
### Retirement Goal Check Up Report

The Retirement Goal Check Up report is a two page report presented to plan participants quarterly, annually or semi-annually. It is a personalized report highlighting 401(k) balances including earnings, contributions, employer match, and loan and distribution information. The report clearly indicates whether a plan participant is on track to meeting their retirement goals. The second page highlights the steps a plan participant can take to improve their chances of meeting their goals including contacting an advisor.

## Page Design

The standard Retirement Goal Check-up Report consists of a single two-sided 8-1/2 x 11 inch sheet with the following sections:

- Header Graphic
- Retirement Plan Name
- Employee Information Block
- Account Summary Block
- Asset Allocation Pie Chart
- Analysis Summary Text Block
- Assumptions Block
- Monthly Retirement Income Summary and Pie Chart
- Footnotes
- “What If” Sample Illustrations
- Next Step Block
- Summary of Portfolio Analysis
- Producer Contact Text Block
- Disclaimers



Each of these sections is described on the following pages. The overall page design is defined in a Design Worksheet document that Perspective Partners works with you to define. Once your design is completed, the Design Worksheet is used together with the individual data for each plan participant to generate a personalized report.

The standard Retirement Goal Check Up Report includes the development of one design which is used for all plan participants of a company. All plan participants receive a report with the same design customized to reflect their personal and financial information.

## Header Graphic

The space on the upper left hand corner of the document is reserved for your logo. We allow you to insert your company’s logo, colors, and other branding themes to give the plan participants a statement with familiar marks distinct to your company. Resolution should be at least 1.75” x 1” at 300dpi (525 x 300 pixels).

## Retirement Plan Name

The retirement plan name is centered at the top of the page, immediately below the header.

### Employee Information Block

This section identifies the plan participant for whom the report has been prepared. Employee information must include employee name, and optionally can include employee address.

### Account Summary Block

This block includes basic information about the account such as account balance, employee contributions and distributions, employer matching, etc.

### Asset Allocation Pie Chart

The pie chart indicates how the 401(k) portfolio is allocated among asset classes.

### Analysis Summary Text Block / Fuel Gauge

This section provides a commentary indicating the overall chance of success of meeting the retirement income goal throughout retirement. It also highlights the sustainable ongoing retirement income that may be achieved and compares it against the retirement income goal. The fuel gauge provides an immediately understandable, graphical analysis of the chance of success.

### Assumptions Block

This area enumerates the primary assumptions used in the analysis.

### Monthly Retirement Income Summary & Pie Chart

This section provides a summary and pie chart illustration of the sustainable retirement income and its sources versus the target retirement income.

### Footnotes

Footnotes indicate data sources and additional assumptions.

### “What-if” Sample Illustrations

Three “what-if” situations illustrate the impact of potentially positive changes such as increasing savings and working part time for under-funded participants, and potentially negative changes such as ceasing contributions, or increasing expenses for well-funded participants.

### Next Step Block

This block illustrates the potential combined effect of multiple changes, and for under-funded participants, provides concrete examples of steps they can take that might improve their situation.

### Summary of Portfolio Analysis

Indicates, in broad terms, if there are concerns with the portfolio structure vis-à-vis diversification, portfolio risk, or asset allocation

### Producer Contact Text Block

The producer contact block contains configurable text inviting participants to contact you with any questions, etc.

### Disclaimers

This text appears in the footer and can be customized to suit your needs or you can use our standard text.

### Producer Contact Text Block

You may include your contact information such as name, telephone, and e-mail address.

### Summary of Configurable vs. Customizable Data

Report Headings	Configurable	Customizable
Header Graphic	YES	YES
Retirement Plan Name	YES	YES
Employee Information	YES	YES
Account Summary Block	YES	YES
Asset Allocation Pie Chart	YES*	YES
Analysis Summary Text Block / Fuel Gauge	YES*	YES
Assumptions Block	NO	YES
Monthly Retirement Income Summary & Pie Chart	NO	YES
Footnotes	NO	YES
“What-if” Sample Illustrations	NO	YES
Next Step Block	NO	YES
Summary of Portfolio Analysis	NO	YES
Producer Contact Text Block	YES	YES
Disclaimers	YES	YES
Producer Contact Text Block	YES	YES

No extra cost for most configuration changes. Additional fees will apply for most customizations. \*Limited configurability

## Getting Started

Contact PPI to review the reports desired. PPI will establish your account and review any information needed to produce the reports. Please refer to the 'Basic Data Elements' sheet to determine the information needed to initiate report production. Please call 585-325-3925, ext. 428 to get started.

## Production Process

1. PPI gathers information
  - a. *Information includes points of contact for producer, sponsors, etc.*
2. PPI reviews required data elements
3. Data is submitted to PPI
4. PPI validates data, produces first draft of reports and performs QA
5. PPI produces proofs of reports for approval
6. Upon approval, PPI produces and delivers final reports

## Delivery Options

There are a few options available for the delivery of completed reports.

- Electronic: E-mail  
The reports are rendered in Adobe PDF format, each statement in an individual file. The email file is sent to the producer.
- Electronic: CD-ROM  
The reports are rendered in Adobe PDF format, each statement in an individual file. The set of completed reports is delivered via CD-ROM to the producer.
- Paper: Bulk Delivery (optional service)  
Reports can be printed on paper stock with either a matte or glossy finish and with a paper weight of between 28-44 pounds. Reports are packaged and sent in a single bulk shipment to the producer via USPS.

## Cost

Reports are priced on a "per report" or enterprise basis, depending on your needs.