

Hi Jack:

We have generated this personalized BeRetired report to provide you a projected "monthly 401(k) salary from your ABC Inc. 401k and Profit Sharing Plan should you choose to begin your retirement at age 65.

On Page 2 of this report you can find information concerning just some of the variables that are utilized to generate these projections. There is no "right answer" or "MY number" - consider this analysis one step in a lifelong process to put yourself in the best position to make sure your finances do not prevent you from enjoying retirement your way!

Jack BeNimble Personal Profile as of 10/17/2011

Account Balance	Current Annual Salary ⁽¹⁾	Current Age	Target Retirement Age ⁽²⁾	Current Contribution %
\$73,661.00	\$72,000.00	44	65	10%

Review of Various Contribution Scenarios	Projected Monthly Income in 1st Month of Retirement ⁽³⁾	Projected "401(k) Salary" in 1st Year of Retirement	% of Final Working Year's Annual Income ⁽⁴⁾	Estimate of # of Years Income is Expected to Last ⁽⁵⁾
Current: 10%	\$3,120.56	\$37,446.75	38%	19
Increase To: 11%	\$3,275.85	\$39,310.25	40%	
Increase To: 12%	\$3,431.15	\$41,173.74	42%	
Increase To: 14%	\$3,741.73	\$44,900.74	46%	
Increase To: 16%	\$4,052.31	\$48,627.73	49%	
Increase To: 18%	\$4,362.89	\$52,354.72	53%	
Increase To: 20%	\$4,673.48	\$56,081.71	57%	



Have Questions?

Email: retire@bemanaged.com

Toll Free: (888) 738-8780

Local: (616) 871-0751

BeRetired is a report provided to you by BeManaged. You should only use the information after careful consideration of the assumptions discussed in this report. Remember, assumptions can and will change on a regular basis. You should re-evaluate the projections in this report whenever personal circumstances change, or when changes in economic and market conditions warrant.

How much of my final year's salary will I need to replace in retirement?

Many professionals suggest that you need at least 70% of your pre-retirement income in retirement, based on a 1997 Aon and Georgia State analysis of retiree spending habits. More recent surveys and analysis suggest rates of 80% to 100%, depending on your current lifestyle and projected changes in that lifestyle in your retirement years. You are currently on target to replace 38% of your income from this portion of your retirement assets.

What else do I need to know about these retirement estimates?

All of the above projections rely heavily on an estimated rate of return for your assets during your working year (the current estimate used is 5.14%) and a separate estimate for post-retirement returns (the current estimate used is 5.01%). These estimates can be volatile and should be regularly reviewed as part of your retirement planning.

Footnotes: Details Concerning Your Personalized BeRetired Analysis

(1) The Current Annual Salary is derived from an analysis of your current contribution rate and the latest transaction history available from your platform website or the most recent information provided to us from your employer.

(2) The default target retirement age for our BeRetired analysis is 65 years of age. Should you wish to run a scenario with a different retirement age, please contact us at retire@bemanaged.com.

(3) Your monthly income in retirement is reported in pre-tax dollars and is increased at the beginning of each calendar year by an estimated inflation rate of 3% per year.

(4) For purposes of this projection, we assume an annual salary increase of 2% per year. Your income in your final year of employment is estimated to be \$98,428.

(5) Your "Estimate of # of Years Income is Expected to Last" is tied to life expectancy tables based on your current age and gender. We added two years to the actuarial estimate of your life expectancy in order to reduce "longevity risk", the risk that you outlive your financial resources.



Have Questions?

Email: retire@bemanaged.com

Toll Free: (888) 738-8780

Local: (616) 871-0751

BeRetired is a report provided to you by BeManaged. You should only use the information after careful consideration of the assumptions discussed in this report. Remember, assumptions can and will change on a regular basis. You should re-evaluate the projections in this report whenever personal circumstances change, or when changes in economic and market conditions warrant.