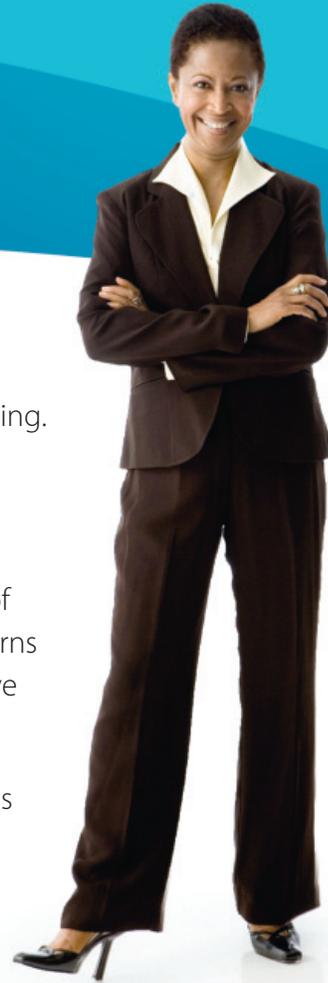


GuidancePlus!

a step-by-step guide



Dreaming about retirement is fun...

Living in retirement can be fun, too — if you've done some planning.

MasteryPOINT *GuidancePlus!* (GP) helps you with that planning — right from the comfort of your home.

You know that you rarely get something for nothing. That's true of retirement, too. Maybe you're one of the lucky few with no concerns about your retirement finances. But, if you're like most of us, you've got more than a few questions.

GuidancePlus! can provide you with some answers. The only cost is some time...and you won't have to spend a whole lot of that.

Getting Started

Step 1 Log in to MasteryPOINT GuidancePlus! (GP) using the instructions provided.

When you log in, GP secures certain information from your retirement plan account, so you don't have to enter it.

Once you've logged in, you may want to see results without providing much information. Clicking the **Quick Look icon** allows you to do that by taking you directly to your Action Plan in Step 7. The plus side of Quick Look is that it's fast. The minus side is that it relies on many assumptions that may or may not be correct.

If you'd rather have a more hands-on approach to your planning, click the "Next" button. You'll have to provide some information about yourself on subsequent screens. Having a recent paycheck handy will help.



Quick Look icon

Step 2 Provide your basic personal information.

We use your age and current salary to project the income you'll need at retirement and how much you may be able to save between now and then.

PARTICIPANT

CURRENT

Name: Demo Participant
 Gender: Male
 Birth Date (mm/dd/yyyy): 01/01/1964
 Annual Salary (\$): 40000

FUTURE

Planned Retirement Age: 67

SPOUSE

CURRENT

Name: Demo spouse
 Gender: Female
 Birth Date (mm/dd/yyyy): 01/01/1965
 Annual Salary (\$): 45000

FUTURE

Planned Retirement Age: 67

Step 3 Check your current account information.

We get your plan account balances directly from your plan recordkeeper. You can add other investments here. Use the **+ADD** button to specify additional 401(k)s, IRAs, or other savings plans for you, your spouse, or your significant other.

CURRENT ACCOUNTS

Account Name	Balance	Contribution Amount*
Test 401(k) Plan	\$23,636.20	\$1,200
Your IRA Plan	\$20,000.00	\$1,000
TOTAL BALANCE	\$43,636.20	\$2,200

*Amounts are estimates based on all employee and employer contributions entered for the plan. IRS contribution limits are applied when estimating projected plan balances, but may not be represented in the values on this screen.

Step 4 Add any pensions or known income/expense items.

If you or your spouse/significant other expect to receive a pension benefit, add it here. Other major cashflow items expected in retirement, such as college tuition payments, balloon mortgage payments, or an inheritance, can also be entered here. Entries can be one-time events or annual cashflows.

PENSIONS

Description	Person	Age	Annual Amount
New Pension	Participant	55	\$ 14000

RETIREMENT CASHFLOWS

Description	Type	Annual Amount	Start Year	End Year
College Tuition	Expense	\$ 75000	2024	2027

Step 5 Confirm your goals and assumptions.

The key question here is the amount of replacement income you'd like to have. "Replacement income" is the percentage of your current income you think you'll need at retirement. Advisors recommend between 70% and 85% of your current income.

Quick Look assumes 85%.

Step 6 Confirm your risk tolerance.

Quick Look assumes you're a moderate investor (i.e., a "50" on a scale of 1 to 100). You can confirm that assumption by clicking on "Risk Advisor" and answering a series of questions. Or you can leave well enough alone for the moment and come back to the Risk Advisor later.

Step 7 Review your action plan.

Ready for some guidance? Here it is. Whether you've gotten here via the Quick Look shortcut or taken the long way, the **Action Plan** tells you if you're likely to meet your goals — and suggests what steps you should consider if you're not. The left column shows you how close your current savings and investments can get you to your goal. The right column gives some suggestions on how you might improve your chances for success.

Action Plan

	Current Strategy	New Strategy
Probability of Reaching Goal	5%	26%
Projected Wealth at Retirement	-\$11,039	\$129,436
Projected Annual Retirement Income	\$69,334	\$86,326
Total Portfolio Risk	AGGRESSIVE	AGGRESSIVE

