

# Retire Rite

*"Personalizing Personal Retirement Advice"*

THE RETIRE RITE PARTICIPANT EDUCATION PROGRAM HELPS EMPLOYEES UNDERSTAND HOW THEY MIGHT MAKE THE MOST OF THEIR RETIREMENT SAVINGS. A COMBINATION OF PLAN DATA ANALYSIS, PRO-ACTIVE EDUCATION CAMPAIGNS, AND PERSONALIZED DATA MAKES EVERY RETIRE RITE MESSAGE TRULY UNIQUE.

INVESTMENT MANAGEMENT  
**J.W. THOMPSON**  
INVESTMENTS  
RETIREMENT PLAN CONSULTING



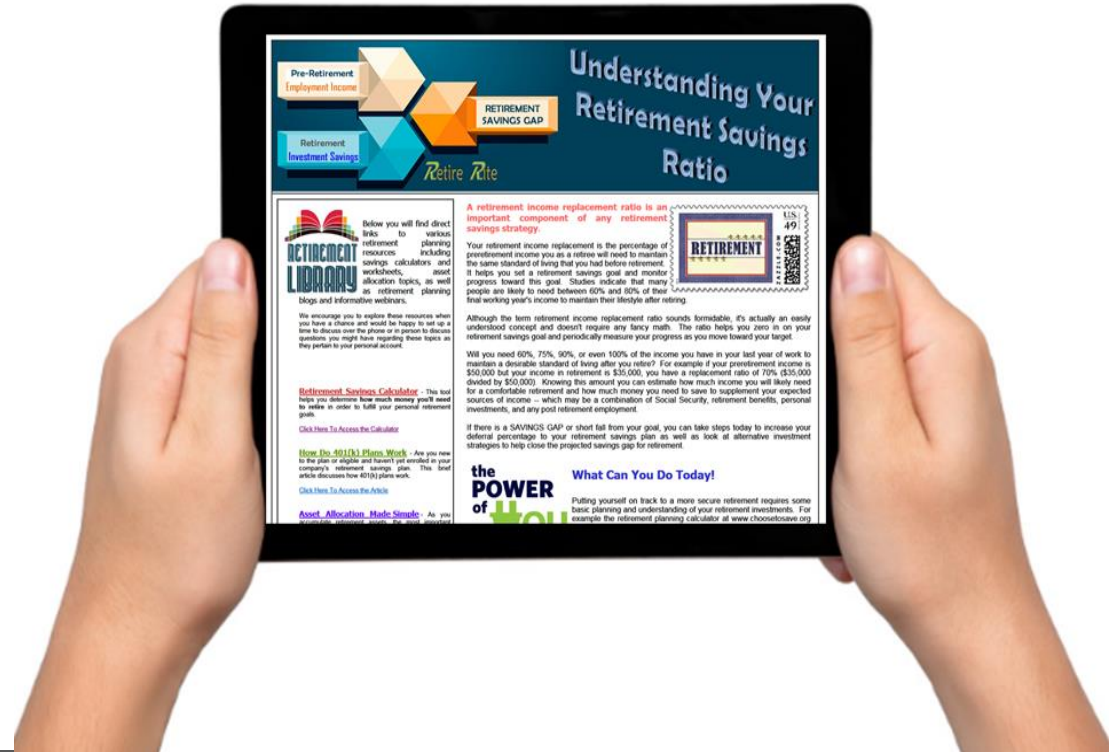


# MEANINGFUL RESULTS PURPOSEFUL COMMUNICATIONS

Up until now, most of what has been done to reach and motivate plan participants to take action was dependent on their recognition that something they've been doing has been wrong.

Developed by J.W.Thompson Investments, Retire Rite targets participants who potentially have savings obstacles and offers them investment education and advice. The process is on-going and continuously reminds the participant that potential obstacles may exist.

We believe Retire Rite makes the 401(k) benefit more easily appreciated and valued by employees.



## RETIRE RITE BENEFITS



As a Plan Sponsor do you know if your employees are using your plan effectively?

Driving plan results starts by identifying how your plan is being used. The Retire Rite program begins by testing the entire plan population to look for common problem areas within participant accounts.



Are your employees having a hard time deciding which investment options are right for them?

Retire Rite ensures plan participants receive retirement education prudent to their individual account.

# Retire Rite

## Plan Sponsors

Not only does Retire Rite help participants understand their retirement future better - it provides plan sponsors with another layer of fiduciary protection.

By providing plan participants with a pro-active education approach rather than a reactive one, Retire Rite helps foster effective retirement planning.

### How Does Retire Rite Work?

The Retire Rite program begins by testing the entire plan population to look for common problems areas within participant accounts.

Once a problem area has been identified, the Retire Rite program sends a series of pro-active education communications to those filtered participants to inform them of the potential savings problem; educate them about alternatives; and motivate them to make changes. Additionally each participant is assigned his or her own contact history file that documents all interactions both in-bound and out-bound with the participant. This not only promotes pro-active retirement education, it also provides plan sponsors with an ongoing record of all plan communications and education initiatives.

### Sampling of Retire Rite Education Campaigns

- ❖ Participant deferral increase / Eligible matching contribution analysis
- ❖ Participants under age 55 with majority of investments in the Principal Preservation Fund
- ❖ Participants with majority of investments in a non-Asset Allocation investment option
- ❖ Retirement Income planning for participants over age 55

PERSPECTIVES  
CORPORATION



#### YOUR PROFILE

Created For: Jack Thompson  
Current Age: 35  
Retirement Age: 65  
Current Salary: \$18,500.00  
Inflation Rate: 3%  
Salary Growth: 3%

[Access Your Account HERE](#)

## ARE YOU MAKING THE MOST OF YOUR RETIREMENT ACCOUNT?

... if not, we have a customized retirement workout plan just for you.

Your employer has made it easier for you to make the most of your retirement account by offering the Employee Advice Solution. This service gives you access to professional investment advice and oversight from J.W. Thompson Investments your plan's dedicated investments advisor. To give you an idea of how the Employee Advice Solution can help you manage your account and improve your retirement outlook please review the strategy below



### UNDERSTANDING YOUR PLAN

To live comfortably in retirement, we project you'll need at least **\$45,000** a year in income. If you continue with your current investment strategy, you run the risk of being underfunded by \$10,400 a year. We have illustrated some specific recommendations below.

#### CURRENT INCOME OUTLOOK

You are on track to receive this amount annually if you continue with your current strategy



**\$34,600/yr**

\* \$10,400/yr below goal

#### PROPOSED INCOME OUTLOOK

You have a 90% probability of achieving this amount annually if you implement the proposed



**\$49,600/yr**

\* \$4,600/yr above goal



# Retire Rite

## Plan Participants

Retire Rite provides comprehensive investment education and advice to plan participants to help them determine which investment mix is prudent for their personal retirement goals.

Retire Rite campaigns are designed to engage participants and determine an appropriate asset mix to create a well balanced investment strategy.

Where applicable, Retire Rite will make a recommendation to buy or sell a specific investment and the percentage of each action that should be taken by the participant. Finally, Retire Rite will review each participants action plan annually to provide specific recommendations should financial situations warrant.

When incorporated with the Worksite Financial Solutions Employee Advice program participants have the choice to implement the suggested asset allocation changes on their own via the Plan Sponsors website or opt to have their plan's financial consultant professionally manage their account for them.

PERSPECTIVES  
CORPORATION



## THE EMPLOYEE ADVICE SOLUTION



With the Employee Advice Solution, you don't have to be a financial expert in order to make the most of your participation in your retirement savings plan. The effort and stress of retirement planning are greatly reduced when you take advantage of this easy to use service. You can elect to make the recommended changes on your own or have an investment professional manage your account for you on an ongoing basis.

### Your Proposed Retirement Strategy

1

#### INCREASE YOUR SAVINGS RATE

CHANGE your Perspectives 401(k) Retirement Plan pre-tax contribution to 8%.



2

#### ADJUST YOUR ASSET ALLOCATIN MIX

REALLOCATE your Perspectives 401(k) Retirement Plan assets as outlined below:



Proposed Line Up Ticker %

Principal Preservation  
Putnam Stable Value Fund N/A 11%

Intermediate Bond  
John Hancock Bond Fund JHBIX 6%

Large Cap Value  
Vanguard Value Index Fund VVIAX 20%

Large Cap Blend  
Fidelity Advisor Large Cap Fund FALIX 7%

### TAKE ACTION TODAY!

To implement the proposed changes to your investment allocations and your contribution rate you can either

➤ Call the Record Keeper Service Center at 1-800-000-0000 to speak with a representative.

➤ Click on the button below to access your account

ACCESS NOW

### GET EXPERT ADVICE

Through J.W. Thompson Investments you have access to free investment advice from professional financial advisors. To take advantage of these services offered through the Perspectives 401(k) Plan, call 1-800-000-0000

# Retire Rite



## Fiduciary Documentation

The Retire Rite participant education program provides plan sponsors with a fully bundled tool suite designed to drive penetration and build employee retirement readiness.

By helping plan participants understand how they might make the most of their retirement savings the Retire Rite program is a natural compliment to the educational services you and the plans record-keeper provide.

### Value to Plan Sponsors:

- ❖ Customized communication strategy for all employees
- ❖ Reporting functionality to evaluate ROI and success rate on plan metrics such as plan participation, contribution rate, plan specified asset allocation
- ❖ Individualized participant documentation process that records all retirement education interactions with your participants.

The screenshot displays the Retire Rite software interface. On the left, a sidebar shows a list of recent items and a recycle bin. The main content area is divided into several sections:

- Contact Detail:** Information for David Ruppell, including account name, title, email, and phone numbers. Compensation details are also shown: Annual Compensation of \$170,206, Account Total of \$1,206,376, and SSN XXX-XX-6391.
- Address Information:** Fields for Address 1 and City.
- System Information:** Created by John Thompson on 9/24/2014. Custom links include "Send Exact Target Email", "Re-subscribe in Exact Target", and "Google Maps".
- Investments:** A section for tracking investments.
- Individual Email Results:** A table showing campaign performance. The "Retirement GAP Analysis Campaign" shows 1 total click and 1 unique click on 7/15/2015. The "April 2015 Retirement Savings Newsletter" shows 0 total clicks and 0 unique clicks on 6/4/2015.
- Activity History:** A section for tracking user activity, currently showing no records.

The interface includes various navigation and utility buttons such as "Edit", "Delete", "Clone", "Request Update", and "Submit for Approval". A chat window is visible in the bottom right corner.