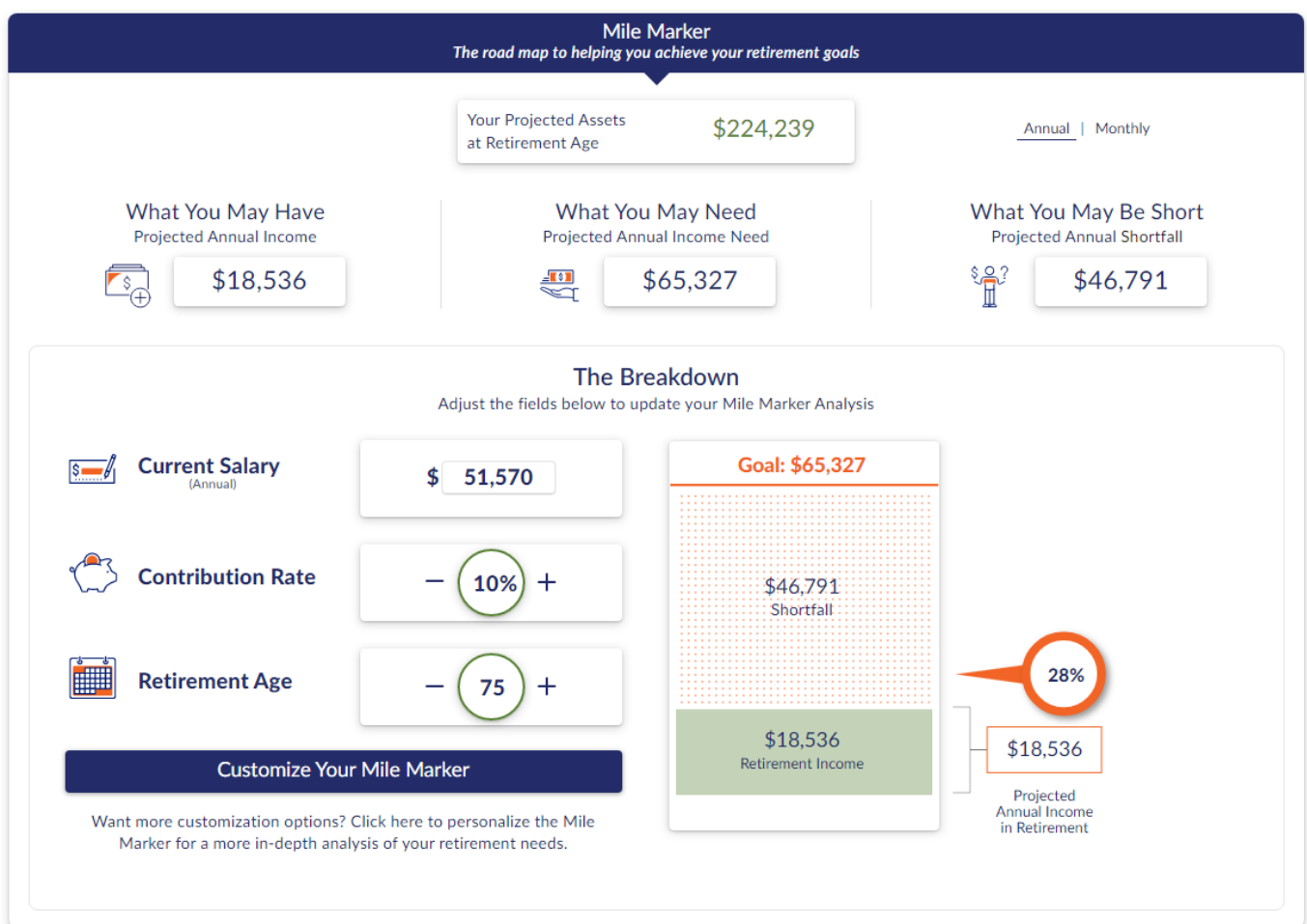


Customizing the Mile Marker

Personalize the factors that will affect the projections made for your retirement plan goals. Each step will help you build a customized road map.



Step 1: Tell us about your plans

Customize metrics such as your projected salary, your anticipated retirement age, rates of return now and in retirement; plus, consider how many years of income you'll need in retirement. See how changes to these figures can impact your projections.

Step 2: Tell us about your contributions

Enter the current contributions to your retirement account, by you and your employer, if applicable. If your employer matches your contributions, add that in as well.



Step 3: Social Security Benefits

For many, Social Security will be part of your retirement. The benefits you receive are based on your individual earning history, when you start receiving benefits, and other factors. Estimating your benefits will help with your personalized projections. You can even get help from ssa.gov.

Step 4: Retirement Income Needs

At this step, you'll see a percentage of your projected annual salary from Step 2. This amount is your projected annual income need in retirement. You can customize the percentage of your projected annual salary you'd like to replace in retirement.



Step 5: Additional Retirement Accounts

To provide a more accurate projection, include any additional retirement accounts you may have that will contribute to your retirement income. You'll have the ability to add multiple accounts as needed and include their current balances.

Step 6: Additional Assets

If you have additional assets, such as a residence, trust, investment account, etc., that will contribute to your retirement income, you can include them in this step. You have the option to add the current value and average annual rate of increase in value.



Step 7: Long-term Debts

Any debts you have that aren't satisfied prior to retirement will require you to use retirement income to make ongoing payments toward that debt. You may need to plan for additional income in retirement to satisfy this need.

Review and customize your information on a regular basis to confirm if you are on track or if you need to make any adjustments to help you achieve your retirement goals.