



# Your Personal Retirement Picture

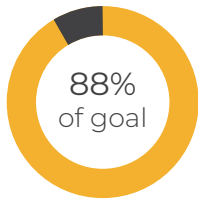
Prepared for <Participant Name>  
As of <Month day, Year> <Retirement Plan Name>

<ParticipantFirstName>, your **Personal Retirement Picture** is a customized snapshot of where you are on the road to retirement success. It's based on your current savings as well as future projections.

See how your choices are adding up and how to take steps to improve your outcome. If you have questions, contact [primary advisor]. *We're here to help.*

# Your Personal Retirement Picture

Let's see how well funded your retirement is so far.



Based on your current savings, your monthly retirement income is projected to be **\$4,508** or **88%** of your suggested goal of **\$5,125**. It's a little short, but you're doing great. Learn more about how you can close the gap.

You could call your monthly retirement income your **"Retirement Paycheck."**

Here's what goes into the equation:



**Social Security**  
\$2,702

**This Plan**  
\$3,312

**Other Savings**  
\$236

**Shortfall**  
**\$400**



Like Social Security, this paycheck is designed to last for as long as you live and increase with inflation.

Take a look at the factors we used to model your Retirement Paycheck.

Your Desired Retirement Age ————— < 67 >

Your Current Account Balance ————— < \$85,000 >

Other Retirement Assets ————— < \$125,000 >

Your Contribution Per Pay Period ————— < 13% >

Portfolio Risk Level ————— < 1 to 5 >



Here's a quick checklist of actions that can positively impact your outcome...

- ☐ Include other Retirement Assets
- ☒ Contribute at least 10% per pay period
- ☒ Contribute at least 3% to get the full employer match

More you can do!

- ☒ If you retire one year later, your Retirement Paycheck will increase 8% to \$4,674.00 per month.

Here’s a look at how your new contributions are invested (as of <reportdate>):

Investment Name	Asset Class	Percent Allocation
Fund 1 Name	Balanced	50%
Fund 2 Name	Large Cap	25%
Fund 3 Name	Small Cao	15%
Fund 4 Name	Bond	10%
		100% Total

## WE START BY GETTING TO KNOW YOU

Your account is being professionally managed by LeafHouse Financial. LeafHouse uses industry data, proprietary technology, and your individual information (provided by you and your employer) to build an investment strategy specifically designed to help you reach your unique retirement destination.



FOR ILLUSTRATION PURPOSES ONLY

### PERSONALIZED

LeafHouse develops an investment strategy tailored to your needs and goals.

### SIMPLIFIED

You don’t have to be an investment professional; LeafHouse does the work for you. This may help you feel confident that you’re on track to meet your goals.

### COMPREHENSIVE

LeafHouse will look at your full financial picture to help ensure you have a plan that addresses your personal saving, investing, and retirement income needs.



Questions? Need Help?

We’re here to help. (860) 444-4444 opt.1  
customizable@email.com

Powered by:



# Assumptions

The information in this report is based upon a number of specific assumptions which are shown below:

**How Much Retirement Income Do You Need?** A study from Dimensional Fund Advisors recommends that people making \$25,870 or less need about 82% of their pre-retirement income to maintain their standard of living. Those making \$86,882 or more need about 58% of their income. This is consistent with other studies on Retirement Income needs and iJoin uses this study to calculate the assumed replacement income you will need in retirement. The amount of money you will need in retirement is a personal decision and may be more or less than the assumed replacement income. See <https://us.dimensional.com/-/media/Dimensional/Documents/US/Auxiliary/De ned-Contribution/In- Review-DC-Thought-Leadership.pdf>

**How Much Money Will Social Security Replace?** iJoin uses the DOL's website on Social Security each year to calculate the amount of money you will receive from retirement assuming NO WAGE INFLATION. This is consistent with the Department of Labor's Advanced Notice on Proposed Rule Making regarding retirement income projections which states that all such projections should be in TODAY'S DOLLARS. See <https://www.federalregister.gov/documents/2013/05/08/2013-10636/pension-benefit-statements>

**How did you calculate the impact of increasing my savings on my paycheck?** To estimate the paycheck impact of increased savings we simply reduced the total amount of savings by the marginal Federal Tax Bracket at your Salary level plus the marginal tax bracket at your State of Residence, and current marital status.

**How was the estimated rate of return determined for my investment portfolio?** Estimated rates of return are determined by mapping the individual securities in your portfolio into a specific asset class as published by BlackRock Institute. Using capital market return assumptions, each asset class' long-term expected return is published by BlackRock and updated quarterly. We estimate the overall rate of return for your portfolio by aggregating the BlackRock returns data according to the asset class composition of your portfolio. The BlackRock returns data is not intended as a recommendation to invest in any particular asset class or strategy or product or as a promise of future performance. For more information, visit <https://www.blackrock.com/institutions/en-us/insights/portfolio-design/capital-market-assumptions>

**How are other rate of return assumptions applied?** The rate of return used to calculate your retirement income goal completion for any assets you disclose that are "outside" of this plan is 7%, consistent with guidance from the DOL website. Dividends from investments are not included in any rate of return or retirement income calculation.

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