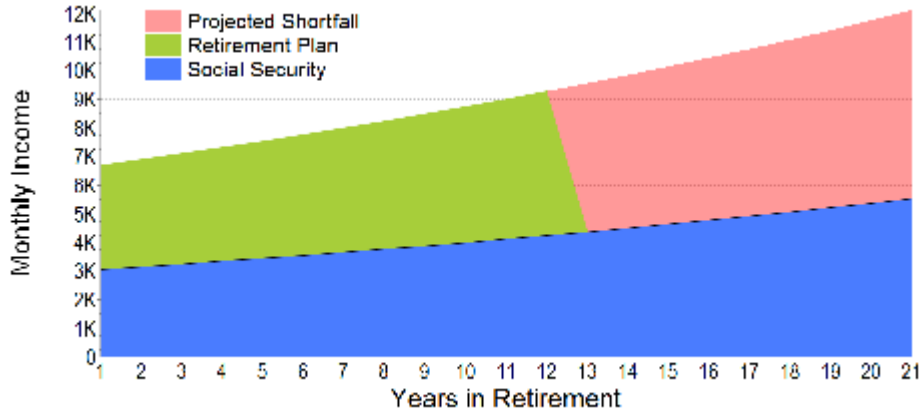


Planning your investments

Instilling confidence in your future

Have you considered how to fund your potential retirement gap?

Your current account balance and contributions are estimated to provide you with only 12 years of income in retirement.



To eliminate this shortfall, you may need to increase your contributions to 9.2%.

How will this affect your paycheck?

	Current	Proposed
Gross Pay	\$1,923	\$1,923
401(k)Percent	4%	9.2%
401(k)Dollar	\$77	\$178
Taxes	\$248	\$229
Net Pay	\$1,598	\$1,516
Change in Take Home Pay		(\$82)
Tax Savings		\$19
Additional Employer Match		\$10

Using the assumptions on the right, if you wait one year...

...before changing anything, you could need to contribute 9.7%.

Currently you are contributing 4% to your retirement plan.

Using the assumptions below, you should consider contributing 9.2%.

Assumptions

Current Values

Age	41
Balance	\$20,000
Monthly salary	\$4,167
Raises	3%

Retirement

Income replacement ratio	80%
Initial income needed	\$6,686
Age	65
Life expectancy	21
Inflation	3%

Social Security

Initial benefit	\$3,011
Inflation	3%

Rate of Return

Before retirement	8%
After retirement	6%

Employer Match

The employer matches 100% of the employee's contribution up to 3% of pay and 50% of the their contribution between 3% and 5% of pay.

This report is preliminary in nature, and as such should not be considered comprehensive or a review of your progress towards retirement. Values in this report are for illustrative purposes only, and may not reflect current values. Illustrated rates of return are compounded annually. Assumptions of Social Security, employer contributions and rates of return are estimates, not guaranteed and will most probably be different than actual values. Illustrated contribution values may exceed maximum allowed. Withholding taxes calculated using the 2008 withholding tables. Income taxes not taken into consideration.

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