AdvicePlus

a step by step guide

Dreaming about retirement is fun...

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

MasteryPOINT *AdvicePlus* (AP) 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.

AdvicePlus 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 AdvicePlus (AP) using the instructions provided.

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

But you will have to provide some information about yourself. Having a recent paycheck handy will help.

Once you've logged in, click on the **First Look icon**. First Look allows you to see results without providing much information. The plus side of First Look is that it's quick. The minus side is that it relies on a bunch of assumptions about you that may or may not be correct. (You can change the assumptions later.)



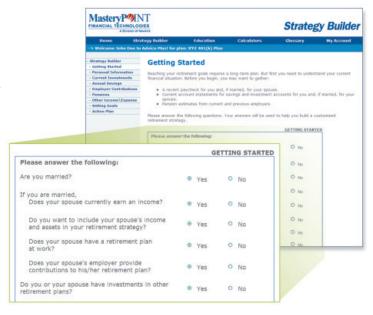
First Look icon



Step 2

Answer the Getting Started questions.

You'll see that we've provided default answers to these questions already, so you can breeze by them if you want.



Step 3 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.

Current:

Gender:

Date of Birth:

Note the "?" icon next to some of the questions. Place your cursor over the icon to get help with your answer. -



Step 4 Check your current investments.

Nothing to do here, really. We get your account balances directly from your plan recordkeeper.

NOTE: You can add other investments you, your spouse, or your significant other may have when you've completed the First Look process.



Steep 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. Retirement Income Goal Before you can build a plan for your retirement, you need to set a reasonable goal. Enter the percentage of your current income that you expect to need in retirement. Retirement for the percentage of your current income. Retirement Income Goal: Retirement Income Goal:

Step 6Confirm your risk tolerance.

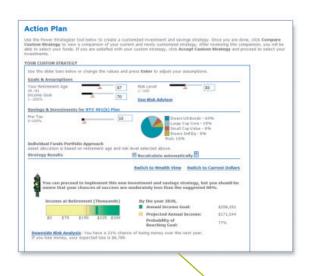
First Look assumes you're a moderate investor (i.e., a "50" on a scale of 1 to 100). You can confirm that assumption by clicking on "Risk Advisor" and answering a series of questions. Or you can leave well enough alone for the moment and come back to the Risk Advisor later.





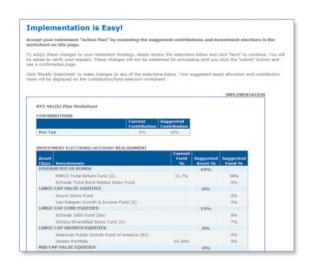
Step 8Have some fun.

You can, of course, accept the retirement strategy as proposed. But just for the heck of it, select the "Custom" option and bring up the **Custom Strategy** screen. You can adjust in one place the four factors that will most affect your retirement finances: your retirement age; your replacement income assumption; your plan contribution level; and your risk tolerance.



Step 9 Implement your strategy.

Based on the information you've provided, MasteryPOINT AP tells you where you should invest your retirement plan resources. Before you take this step, however, you may want to provide AP with additional information. (Remember that First Look is intended to provide a quick overview of your situation. If you want a more in-depth analysis, take the time to walk through AP from the beginning.)



Education — MasteryPOINT AP includes a wealth of information on investing and retirement planning. If you need additional info, select the "Education" option on the toolbar and scroll down to the subject you're interested in. We suggest, however, that you start at the beginning and get the full picture. Estimated time: 15 minutes.

Custom Strategy

Sophisticated Planning — Remember the Getting Started page? The default answers were mostly "No." Answer "Yes" to those questions, and MasteryPOINT AP becomes a much more sophisticated planning tool.

Other Features — Include additional portfolios in your planning; factor in extraordinary income and expense items; include your spouse's or significant other's resources and you'll achieve more complete results.

Additional Tools — MasteryPOINT AP offers a number of valuable tools to assist in your financial and retirement planning. Check the impact of your plan loans with the plan loan calculator. Weigh your distribution options with the distribution planner. Determine the impact of saving for your children's college educations. These tools — and more — are available under the "Calculator" option.

