

Retirement Gap Analysis



Prepared for: ANDREW LEW

You have a Savings Gap of \$207 estimated monthly income. What does this mean?

A savings gap is an estimated shortage in expected monthly income, according to the money you would need in order to retire at the age you desire and live the lifestyle you want. In your case, you are short \$207 of estimated monthly income necessary to live at your monthly goal of \$2,417/month.

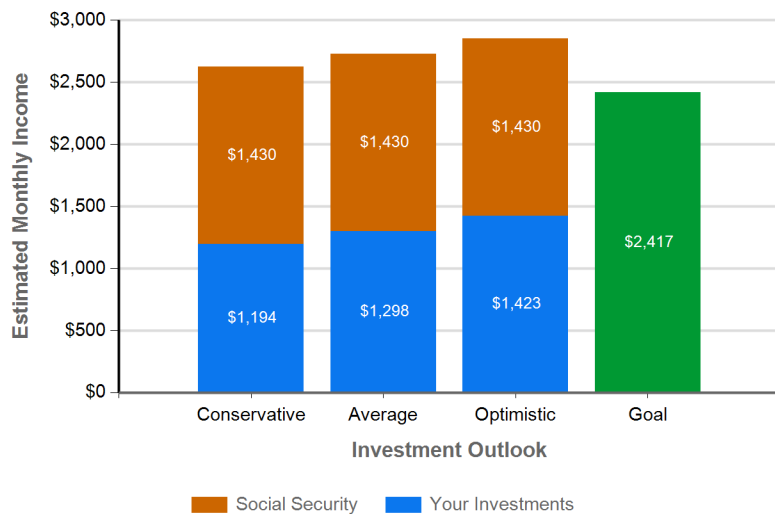
What can you do about it?

In order to bridge "the gap", consider an alternative monthly income for retirement, or look for ways to increase your contribution amount. Every little bit counts.

Gap Grid

	Current Profile	Suggested Changes
Monthly Contributions	\$150	\$211
Retirement Age	67	67
Savings Gap	\$207	\$109

Gap Analysis



Your Monthly Income Goal: \$2,417
Your Expected Monthly Income: \$2,624

Your Savings Gap: \$207

Assumptions

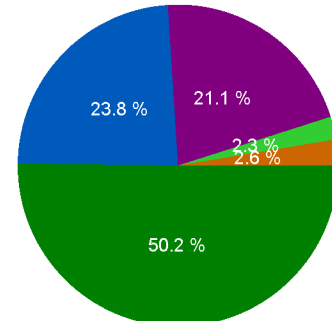
Current Age: 32	Your Annual Contributions: \$1,800
Current Annual Income: \$37,000	Est. Monthly Social Security Income: \$1,430
Current Plan Balance: \$2,358	Retirement: From Age 67 - 90
Annual Employer Contributions: \$900	

Disclosures

This report is for illustrative purposes only and is not a comprehensive review of your progress towards retirement. Values in this report will fluctuate over time based on the underlying investments that you have chosen within your account. The assumptions made within this report are only estimates and your actual numbers will most likely vary.

Current Investment Highlights

US Stocks	50.2 %
Non-US Stocks	23.8 %
Bonds	21.1 %
Cash	2.3 %
Other	2.6 %



Top 10 Holdings

Moderately Aggressive Model 100.00 %