

PlanAhead for Retirement®

Research suggests that people who take time to estimate how much they'll need in retirement are more likely to save. How are your employees doing?

PlanAhead for Retirement® helps your employees:

- Understand if their retirement plan is on track
- Model how their retirement picture changes as they change assumptions
- Learn ways to improve their retirement plan
- Make more educated decisions about their investments.

QUICK RESULTS FOR CASUAL USERS

The program asks for basic information about the participant (and spouse, if appropriate) and their retirement savings. Then it projects financial retirement needs, including living expenses, cost of living increases and medical expenses.

After four short screens, users receive a “Score” based on projected income in retirement and the estimated retirement needs that income will cover. It's simple and immediate. Based on the Score, the tool will provide suggestions for creating a better retirement plan.

Input - The Basics

Enter basic information about yourself and your spouse by replacing the sample information with your own. To retrieve information you saved during a prior session, click “Get Saved Data” on the left.

Basic Information	You	Your Spouse
Would you like to include your spouse?	<input checked="" type="checkbox"/> Include spouse	
Your gender	<input checked="" type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Male <input checked="" type="radio"/> Female
How old are you now?	40 Years old	40 Years old
What is your current annual compensation?	\$40000	\$40000
How old will you be when you retire?	65 Years old	65 Years old

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DETAILED ANALYSIS FOR ADVANCED USERS

The PlanAhead tool offers many in-depth options for employees interested in exploring their retirement savings plans further. Advanced options allow users to enter more detailed information about anticipated needs or income, as well as tweak many settings that control the tool's projections.

Advanced inputs and overrides include:

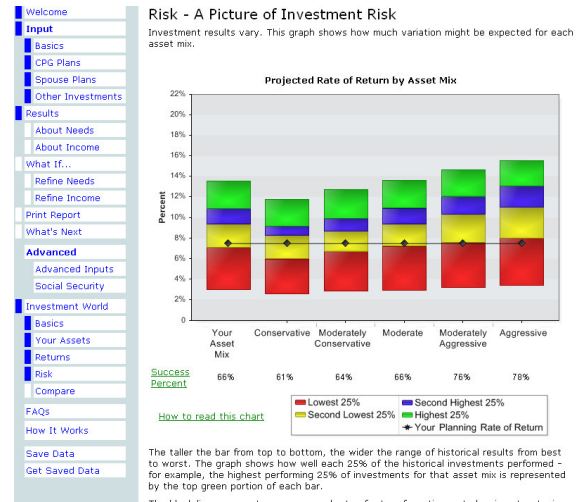
- Social Security benefits
- Inflation
- Medical costs
- Specific needs and income options to model known upcoming events.

TAKES THE MYSTERY OUT OF INVESTMENTS

Investment World helps a user choose an investment return rate for retirement planning and/or evaluate changes in their investment mix.

In Investment World, participants can:

- Learn about different asset mixes.
- See historical rates of investment return on their own asset mix (and other asset mixes) and choose a rate for planning purposes.
- Find out if their asset mix is likely to help them reach their financial retirement goals.
- Understand the uncertainty associated with their investment choices.
- Experiment with different investment choices.



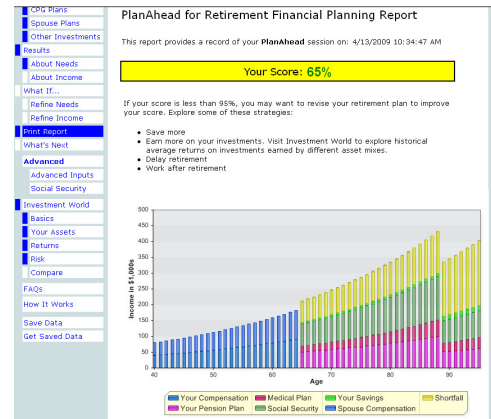
PRINT A SUMMARY REPORT

PlanAhead for Retirement includes a print-friendly summary report that participants can take to any financial planner to jump start their planning session. It pulls together much of the data the planner will need in one report and allows them to spend their time more productively.

CAN BE CUSTOMIZED

PlanAhead for Retirement can be customized for your group. In addition to using your logo and colors, Milliman can accept a regular data feed or connect with Relius to prepopulate participant-specific data such as:

- Plan features and provisions (defined benefit and/or defined contribution)
- Current account balance
- Deferral rates
- Vesting status.



OFFERS TECHNICAL HELP FROM THE EXPERTS

Milliman offers technical assistance via email to users if they have questions while using the tool.