



Retirement Readiness Census

Breakdown: Salaries \$0 – \$49,000

Age	Average Income	Number of Participants	Employee Deferral	Employer Contribution	Average Balance	Retirement Ready 80%	Necessary Catch Up
20 – 30	\$30,981	76	2.33%	0.58%	\$4,957	YES	2.20%
30 – 40	\$33,623	47	2.32%	0.58%	\$6,514	YES	7.40%
40 - 50	\$34,611	46	2.65%	0.66%	\$8,147	CAUTION	16.30%
50 - 60	\$31,938	51	2.29%	0.57%	\$11,681	NO	43.75%
60 - 70	\$31,639	31	3.58%	0.90%	\$17,169	NO	100%>

Breakdown: Salaries \$50,000 – \$115,000

Age	Average Income	Number of Participants	Employee Deferral	Employer Contribution	Average Balance	Retirement Ready 80%	Necessary Catch Up
20 – 30	\$62,443	11	2.27%	0.57%	\$12,451	YES	3.90%
30 – 40	\$65,310	16	3.09%	0.77%	\$13,427	CAUTION	9.80%
40 - 50	\$70,915	23	3.78%	0.95%	\$19,252	CAUTION	21.20%
50 - 60	\$71,031	13	4.15%	1.04%	\$33,707	NO	76.70%
60 - 70	\$68,099	5	3.00%	0.75%	\$9,252	NO	100%>

Breakdown: Salaries \$115,000 and Over

Age	Average Income	Number of Participants	Employee Deferral	Employer Contribution	Average Balance	Retirement Ready 80%	Necessary Catch Up
20 – 30	--	0	--	--	--	--	--
30 – 40	\$133,000	3	8.82%	2.21%	\$27,379	CAUTION	7.95%
40 - 50	\$132,658	8	3.13%	0.78%	\$54,158	NO	28.80%
50 - 60	\$171,383	9	11.26%	2.81%	\$85,061	NO	100%>
60 - 70	\$190,160	5	12.40%	9.00%	\$132,729	NO	100%>

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Retirement Readiness – Data Analysis

39% Ready

Based on assets currently in your Defined Contribution Plan,
39% of your employees are on pace for a successful



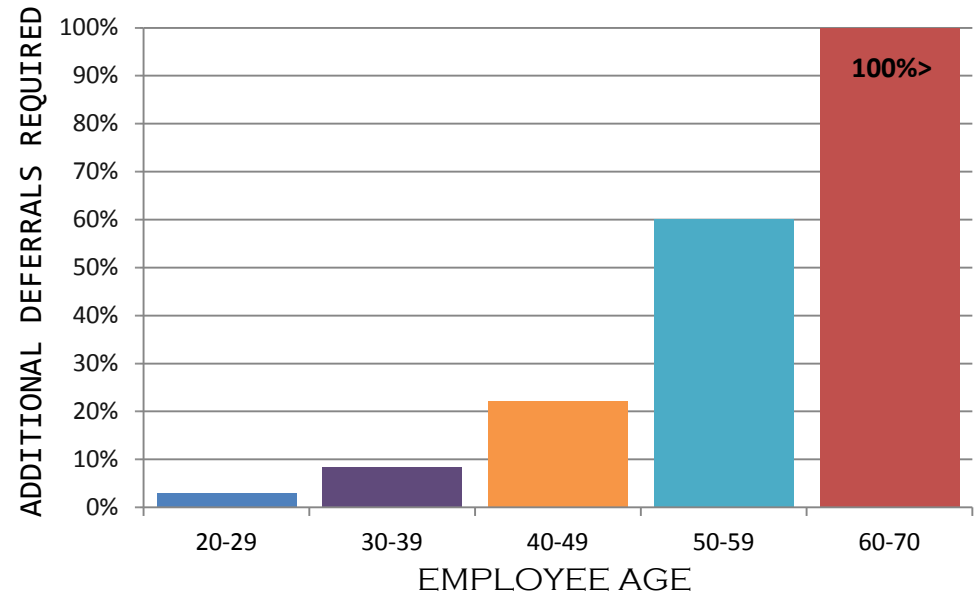
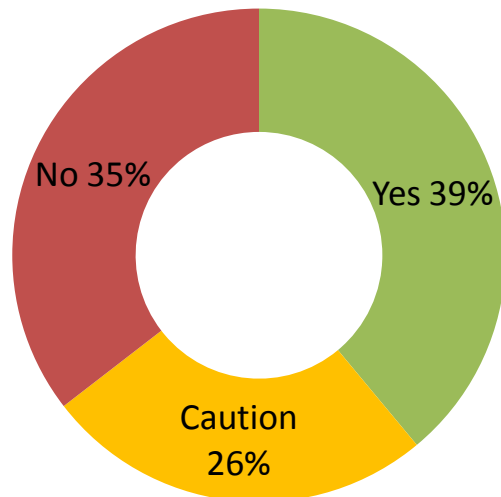
Less than 10% additional deferrals necessary



Between 10% - 25% additional deferrals necessary



Greater than 25% additional deferrals necessary



Our research, using data available through your Defined Contribution Plan, has shown that your employees aged 60 to 70 years old will need to increase their salary deferrals into the plan by greater than 100% in order to achieve successful retirement. Employees aged 20 to 29 and 30 to 39 are on a likely track for

SEIA recommends anticipating the need for 80% of your pre-retirement income while in retirement



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