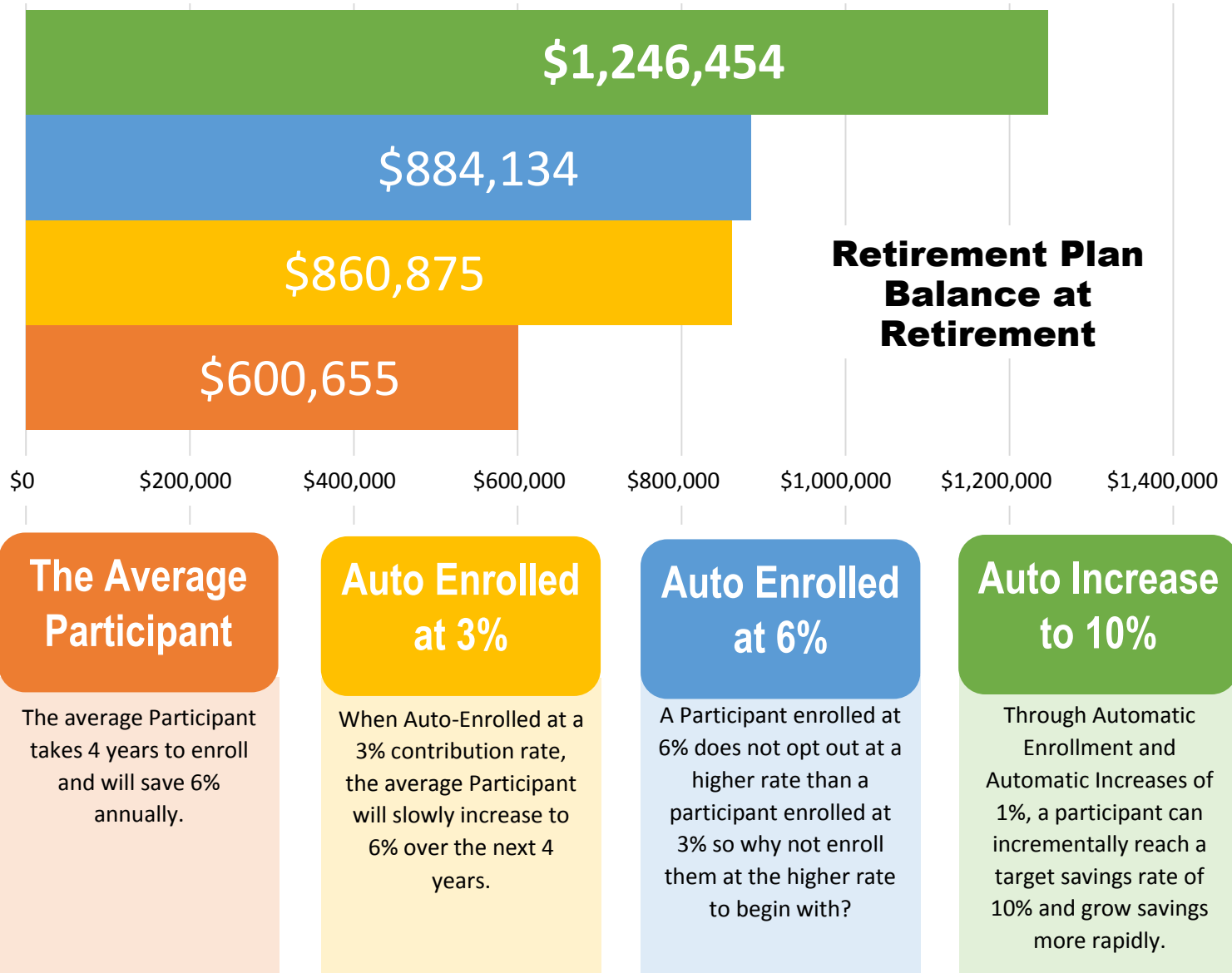


Automatic Features can *double* participant's savings



The Average Participant

The average Participant takes 4 years to enroll and will save 6% annually.

Auto Enrolled at 3%

When Auto-Enrolled at a 3% contribution rate, the average Participant will slowly increase to 6% over the next 4 years.

Auto Enrolled at 6%

A Participant enrolled at 6% does not opt out at a higher rate than a participant enrolled at 3% so why not enroll them at the higher rate to begin with?

Auto Increase to 10%

Through Automatic Enrollment and Automatic Increases of 1%, a participant can incrementally reach a target savings rate of 10% and grow savings more rapidly.

We can help put these strategies in place on your Retirement Plan

John Keenan, CFP[®], AIF[®], C(k)P[®]
703-940-3000 | JKeenan@SEIA.com



SIGNATURE ESTATE & INVESTMENT ADVISORS, LLC[®]
www.SEIA.com

Registered Representative/Securities offered through Signator Investors, Inc., Member FINRA, SIPC, 2121 Avenue of the Stars, Ste 1600, Los Angeles, CA 90067 (310) 712-2323. SEIA, LLC and its investment advisory services are offered independent of Signator Investors, Inc. and any subsidiaries or affiliates. The average participants illustrated above begin the journey towards retirement at age 25, each with an annual salary of \$35,000. These examples assume annual raises of 5%, an employer matched 5% of the first 5% contributed, and continued savings through retirement at age 65. [Assumes an annual rate of return of 6%]. The examples shown above are for illustrative purposes only. The totals provided are only rough approximations based on general assumptions and are not intended to predict the returns of any investment offered through your retirement plan. These illustrations do not take into account market conditions that may affect the value of your investments or income tax withholding. Assumptions based on Participant behavior on New York Life Retirement Plan Services Platform as of 12/31/2013. This does not take into consideration the experiences of markets outside New York Life Retirement Plan Services. SEIA-07232015-3537823