

Understanding Your Retirement Income Evaluation

Your Retirement Evaluation

Current snapshot for how you're doing across three areas:

- Investments
- Savings
- Retirement Income

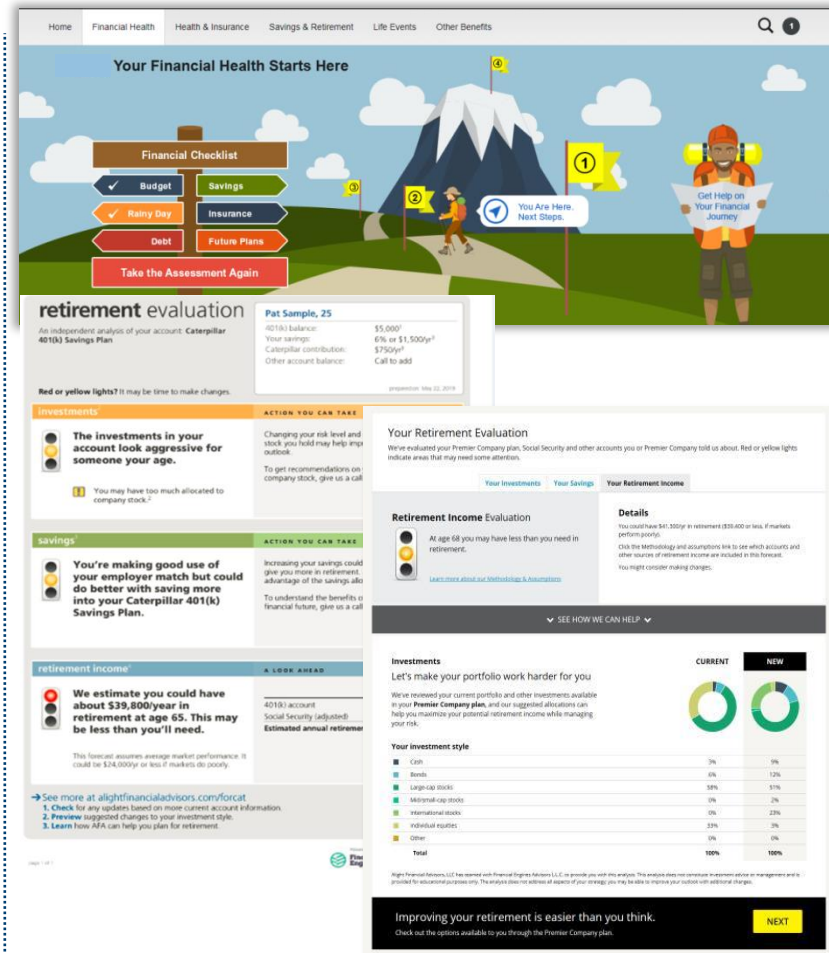
Stoplights highlight areas needing improvement

Available at any time

<http://CatBenefitsCenter.com>

Keys to success

1. **Diversification:** Don't put all of your eggs in one basket
2. **Rebalancing:** Manage risk by restoring portfolio to target allocation
3. **Saving enough:** At minimum, save enough to get full employer match



Three ways to get help

Target Date Funds



- Hands-off approach
- Professionally managed
- Pre-mixed
- Becomes more conservative
- Not customized

Online Advice



- Do it yourself
- Professional grade tools
- Customized for you
- No additional cost

Professional Management



- Hands-off approach
- Portfolio managed for you
- Customized for you
- Fee-based service

Benefits website: <http://CatBenefitsCenter.com>

Benefits Center: 877-228-4010 Mon-Fri, 8AM – 6PM CT

Investment Advisors: 877-228-4010 and select "Investment advice" Mon-Fri 8AM–8PM CT

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