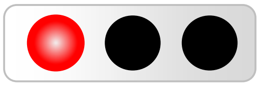
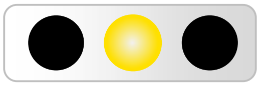
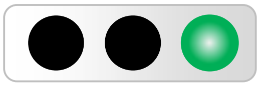
Understanding Your Retirement Evaluation

Investments	Investing with inappropriate risk by either being too conservative or too aggressive.	Investing needs help with proper diversification based on goals in portfolio.	Investing in portfolio is properly diversified.
Savings	Saving below the company match.	Saving at least the company match but not saving either 15% of income or within $500 of IRS limit.	Saving at least 15% or within $500 of IRS limit.
Retirement income	Meeting the retirement income goal **AND** the minimum goal is not on track.	Meeting the retirement income goal **OR** the minimum goal is not on track.	Meeting the retirement income goal **AND** minimum goal is on track.

Three ways to get help:

Target-Date Funds

Do you want a simple solution for your retirement plan?

- Pick a fund
- Automatic rebalance
- Stay on track

Online Advice

Do you want to manage your account with some support when building your plan?

- Personalization
- Investment recommendations
- Take the reins
- No additional cost

Professional Management

Would you like a professional to manage your account regularly?

- Personalization
- Investment management
- Additional fee

Benefits website: www.CatBenefitsCenter.com
Benefits Center: 877-228-4010 M-F, 8AM – 6PM CT
Investment Advisors: 877-228-4010 and select “Investment Advice” M-F 8AM-8PM CT

Information here is provided solely to supplement the “Understanding Your Retirement Evaluation” presentation. This information should not be considered advice, and your information may warrant consideration of other alternatives. Please speak with your financial advisor and/or tax advisor.

alight