



**YOUR LOGO**

**YOUR COMPANY**

Personalized Retirement Planning Worksheet

**EMPLOYEE NAME**

**State**

CT - Connecticut

**Federal Exemption**

2

**Annual Income**

\$70,000.06

**Filing Status**

Married filing jointly

**State Exemption**

2

**Pay Periods**

26

**EnrollmentDate**

9/1/2003

**Current 401K Tax Deferral**

0%

**Date Of Birth (Age)**

1/4/1941 (63)

**Maximum Deferral - 20.00% + 4.62% Catchup**

**A) Effect on Take Home Pay (Estimated)**

Deferral %	0.00%	2.00%	4.00%	5.00%	6.00%	8.00%	10.00%	20.00%
<b>Gross Pay</b>	\$2,692.31	\$2,692.31	\$2,692.31	\$2,692.31	\$2,692.31	\$2,692.31	\$2,692.31	\$2,692.31
- Pretax Deferral	\$0.00	\$53.85	\$107.69	\$134.62	\$161.54	\$215.38	\$269.23	\$538.46
- Catchup	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Taxable Gross Pay</b>	\$2,692.31	\$2,638.46	\$2,584.62	\$2,557.69	\$2,530.77	\$2,476.93	\$2,423.08	\$2,153.85
- Social Security	\$161.54	\$161.54	\$161.54	\$161.54	\$161.54	\$161.54	\$161.54	\$161.54
- Medicare	\$39.04	\$39.04	\$39.04	\$39.04	\$39.04	\$39.04	\$39.04	\$39.04
- Federal Tax	\$294.38	\$286.30	\$278.22	\$274.19	\$270.15	\$262.07	\$253.99	\$213.61
- State Tax *	\$100.96	\$98.94	\$96.92	\$95.91	\$94.90	\$92.88	\$90.87	\$80.77
<b>= Take Home Pay</b>	\$2,096.39	\$2,052.64	\$2,008.89	\$1,987.02	\$1,965.14	\$1,921.39	\$1,877.64	\$1,658.89
<b>Deduction Net Pay</b>	\$0.00	\$53.85	\$107.69	\$134.62	\$161.54	\$215.38	\$269.23	\$538.46
+ Tax Savings	\$0.00	\$10.10	\$20.19	\$25.24	\$30.29	\$40.38	\$50.48	\$100.96
+ Employee Contrib.	\$0.00	\$63.94	\$127.88	\$159.86	\$191.83	\$255.77	\$319.71	\$639.42
+ Employer Contrib.	\$0.00	\$33.89	\$65.87	\$81.85	\$65.19	\$63.85	\$62.50	\$55.77
<b>= Total Contribution</b>	\$0.00	\$97.84	\$193.75	\$241.71	\$257.02	\$319.62	\$382.21	\$695.19
<b>You're Ahead By</b>	\$0.00	\$10.10	\$20.19	\$25.24	\$30.29	\$40.38	\$50.48	\$100.96

**401(k) Balance @ Hypothetical 8% interest rate**

<b>After 5 Years</b>	\$0.00	\$8,965.81	\$17,911.61	\$22,389.52	\$26,867.42	\$35,823.23	\$44,779.04	\$69,558.07
<b>After 10 Years</b>	\$0.00	\$22,316.30	\$44,632.60	\$65,790.75	\$86,948.91	\$89,265.21	\$111,581.51	\$223,163.02
<b>At Age 65</b>	\$0.00	\$3,159.52	\$6,319.04	\$7,898.80	\$9,478.56	\$12,638.08	\$15,797.60	\$31,596.20
<b>Cost Of Wait 1 Year</b>	\$0.00	\$1,642.82	\$3,285.63	\$4,107.29	\$4,928.75	\$6,571.67	\$8,214.58	\$16,429.17

**PLEASE NOTE THAT CURRENT INTEREST RATES AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED.**

\* State Taxes have been estimated and may not include withholdings.

**B) Investment Selection**

I am currently investing \$0.00(0% of Pay Before Taxes.)

I wish to change my deferral percentage to \_\_\_\_\_% of PAY Plus a Catchup amount of \_\_\_\_\_% of pay.

Above Changes Refer to: (Check One)  New Contribution Only  Old and New Contribution

**C) Plan Participation Option**

**YES, I WISH TO MAKE THE ABOVE CHANGES.**

Sign Here \_\_\_\_\_ Date \_\_\_\_\_

**NO, I DO NOT WISH TO MAKE THE ABOVE CHANGES.**

Sign Here \_\_\_\_\_ Date \_\_\_\_\_

**D) Employer Approval Signature**

Sign Here \_\_\_\_\_ Date \_\_\_\_\_