



Plan: ABC Company, Inc. Retirement Savings Plan ▾

## Personal Information:

Plan Entry Date: 1/1/2006

Employment Status: Hired

Employment Date: 1/1/2000

Address:

123 Main Street  
Big City, NY 22222Email: [web@capitalsg.com](mailto:web@capitalsg.com)

Phone:

Date of Birth: 9/19/1980

Electronic Delivery: No

[Update Personal Info](#)

## My Beneficiaries:

## Primary Beneficiaries

Mary Cantor 100%

## Contingent Beneficiaries

Lisa Smith 50%

Bobby Smith 50%

[Change Beneficiaries](#)

## Are You on Track To Retire?

## Projected Retirement Income

\$16,965.48 (annual)

[View Details](#)

## Projected Retirement Need

\$48,994.40 (annual)

[View Details](#)

## Current Account Balance

\$90,433.77

[View Details](#)

## Outstanding Loan Balance

\$4,400.25

Annual Income Gap

(\$24,228.22)

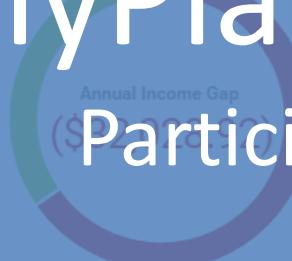
Pre-Tax Rate: 100.00

Roth Rate: 0 %

[Change my Savings Rate](#)

# MyPlanConnection

## Participant Web Guide



Get Help to close that gap!

Fund Name	Ticker	Balance	Election %
Vanguard Equity Income Fund (Adm)	VEIRX	\$0.00	100.00 %
Vanguard Short-Term Federal Fund (Adm)	VSGDX	\$45,335.00	0 %
Vanguard Short-Term Investment Grade Fund (Adm)	VFSUX	\$36,371.69	0 %
Vanguard Small-Cap Index Fund (Adm)	VSMAX	\$8,727.08	0 %
<b>Total:</b>		<b>\$90,433.77</b>	<a href="#">View Details</a>

## For Your Attention:

Miscellaneous PlanNumId Note

Miscellaneous ErNumId Note

We've got a new look!

Need Advice? We have it!

Miscellaneous Both Note

Contributing just a little more can make a big difference

Close that Gap!

## My Plan...

[Enrollment Toolbox](#)[Plan Highlights](#)[Plan Investments](#)

Your initial Username will be your full SSN and your initial Password will be the last 4 of your SSN.



## Welcome Participant

[Change to Sponsor/Provider Login](#)

Username

333344444|

Password

••••

[Forgot User ID? »](#)

[Forgot Password? »](#)

[Registration for New Hires Only »](#)

[Login](#)

[ABOUT SSL CERTIFICATES](#)

Log-in to your account at  
[www.myplanconnection.com](http://www.myplanconnection.com).



Plan: ABC Company, Inc. Retirement Savings Plan ▾

**Personal Information:**

Plan Entry Date: 1/1/2006

Employment Status: Hired

Employment Date: 1/1/2000

Address:

125 Main Street  
Big City, NY 22222Email: [web@capitalsg.com](mailto:web@capitalsg.com)

Phone: (333)-222-1414

Date of Birth: 9/19/1980

Electronic Delivery: No

[Update Personal Info](#)**My Beneficiaries:****Primary Beneficiaries**

Mary Cantor 100%

**Contingent Beneficiaries**

Lisa Smith 50%

Bobby Smith 50%

[Change Beneficiaries](#)**Are You on Track To Retire?****Projected Annual Retirement Income****\$60,027.31**[View Details](#)**Current Account Balance****\$113,813.00****Outstanding Loan Balance****\$4,400.25**[View Details](#)**Projected Annual Retirement Need****\$67,926.06**[View Details](#)**Annual Income Gap: (\$7,898.75)****Use GuideMe to help you plan for a better retirement!****My Savings Rate**

Pre-Tax Rate: 4.00 %

Roth Rate: 0 %

**Your employer is helping you prepare for retirement!**

Matches 100.0% of the first 4.0% of annual salary.

[Change my Savings Rate](#)

Fund Name	Ticker			
Vanguard Short-Term Federal Fund (Adm)	VSGDX	\$4		
Vanguard Short-Term Investment Grade Fund (Adm)	VFSUX	\$36,371.69	0 %	
Vanguard Small-Cap Index Fund (Adm)	VSMAX	\$9,707.00	0 %	

**Your dashboard has all your key account information. We'll even help you know if you are on track by calculating your projected wealth and retirement income.**

**For Your Attention:**

Fund Mapping July 18, 2016

We've got a new look!

Need Advice? We have it!

Contributing just a little more can make a big difference

Close that Gap!

**My Plan...**[Enrollment Toolbox](#)[Plan Highlights](#)[Plan Investments](#)



Plan: ABC Company, Inc. Retirement Savings Plan ▾

Contributing just a little more can make a big difference

## Contributing just a little more can make a big difference in your ability to retire ready!

Many people are not saving for retirement at all and if they are, they may not be saving enough. Many assume that they can't afford to save or that the amount they can save won't make a big difference. You'd be surprised! By saving a little out of each pay check, you'll begin to accumulate the savings you need to retire.

And it won't cost you as much as you think. Contributions to your retirement plan are tax deductible. Every dollar that you contribute to your retirement savings plan reduces your taxable income. This means that while you are increasing your savings, you are decreasing your tax burden at the same time!



### For Your Attention:

Fund Mapping July 18, 2016

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Need Advice? We have it!

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Close that Gap!

### My Plan...

[Enrollment Toolbox](#)
[Plan Highlights](#)
[Plan Investments](#)

Smart messaging alerts you to any action items or plan events



Plan: ABC Company, Inc. Retirement Savings Plan ▾

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My Retirement

Plan Education

My Account

Manage Account

## My Retirement

## Projected Retirement Analysis

## What's Behind the Numbers

**Make sure you are ready to retire by diving into "My Retirement"**

Are you on track for retirement? Now's the time to find out! Based on your current retirement strategy, you are predicted to have a gap of \$7,898.75 between the income you expect to have available and the income you are expected to have available. Your projected need is based on your current salary, your expected salary growth rate, and your specified income replacement percentage. Your projected income considers your current account balance, expected contributions to your account, your projected market return, and any outside assets you have provided. Social security may also be included. Fine tune your projection by modifying your assumptions below. [Learn more](#)

Projected Retirement Income:

**\$60,027.31** (Annual)

Projected Retirement Need:

**\$67,926.06** (Annual)



Annual Income Gap: (\$7,898.75)

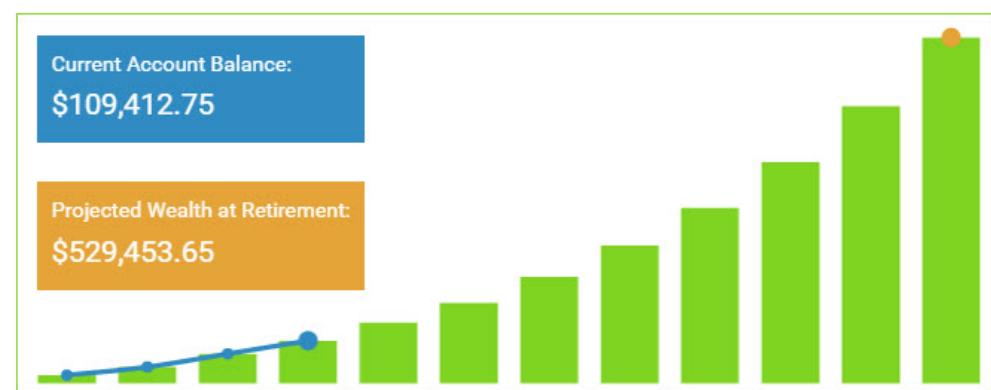
Use GuideMe to help you plan for a better retirement!

Current Account Balance:

\$109,412.75

Projected Wealth at Retirement:

\$529,453.65

**You can make a difference:**

Increasing how much you save each pay period is one of the most significant ways you can get on track. Model different rates below and then select "Make it Happen" to update your savings rate with your employer.

Current

New

Pre-Tax Savings Rate:

4%

%

Roth Savings Rate:

0%

%

New Gap/Surplus:

\$ -7,898.75

\$ -7,898.75



Plan: ABC Company, Inc. Retirement Savings Plan ▾

## My Retirement

Projected Retirement Analysis

What's Behind the Numbers

**Personalize your retirement projections by updating “What’s Behind the Numbers” for your personal situation**

**What's Behind the Numbers:**

Update the numbers below to get an accurate picture of your retirement.

Gender:  Male  Female

Date of Birth:

09/19/1980

Retirement Income Target:

75 %

Planned Retirement Age:

65

Life Expectancy:

93

Current Salary:

\$50,000.00

Annual Salary Growth Rate:

2 %

Pay Frequency:

Bi-Weekly

Social Security Monthly Benefit:

 Calculate Benefit Use Estimate

Social Security Start Age:

67

Legacy at Death:

\$0.00

Include Spouse in Calculations:  Yes  No**Outside Assets:**

Add Asset

**Pension Assets:**

Add Pension

Save Changes



Plan: ABC Company, Inc. Retirement Savings Plan ▾

## Account Details

Total Balance:  
**\$113,813.00**

Your YTD Contributions: **\$12,654.00**

You can contribute up to **\$18,000.00** each year, plus an additional **\$6,000.00** if you are over age 50.

## Source Information

Source Name	YTD Contributions (Trade Date) *	YTD Contributions (Effective Date) *	Balance	Vested Balance	Vested Percent
Employee Salary Deferral	\$12,654.00	\$12,654.00	\$87,668.81	\$87,668.81	100%
Employer Matching Contribution	\$0.00	\$0.00	\$15,418.95	\$15,418.95	100%
Loan	\$0.00	\$0.00	\$4,400.25	\$4,400.25	0%
Employer Safe Harbor Match	\$6,325.00	\$6,325.00	\$6,324.99	\$6,324.99	100%
Totals:	\$18,979.00	\$18,979.00	\$113,813.00	\$113,813.00	

**Review your contributions, employer contributions and loan details**

(\* ) Not sure what the difference is between your YTD Contributions based on trade date versus effective date? Your contributions based on trade date are the amounts you contributed to your Plan during the current calendar year. These amounts will match the contribution amounts on your statement because your statement is produced on a cash basis. Your contributions based on effective date reflect the total amount of contributions that are attributed to the current plan year. These amounts will tie back to your pay stubs for this year.

## Loan Information

[Show Amortization](#)

Loan Number	Current Balance Amount	Initial Loan Amount	Payment Amount	Remaining Payments	Next Pay Date	Effective Date
1	\$4,400.25	\$5,000.00	\$65.00	48	9/4/2014	10/1/2006
Total:		\$4,400.25				



Plan: ABC Company, Inc. Retirement Savings Plan ▾

[Home](#)[My Retirement](#)[Plan Education](#)[My Account](#)[Manage Account](#)

## Investment Details

Review your investment portfolio and asset allocation

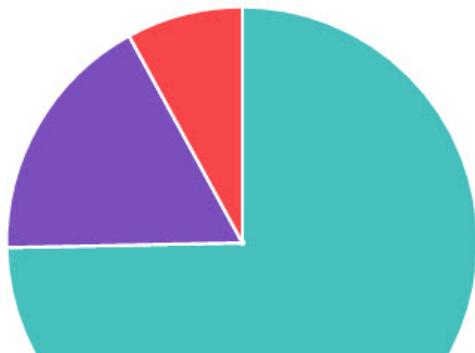
Investment Name	Ticker	Asset Category	Balance	% of Total Holding	Election %	Shares	Price per Share
Vanguard Small-Cap Index Fund (Adm)	VS MAX	Small Blend	\$8,727.08	7.98%	0%	161.165	\$54.15
Vanguard Short-Term Federal Fund (Adm)	VSG DX	Short Government	\$45,335.00	41.43%	0%	4193.802	\$10.81
Vanguard Short-Term Investment Grade Fund (Adm)	VFS UX	Short-Term Bond	\$36,371.69	33.24%	0%	3399.223	\$10.70
Vanguard Target Retirement 2040 Fund (Inv)	VF ORX	Target Date 2036-2040	\$18,978.98	17.35%	100%	652.647	\$29.08

[Transfer Funds](#)[Change Investment Elections](#)[View Personal Rate of Return](#)

Use [GuideMe](#) to customize your investment portfolio



## Portfolio Diversification and Risk:



## Portfolio Risk:

Moderately Conservative

Category

%

Income

74.68 %

Target Date Funds Suite

17.35 %

Equity

7.98 %



## Personal Rate of Return



## Investment type

Total Return

[Annual](#) [Custom](#) [Quarterly](#) [Monthly](#)

Begin date \*

July, 2015

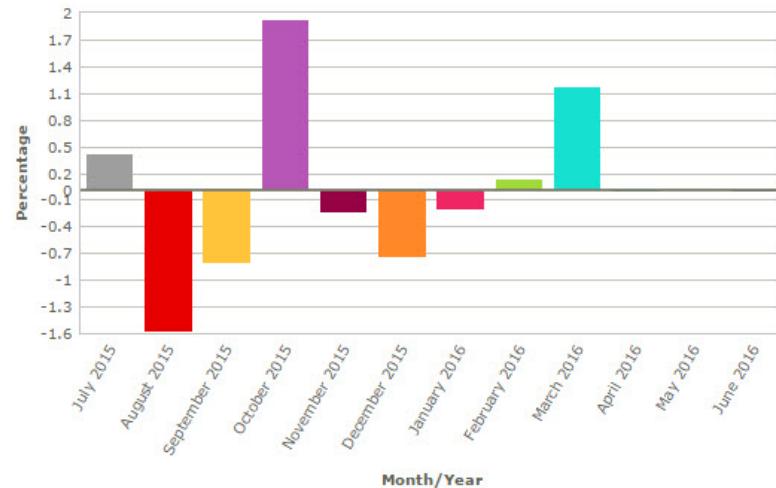
End date \*

June, 2016

[SUBMIT](#)

Month Ending	Rate of Return (%)
June, 2016	Not Available
May, 2016	Not Available
April, 2016	Not Available
March, 2016	1.16%
February, 2016	0.13%
January, 2016	-0.20%
December, 2015	-0.74%
November, 2015	-0.24%
October, 2015	1.91%
September, 2015	-0.81%
August, 2015	-1.58%
July, 2015	0.42%

## Rate of Return



You can view your rate of return for your entire portfolio or by investment



## Forms



## Create Forms

## Select form group

## Select form

None
None
Beneficiary Designation Form
Application for Participant Loan
Deferral Change Form
Distribution Form
Hardship Distribution Request Form

**GET RESULTS**

## Name

&gt; Form Group: Forms

From Date

To Date

 Delete**DELETE**

## Contact

BlueStar Retirement Services, Inc. P.O. Box 2349, Ponte Vedra Beach, FL 32004-2349

Phone: 800.878.5220 Fax: 800.260.4066 [Email Us](#)© COPYRIGHT 2016 BlueStar Retirement Services, Inc. | [Site Map](#)[| Problems viewing the site?](#)

You can do all of your transactions  
online but if you prefer, you can also  
download plan forms

**On-demand reports? You bet!  
Download account statements and  
contribution reports any time you  
want.**

Create Reports

Select report group

None

Available plan years

01/01/2016 - 12/31/2016

Select report

None

Contribution Report by Source - Accrual Basis  
Contribution Report by Source - Cash Basis  
**On Demand Account Statement**  
Summary of All Web Requests

0/0/2016  
/a

GET RESULTS

Name	Size	File Type	From Date	To Date	<input type="checkbox"/> Delete
<b>Report Group: None</b>					
On Demand Account Statement	73kb	Adobe Acrobat	01/01/2016	07/06/2016	<input type="checkbox"/> Delete
Summary of All Web Requests	57kb	Adobe Acrobat	01/01/2015	12/31/2015	<input type="checkbox"/> Delete
On Demand Account Statement	70kb	Adobe Acrobat	01/01/2015	11/14/2015	<input type="checkbox"/> Delete
On Demand Account Statement	73kb	Adobe Acrobat	01/01/2015	11/13/2015	<input type="checkbox"/> Delete
On Demand Account Statement	74kb	Adobe Acrobat	01/07/2015	06/24/2015	<input type="checkbox"/> Delete
On Demand Account Statement	74kb	Adobe Acrobat	01/15/2015	08/03/2015	<input type="checkbox"/> Delete
On Demand Account Statement	73kb	Adobe Acrobat	01/01/2015	03/31/2015	<input type="checkbox"/> Delete
On Demand Account Statement	73kb	Adobe Acrobat	05/11/2015	05/12/2015	<input type="checkbox"/> Delete
On Demand Account Statement	72kb	Adobe Acrobat	05/01/2014	07/01/2014	<input type="checkbox"/> Delete
On Demand Account Statement	73kb	Adobe Acrobat	01/01/2014	11/24/2014	<input type="checkbox"/> Delete
On Demand Account Statement	72kb	Adobe Acrobat	01/01/2014	08/02/2014	<input type="checkbox"/> Delete

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Print



0



## Transaction History

**Investment** All ▾**Source** All ▾**Start date** 01/01/2016 **End date** 12/31/2016  Only display records with redemption fees**SUBMIT**

You can view all of your account details and download your reports into your Quicken account

- < 07/01/2016 Contribution of \$6,325.00
- > Fund Display
- > Account Display
- > Account Details
- > 07/01/2016 Contribution of \$12,654.00

[DOWNLOAD](#)[QUICKEN](#)



Plan:

ABC Company, Inc. Retirement Savings Plan ▾



Home



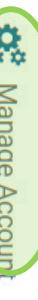
My Retirement



Plan Education



My Account



Security Profile

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## Manage Account

Need help to get your retirement on track? Our GuideMe wizard can help!

[Use GuideMe](#)

### Change Future Investments:

Establish or update your investment elections. Your elections determine how all **FUTURE** deposits are invested.

### Rebalance Portfolio:

If some of your investments perform better than others, over time your portfolio can drift from your original investment elections. This may mean that your portfolio may be more conservative or more aggressive than you originally intended. By rebalancing your account, you can match your current portfolio to your current investment election percentages.

### Transfer Funds:

Transfer your current holdings between the investment options available in your plan. Fund transfers only change how **existing** funds are invested. All future deposits are invested based on your investment elections.

### Change Savings Rate:

Pre-Tax Rate: 4.00 %

Roth Rate: 0 %

Your employer is helping you prepare for **retirement**!

Matches 100.0% of the first 4.0% of annual salary.

### Update Personal Profile:

Plan Entry Date: 1/1/2006

Employment Status: Hired

Employment Date: 1/1/2000

Electronic Delivery: Yes

Date of Birth: 9/19/1980

Address:

125 Main Street  
Big City, NY 22222

Email: web@capitalsg.com

Phone: (333)-222-1414

Primary Beneficiaries

Mary Cantor - 100%

Contingent Beneficiaries

Lisa Smith - 50%

Bobby Smith - 50%

### Update Beneficiaries:

### Request a Loan:

Review whether you qualify for a loan, model different loan options, and request a loan here.

### Forms:

Download personalized plan forms to request changes to your plan account.

What do you want to do? It's easy to review and manage your account.

## How Much to Save?

The most important part of a successful retirement plan is to save the right amount. If you don't contribute enough money during your working years, you won't end up with enough to fund your retirement years.

### Overview

Use our tools to figure out how much you should be saving.

#### Retirement Calculator



#### Retirement Calculator

Make sure you aren't running on empty when you reach your retirement years. Find out how well your savings plan is working so far and what you need to do to get on track.

#### Retirement Budget Builder

#### Learn More



#### EarlyStart Planner

Saving for retirement doesn't have to bust your budget. Use the EarlyStart Planner to see how much easier it is to prepare for retirement if you start early.

#### Retirement BudgetBuilder

To find the right path, you need to know where you're going. Use the BudgetBuilder to determine what you will need to cover your expenses during your retirement years.



#### Learn More

For more in-depth insights and articles on how much to save, [click here](#).

We have a lot of other great tools to help you prepare for retirement.

The most important part of a successful retirement plan is to save the right amount. If you don't contribute enough money during your working years, you won't end up with enough to fund your retirement years.

[Overview](#)
[Retirement Calculator](#)
[EarlyStart Planner](#)
[Retirement Budget Builder](#)
[Learn More](#)

**Be sure to check out our retirement calculator. Learn how much you'll need to retire and how to get on track.**

Your Retirement Goal

**YOUR RETIREMENT GOAL: \$1,263,361**

The "gas tank" represents how much you'll have at the time you retire. If it's not a full tank, don't worry! Using the "Adjust Your Future" sliders, you can see how to catch up by adjusting your saving habits or your retirement goals!

Your Retirement Goal:

**\$1,263,361**

Current Retirement Track:

**\$459,130**

Your Retirement Gap:

**\$-804,231**

Your funds will last until age:

**074**

[See Gap Analysis Graph](#)



### ADJUST YOUR FUTURE

RETIREMENT AGE

50

67

75%

CONTRIBUTION AMOUNT

80

6%

120%

REPLACEMENT INCOME

50%

EXPECTED RETURN

0%

15%

25%

## Early\$tart Planner

Whether you're trying to reduce your monthly savings costs or maximize your retirement nest egg, it's always true that the earlier you start, the easier it will be. Use the tool below to see what a difference a decade makes.

[Overview](#)
[Retirement Calculator](#)
[Early\\$tart Planner](#)

### Lighten Your Savings Burden

If I want this much at retirement...



Age	Savings Needed (\$)
20	\$479
30	\$920
40	\$1,860
50	\$4,247

**It sure pays to start early! Use our Early\$tart Planner to see how to get time on your side.**

Learn More  
[Retirement Budget Builder](#)  
[Early\\$tart Planner](#)  
[Overview](#)  
[Retirement Calculator](#)

It will cost me this much each month if I start at age...



Age	Savings Expense (\$)
20	\$270,126
30	\$408,261
40	\$602,569
50	\$866,288

Expected Rate of Return Before Retirement:  4%  6%  8%

Assumes retirement age of 67; assumes 4% rate of return during retirement

## Where to Invest?

Unless you're saving enough money each month to be able to reach your goal by stuffing it under your mattress, you'll need to invest your savings dollars to allow them to grow. Watch these videos to learn basic investing principles.

### Overview

- Balancing Risk and Return
- Building Your Portfolio: Diversification
- Investing For The Long Term

### Building Your Portfolio: Asset Allocation



#### Building Your Portfolio: Asset Allocation

[Watch Video](#)

Our Diversification primer taught you not to pull all your eggs in one basket. But which baskets do you put them in, and how much goes into each basket? Watch this Asset Allocation introduction to learn about how different asset categories present different combinations of risk and return. You'll also learn how your age, your investing attitude, and the amount you save can impact your own personal asset allocation strategy.



#### Building Your Portfolio: Diversification

[Watch Video](#)

What is Diversification? It's a single long word that means "don't put all your eggs in one basket." Watch our brief Diversification Primer video to learn how to protect your investment by strategically dividing your investments among the various investment types.



#### Building Your Portfolio: Asset Allocation

[Watch Video](#)

The road to retirement is a long haul. You have to keep your eye on the target and avoid distractions. This video will show you how your own behavior and your reactions to your investments can either help or hinder your retirement plans - it's your choice!

Use our tools to figure out how much you should be saving.



#### Balancing Risk and Return

[Watch Video](#)

The first thing to know when it comes to understanding risk and return is that you usually cannot have your cake and eat it too. Our brief Risk/Return primer video explains why if you want to generate a higher return on your investments, you typically need to take on more risk.

**Now that you know how much to save, you'll need to determine "Where to Invest".**

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Plan:

ABC Company, Inc. Retirement Savings Plan ▾

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## My Plan

Now that you have begun saving for retirement, life's become a whole lot simpler. Knowing that you have prepared for tomorrow, you can live for today! What now? Make sure that your future is keeping up with your present, by regularly reviewing and managing your account.

### Overview

#### My Plan Investments



#### My Plan Investments

Once you're ready to invest, take a look at your list of personal investment options, with investment products for beginners through experts.

#### Enrollment Toolbox



#### Enrollment Toolbox

For your convenience, we present your Enrollment Toolbox, which contains all the documents and information you need to get enrolled.

#### Plan Highlights



#### Plan Highlights

Click here for frequently asked questions about your plan, including how much you can contribute and when. Plus much more.

#### Learn More

For more in-depth insights and articles on your plan, [click here](#).



**Learn all the details about your company's  
retirement plan by visiting "My Plan".**

This section contains various resources that can assist you in learning more about topics pertaining to retirement savings.

## Overview

### My Plan Investments

	Go With The Flow	Cruise Control	Driving Instructor	Take The Wheel!
--	------------------	----------------	--------------------	-----------------

### Hands-Free Driving

If investing is not your thing, don't worry! Your plan will automatically invest your savings in the plan's qualified default investment option ("QDIA"). You don't have to do anything! The Plan's QDIA provides a mix of investments that provides automatic asset allocation. So sit back and go with the flow! To find out more about your Plan's QDIA, click on the link below.

### Plan Highlights

#### Learn More

#### Enrollment Toolbox

	Fund Name	Ticker	Asset Category	As Of Date
 P	Vanguard Target Retirement 2055 Fund (Inv)	VFFVX	Target Date 2051+	12/31/2015
 F	Vanguard Target Retirement 2050 Fund (Inv)	VFIIX	Target Date 2046-2050	12/31/2015
 P	Vanguard Target Retirement 2040 Fund (Inv)	VFORX	Target Date 2036-2040	12/31/2015
 F	Vanguard Target Retirement 2010 Fund (Inv)	VTENX	Target Date 2000-2010	12/31/2015
 P	Vanguard Target Retirement 2030 Fund (Inv)	VTHRX	Target Date 2026-2030	12/31/2015
 F	Vanguard Target Retirement Income Fund (Inv)	VTINX	Retirement Income	12/31/2015
 P	Vanguard Target Retirement 2045 Fund (Inv)	VTIVX	Target Date 2041-2045	12/31/2015
 F	Vanguard Target Retirement 2035 Fund (Inv)	VTHX	Target Date 2031-2035	12/31/2015
 P	Vanguard Target Retirement 2060 Fund (Inv)	VTTSX	Target Date 2051+	12/31/2015
 F	Vanguard Target Retirement 2025 Fund (Inv)			
 P	Vanguard Target Retirement 2020 Fund (Inv)			

**Your Plan has made it easy for you to invest with confidence! From novice to experienced investors, you'll find the investment strategy that is right for you.**



Plan:

ABC Company, Inc. Retirement Savings Plan ▾

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This section contains various resources that can assist you in learning more about topics pertaining to retirement savings.

Overview

Your Enrollment Toolbox contains all the documents and information you need to get enrolled. Use the links below to get started now. Some of these materials are also available in [Spanish Versions](#).

My Plan Investments



ENROLLMENT FORM



FUND LIST



HOW MUCH TO SAVE

Enrollment Toolbox

Plan Highlights



MY PLAN



WHERE TO INVEST



PLAN NOTICES

Learn More

Plan Notices:

[Summary Plan Description](#)

**Download all the information you need to enroll in your plan easily.**




[Plan Education](#)
[My Account](#)
[Manage Account](#)

## Personal Information:

### Plan Entry Date:

Employment Status: Hired

Employment Date: 1/5/2014

Address:

Email: [ssmith.ab@gmail.com](mailto:ssmith.ab@gmail.com)

Phone:

Date of Birth: 1/5/1985

Electronic Delivery: No

Update Personal Info

## My Beneficiaries:

### Primary Beneficiaries

### Contingent Beneficiaries

None

[Change Beneficiaries](#)

## CONTACT

BlueStar Retirement Services, Inc. P.O. Box 2349 Ponte Vedra Beach, FL 32004-2349

Phone: 800.878.5220 Fax: 800.260.4066

[Email Us](#)

## For Your Attention:

Fund Mapping July 18, 2016

We've got a new look!

Need Advice? We have it!

Contributing just a little more can make a big difference

Close that Gap!

## My Plan...

Enrollment Toolbox

Plan Highlights

Plan Investments

## Enroll Now

Why enroll in your retirement plan now? Because your future began years ago.

Enroll Now

Smart messaging helps new participants to "Enroll Now"

# Getting Started

## With Enrollment

### Welcome to The Enrollment Wizard

The next few screens will allow you to quickly complete the enrollment process for your company's retirement plan.

There are two ways to proceed:

#### Do It Yourself

Enroll in your plan in 3 easy steps by choosing your contribution rate, picking your investment strategy, and naming your beneficiaries. It's that easy!

Click To Start

#### GuideMe

Do you need a little help to make sure your retirement is on track? With a little information from you, we can provide a customized strategy to get you ready for retirement.

Click To Start

Enrolling in your plan is easy with our Enrollment Wizard! Do it yourself or let us help!

## Quick Enrollment

### Step 1: Contributions

You know you should be saving for retirement. Here's your chance! Specify your savings rate below and then give yourself a pat on the back. You just took a huge step towards financial security!

**How much do you want to contribute each pay period?**

#### Contribution Type

##### Current Savings Rate

##### New Savings Rate

PRE-TAX

4 %

ROTH

0 %

#### Increase Your Savings Rate Automatically Each Year

Automatic escalation can make saving for retirement even easier! By signing up for automatic escalation, your savings rate will increase automatically up to the maximum percentage you specify. If you don't want your savings rate to automatically increase, just enter 0% in each of the boxes below.

Increase my savings rate each January 1st by the escalation rate of

1  %

up to the maximum percent of

10  %

If your plan allows, you can choose between pre-tax or Roth contributions and even choose to set up your own automatic escalation plan.



Previous

Next

## Quick Enrollment

### Step 2: Investment Approach

You know you should be saving for retirement. Here's your chance! Specify your savings rate below and then give yourself a pat on the back. You just took a huge step towards financial security!



#### Go With The Flow

#### Cruise Control (Target Date)

#### Cruise Control (Target Risk)

#### Take The Wheel!

#### Take the Wheel!

If you're an investment guru who follows the stock market daily or if you simply feel more confident doing it yourself, this option puts you in control.

Selecting your investments is much easier with our navigation tools

Phone: (123) 222-3333

Allocation %	Investment Option Name	Ticker	Category
0	Vanguard Equity Income Fund (Adm)	VEIRX	Large Value
0	Vanguard 500 Index Fund (Adm)	VFIAX	Large Blend
0	Vanguard Total Stock Market Index Fund (Adm)	VTSAX	Large Blend
0	T. Rowe Price New America Growth Fund	PRWAX	Large Growth
0	T. Rowe Price Institutional Large Cap Growth Fund	TRLGX	Large Growth
0	Harbor Mid Cap Value Fund (I)	HAMVX	Mid-Cap Value
0	American Century Mid Cap Value Fund (Inv)	ACMVX	Mid-Cap Value

## Quick Enrollment

### Step 3: Beneficiaries

Be sure to specify your beneficiaries before completing your enrollment. Your loved ones will thank you!

#### Who Should Receive Your Money In the Event of Your Death?



Beneficiary Name	Relationship	DOB	Allocation %
Mary Cantor	Spouse	01/01/1980	100

 Edit  Delete

 Edit  Delete

#### Who Should Receive Your Money If All of Your Primary Beneficiaries Die Before You?

Beneficiary Name	Relationship	DOB	Allocation %
Lisa Smith	Child	01/01/1990	50
Bobby Smith	Child	01/01/2000	50

 Edit  Delete

 Edit  Delete

 Edit  Delete

**PREVIOUS**

Name your beneficiaries and  
you're done!

# Getting Started

With Enrollment

## Welcome to The Enrollment Wizard

The next few screens will allow you to quickly complete the enrollment process for your company's retirement plan.

There are two ways to proceed:

### Do It Yourself

Enroll in your plan in 3 easy steps by choosing your contribution rate, picking your investment strategy, and naming your beneficiaries. It's that easy!

Click To Start

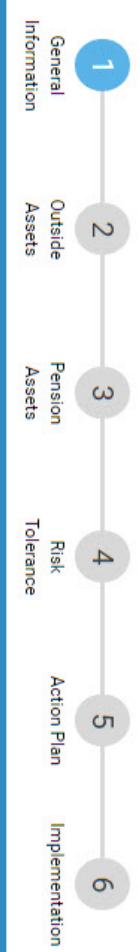
### GuideMe

Do you need a little help to make sure your retirement is on track? With a little information from you, we can provide a customized strategy to get you ready for retirement.

Click To Start

Not sure what you need to do to make sure you are ready for retirement? We can help!

## GuideMe Enrollment



### Step 1: General Information

Gender  Male  Female

Date of Birth

09/19/1980

Life Expectancy

93

Salary

\$50,000.00

Annual Salary Growth

2 %

Pay Frequency

Bi-Weekly

Social Security Start Age

65

Social Security Monthly Benefit

Calculate Benefit  Use my estimate

Legacy at Death

\$0.00

Income Replacement Goal %  
Enter the percentage of your current income that you expect to need in retirement. Most experts consider 70-90% of current income to be a reasonable goal.

75 %

Include Spousal Information in Calculations

With a little information from you we can help you get on track.

PREVIOUS

## GuideMe Enrollment

### Step 2: Outside Assets



Name

Type

Annual Savings

Current Value

Owner

Actions

### Add Outside Assets

Name Your Outside Asset:

My IRA

Type:

401k

Annual Savings:

\$0.00

Current Value:

\$10,000.00

Owner:

Participant

**Cancel**

If you or your spouse has a brokerage account or an IRA, add that information to get the complete picture

**PREVIOUS**



BLUESTAR

Plan:

ABC Company, Inc. Retirement Savings Plan ▾

[Home](#)[\\$ My Retirement](#)[↗ Plan Education](#)[👤 My Account](#)[⚙ Manage Account](#)[🔒 Security Profile](#)[Logout](#)

## GuideMe Enrollment

### Step 4: Your Risk Tolerance

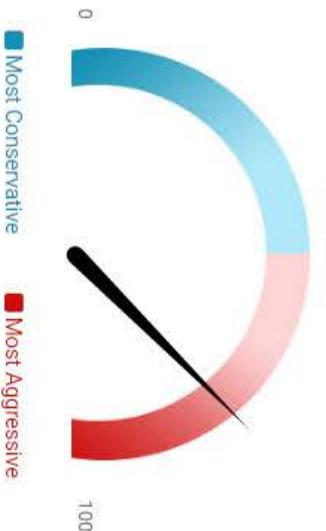
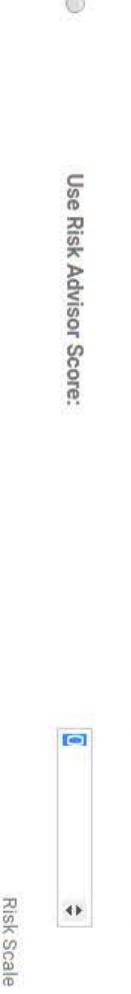
Your risk tolerance plays an important part of your investment strategy. How willing are you to take risks with your money in order to create the potential for higher returns? Enter a risk score from 1 to 100 or take a short quiz to find out.

Enter Your Own Score:

(1 Most Conservative to 100 Most Aggressive)

Use Risk Advisor Score:

To calculate your Risk Advisor Score, take a [Quiz](#)



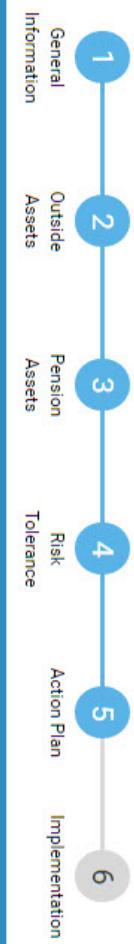
■ Most Conservative   ■ Most Aggressive

[PREVIOUS](#)

**How much risk are you willing to accept in order to increase the potential for higher returns?**

## GuideMe Enrollment

### Step 5: Action Plan



### Current Retirement Forecast



■ Actual: \$ 60,027.31

■ Goal: \$ 67,926.06

Annual Retirement Income Goal:

\$ 67,926.06

Probability of Reaching Goal:

49 %

Projected Annual Retirement Income:

\$ 60,027.31

Projected Wealth at Retirement:

\$ 529,453.65

### Current Plan

Retirement Age:

65

Income Replacement %:

75%

Pre-Tax Contribution Rate:

4 %

Roth Contribution Rate:

0 %

### Proposed Plan

Retirement Age:

65

Income Replacement %:

75%

Pre-Tax Contribution Rate:

4 %

Roth Contribution Rate:

0 %

### Proposed Retirement Forecast



■ Actual: \$ 68,698.88

■ Goal: \$ 67,926.06

Annual Retirement Income Goal:

\$ 67,926.06

Probability of Reaching Goal:

81 %

Projected Annual Retirement Income:

\$ 68,698.88

Projected Wealth at Retirement:

\$ 719,017.37

Your Action Plan will develop a savings and investment strategy to help you reach your retirement goals!



## Questions? Need Help?

Contact Customer Service:

800.878.5220

[service@bluestarretirement.com](mailto:service@bluestarretirement.com)