



### Make It Happen.

#### YOUR ACTION PLAN

**STEP 1: Your Savings Plan**  
Increase your Sample Company 401(k) Plan Pre-Tax Contribution to 8.6%

**STEP 2: Your Investment Plan**  
Reallocate your Sample Company 401(k) Plan Assets to the following:

Asset	Target %	Current %
Sample Company 401(k) Plan	100%	100%
Investment Allocation		
Fixed Income	30%	30%
Equity	70%	70%
Sample Company 401(k) Plan		
Investment Allocation		
Fixed Income	30%	30%
Equity	70%	70%
Sample Company 401(k) Plan		
Investment Allocation		
Fixed Income	30%	30%
Equity	70%	70%

### Where You Are.

#### YOUR PROFILE

Date of Birth: 01/01/1975  
Current Age: 43  
Current Salary: \$60,000  
Retirement Age: 65

**YOUR RETIREMENT PLAN STRATEGY**

Current Strategy: 74 Scores  
Suggested Strategy: 78 Scores

**PROJECTED MONTHLY INCOME AT RETIREMENT**

Current Strategy	Suggested Strategy
\$4,270	\$4,370
\$4,270	\$4,370
\$4,270	\$4,370
\$4,270	\$4,370

### Where You Want To Go.

#### RR SCORE

RR Score: 4.0

Target Zone: 7.5 and higher

How To Get There:

STEP 1: Your Savings Plan  
STEP 2: Your Investment Plan

### How are your employees tracking towards retirement?

The RR Score is a proprietary, trademarked, Monte Carlo driven probability analysis depicting the likelihood that the employer's retirement plan assets will fund the income objective through retirement. The calculation uses set assumptions for inflation and salary growth, forward looking capital market assumptions for asset class volatility and return, and factors all contributions, assets, and income sources, including Social Security and pension plans if applicable. The calculation uses an easy to understand 1-10 scale and encourages employees to reach the Target Zone, which equates to an RR Score of 7.5 or higher.

#### RR SCORE RETIREMENT READINESS

**Let's take a look at how your employees stack up**

Average RR Score for the employees current contribution rate and asset allocation: **4.0**

**5.3** would be the average RR Score by following the Suggested Strategy

Of the 1000 Participants we analyzed, **325** are in the Target Zone

**71** of your employees are at the top of the spectrum with an impressive score of 8.5

At the other end, **457** have room for improvement with a score of 3.5

We will break these statistics down by age and salary later in the report to help identify specific problem demographics.

Of the 1,863 employees that received a report, **789** stayed the same, and unfortunately...

### Yearly Retirement Readiness Trend Analysis

The visuals below track plan averages since the initial implementation of the program. We will be taking a closer look at the employees who are no longer employed this year, which may be causing some anomalies compared to the previous year.

#### RR SCORE RETIREMENT READINESS

Year	Average RR Score
2015	2.1
2016	3.3
2017	4.0

Average RR Score (3-10)

**Contribution Rate**

Year	Average Contribution Rate
2015	4.8%
2016	7.3%
2017	9.6%

Average Contribution Rate (all sources)

Projected Monthly Income: \$10,000

### Generational Scorecard

	Boomers (55+)	Generation X (41-54)	Millennials/Gen Z (40 and under)
Plan eligible employees	247	1133	676
Participants	190	971	533
Contributing Participants	165	956	524
Non-Participants	57	162	141

#### RR Score

Score	Boomers (55+)	Generation X (41-54)	Millennials/Gen Z (40 and under)
1.0	3.0	6.8	6.8
2.0	4.4	8.2	8.2
3.0	4.2	283	35
4.0	0	0	71
5.0	0	0	36

#### Strategy Overview

	CURRENT STRATEGY	SUGGESTED STRATEGY
Sample Company Retirement Savings Plan		
Employee Pre-Tax Contribution	3.0%	8.0%
Asset Risk	0.4	6.0
Net Disburse	\$5,500	
ROIC/ROE	80	80
ROIC/ROE	80	80

#### Base Assumptions

Name	Age	Salary	Retirement Age	Income Goal	Risk Tolerance
Michael Participant	31	\$53,000	65	60% of Final Salary	Conservative

#### RR Score


Score	Count
3.0-3.9	10,913
4.0-4.9	110,648
5.0-5.9	24,624
6.0-6.9	112,525
7.0-7.9	11,292,243
8.0-8.9	21,638,640

# The Solution

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An annual service that delivers every active and retired employee a personalized retirement guide that can be customized with targeted messaging to motivate action based on an employee's age, gender, salary, and more. This platform also includes a plan health report for employers, a custom employee communication campaign, and a mobile friendly Insights Portal.


 Automatically delivers employees the Retirement Readiness advice they need.


 RR Score™ annually tracks probable outcomes applied through Guidance, Advice, Target Date Funds or Managed Accounts.

 Generational design provides for Targeted Messaging (e.g., age, gender or income) that speaks to each employee.

 Unique "PUSH" proactive engagement, supported by online modeling, makes it easy for employees to participate in their retirement readiness.

 Reach 100% of plan-eligible employees, including non-participants, through our Employee Census Integration (ECI) process.

 Personalized Savings Plan and Investment Strategy, residing on a flexible platform, can be administered for all Plan types.

 Plan-level Retirement Readiness assessments, analyses, metrics and trends make it easy on Plan Sponsors.

# About us

Founded in 2007, Financial Soundings is an SEC registered investment advisory that recognized a quickly approaching societal crisis as American employees are sorely unprepared to retirement. As retirement experts with over 70 years of collective industry experience, our founders created a solution that can finally bridge the gap between employees and the successful utilization of the retirement benefit available to them through their employer. The result is the only independent retirement readiness program that reaches 100% of plan eligible employees every year to ensure a successful retirement.

# Meet the executive team



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**Robert Dughi**

**EXECUTIVE CHAIRMAN**

Bob Dughi is the Chairman of Financial Soundings, LLC, the holding company for Financial Soundings Benefit Services, LLC and Financial Soundings Investment Advisor, LLC. In this role Bob is keenly focused on our strategic positioning and key business principles that will allow Financial Soundings to grow in depth and scale as an industry leader in employee benefits.

Prior to his current role, Bob was the co-founder of The Copeland Companies which was later acquired and became a division of Citigroup. In turn, Copeland became the Associates Division of CitiStreet when Citigroup and State Street Bank formed the CitiStreet joint venture in 2000. Bob recently retired as president and member of the board of CitiStreet, the global benefits delivery company.

In his role as Chairman and CEO of Copeland and later as President of CitiStreet and Chairman and CEO of the Associates Division, Bob attracted key management talent and developed the strategies that led to the growth of Copeland and CitiStreet. By 2006, under his leadership, the Associates Division sales organization grew to 25 Regional offices with 500 captive sales representatives. The Associates Division generated over \$150m in revenue annually, and strongly contributed to CitiStreet becoming the second largest retirement plan record keeper in the country.

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## **Steve Maschino**

### **PRESIDENT & CEO**

Steve Maschino is the President of Financial Soundings, LLC, the holding company for Financial Soundings Benefit Services, LLC and Financial Soundings Investment Advisor, LLC. As President, Steve is responsible for the go to market strategy including the development of alternate distribution channels. Steve's responsibilities include the development of Financial Soundings' captive Benefit Consultants and the overall productivity and profitability of Financial Soundings sales efforts.

Prior to his current role, Steve was Senior Vice President for Citistreet/Copeland. In this role he was responsible for the Defined Contribution and Employee Benefit sales efforts for The Copeland Companies and Citistreet. Steve's responsibilities over the 23 years he

was with Copeland and CitiStreet included case acquisition, case retention, management of the Regional Sales Managers and their Sales Representatives.



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## **Lee Tupper**

### **CTO**

Lee Tupper is the Chief Technology Officer of Financial Soundings, LLC, the holding company for Financial Soundings Benefit Services, LLC and Financial Soundings Investment Advisor, LLC. Lee is responsible for all technology related initiatives including security, infrastructure, quality assurance, and software development.

Prior to his current role, Lee held several key senior technical positions within the software industry. As a Senior Technical Consultant with Axway, Lee was responsible for architecting and implementing secure file transmission platforms in the Financial Services industry. As a Senior Systems/Network Administrator with Inovis, Lee was responsible for architecting and maintaining the Inovis data center and suite of B2B applications.



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## **Bobby Dughi**

### **VP CLIENT RELATIONS**

Bobby Dughi joined Financial Soundings in 2005, as a Benefit Consultant. In 2008, Bobby left Financial Soundings to earn a Master's degree in Sport Psychology. He co-founded Achieve Insights in 2010, a performance consulting firm that specializes in maximizing performance for athletic and corporate teams. In 2013, Bobby returned to Financial Soundings in his current role of Client Relationship Manager. His current responsibilities include the marketing and

promotion of Retirement Planning Insights nationally, specifically  
focused on supporting the Advisors who use the Financial Soundings  
Insights program as their custom total retirement readiness solution.









70 years of industry experience brings your employees an independent personalized smart technology platform that pushes our flexible Retirement Readiness Solution to the palm of your hands.

## **Additional Resources**

[FS Disclosures \(financialsoundings.com/disclosures\)](https://financialsoundings.com/disclosures)

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