

ACME Company 401(k) Plan

Plan Utilization Analysis

August 14, 2006

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ACME Company 401(k) Plan; Analysis 8/14/2006: Contribution/Participation Analysis

Summary Analysis

Group: [All Employees \(page 1\)](#)

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
Number of employees analyzed	9	0	5	2	2	0
Number of 401(k) participants*	5	0	2	2	1	0
Number of 401(k) non-participants*	4	0	3	0	1	0
401(k) participation rate	55.6%	0.0%	40.0%	100.0%	50.0%	0.0%
Average salary						
all employees	\$48,333	\$0	\$29,000	\$60,000	\$85,000	\$0
participants*	\$57,000	\$0	\$35,000	\$60,000	\$95,000	\$0
non-participants*	\$37,500	\$0	\$25,000	\$0	\$75,000	\$0
Average 401(k) plan balance						
all employees	\$5,111	\$0	\$5,300	\$3,250	\$6,500	\$0
participants*	\$8,100	\$0	\$10,500	\$3,250	\$13,000	\$0
non-participants*	\$1,375	\$0	\$1,833	\$0	\$0	\$0
Average current 401(k) contribution rate						
all employees	3.0%	0.0%	1.0%	6.5%	4.5%	0.0%
participants*	5.4%	0.0%	2.5%	6.5%	9.0%	0.0%
non-participants*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average suggested 401(k) contribution rate						
all employees	12.4%	0.0%	10.0%	12.8%	17.9%	0.0%
participants*	12.6%	0.0%	10.9%	12.8%	15.8%	0.0%
non-participants*	12.1%	0.0%	9.4%	0.0%	20.0%	0.0%
Number projected to be on track for a financially secure retirement						
all employees	1	0	0	1	0	0
participants*	1	0	0	1	0	0
non-participants*	0	0	0	0	0	0
Number projected to have a retirement income shortfall						
all employees	8	0	5	1	2	0
participants*	4	0	2	1	1	0
non-participants*	4	0	3	0	1	0
Percentage projected to be on track for a financially secure retirement						
all employees	11.1%	0.0%	0.0%	50.0%	0.0%	0.0%
participants*	20.0%	0.0%	0.0%	50.0%	0.0%	0.0%
non-participants*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

All projections are based on:

Retirement age of **65**
 Annual salary increases of **3%**
 Pre-retirement investment return of **8%**

Post-retirement investment return of **6%**
 Post-retirement inflation rate of **3%**
 Post-retirement life expectancy of **25 years**

* Participants are defined as those people who are currently making contributions to the plan. Non-participants are defined as those not currently contributing.

ACME Company 401(k) Plan; Analysis 8/14/2006: Contribution/Participation Analysis

Summary Analysis

Group: [All Employees \(page 2\)](#)

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
Average projected 401(k) plan balance at retirement						
all employees	\$93,805	\$0	\$93,888	\$110,307	\$77,099	\$0
participants*	\$157,781	\$0	\$207,047	\$110,307	\$154,198	\$0
non-participants*	\$13,836	\$0	\$18,448	\$0	\$0	\$0
Average projected retirement income needed						
all employees	\$71,827	\$0	\$54,091	\$96,884	\$91,109	\$0
participants*	\$84,330	\$0	\$64,361	\$96,884	\$99,163	\$0
non-participants*	\$56,197	\$0	\$47,245	\$0	\$83,054	\$0
Average projected nest-egg withdrawal needed						
all employees	\$41,288	\$0	\$24,212	\$66,370	\$58,897	\$0
participants*	\$52,183	\$0	\$30,854	\$66,370	\$66,467	\$0
non-participants*	\$27,669	\$0	\$19,783	\$0	\$51,326	\$0
Average number of years nest-egg projected to last						
all employees	6	0	5	13	2	0
participants*	9	0	8	13	3	0
non-participants*	3	0	3	0	1	0

All projections are based on:

Retirement age of **65**

Annual salary increases of **3%**

Pre-retirement investment return of **8%**

Post-retirement investment return of **6%**

Post-retirement inflation rate of **3%**

Post-retirement life expectancy of **25 years**

* Participants are defined as those people who are currently making contributions to the plan. Non-participants are defined as those not currently contributing.

ACME Company 401(k) Plan; Analysis 8/14/2006: Asset Allocation Analysis

Summary Analysis

Group: All Employees

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
Average number of funds used (participants only)	2.2	0.0	3.0	1.5	2.0	0.0
pre-packaged portfolios*	0.2	0.0	0.0	0.5	0.0	0.0
other hybrid funds*	0.0	0.0	0.0	0.0	0.0	0.0
stock funds	0.6	0.0	1.0	0.5	0.0	0.0
bond funds	0.6	0.0	1.0	0.5	0.0	0.0
stable value funds	0.6	0.0	1.0	0.0	1.0	0.0
money market funds	0.2	0.0	0.0	0.0	1.0	0.0
unknown fund type	0.0	0.0	0.0	0.0	0.0	0.0
Average plan balance (participants only)	\$8,100.00	\$0.00	\$10,500.00	\$3,250.00	\$13,000.00	\$0.00
balance in pre-packaged portfolios	\$500.00	\$0.00	\$0.00	\$1,250.00	\$0.00	\$0.00
balance in other hybrid funds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
balance in stock funds	\$1,800.00	\$0.00	\$4,000.00	\$500.00	\$0.00	\$0.00
balance in bond funds	\$1,800.00	\$0.00	\$3,000.00	\$1,500.00	\$0.00	\$0.00
balance in stable value funds	\$2,100.00	\$0.00	\$3,500.00	\$0.00	\$3,500.00	\$0.00
balance in money market funds	\$1,900.00	\$0.00	\$0.00	\$0.00	\$9,500.00	\$0.00
balance in funds of unkown type	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
balance not accounted for	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Average allocation by fund type (participants only)						
pre-packaged portfolios*	20.0%	0.0%	0.0%	50.0%	0.0%	0.0%
other hybrid funds*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
stock funds	20.2%	0.0%	38.1%	12.5%	0.0%	0.0%
bond funds	26.4%	0.0%	28.6%	37.5%	0.0%	0.0%
stable value funds	18.7%	0.0%	33.3%	0.0%	26.9%	0.0%
money market funds	14.6%	0.0%	0.0%	0.0%	73.1%	0.0%
unkown fund type	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
not accounted for	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

All projections are based on:

Retirement age of **65**

Annual salary increases of **3%**

Pre-retirement investment return of **8%**

Post-retirement investment return of **6%**

Post-retirement inflation rate of **3%**

Post-retirement life expectancy of **25 years**

* Pre-packaged portfolios include lifecycle, lifestyle, etc. funds which are intended to be used as the sole investment option. Other hybrid funds include balanced, asset allocation, etc. funds which include both stocks and bonds but are not necessarily meant to be used as the sole investment option.

ACME Company 401(k) Plan; Analysis 8/14/2006: Contribution/Participation Analysis

Summary Analysis

Group: [Participants \(page 1\)](#)

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
Number of employees analyzed	5	0	2	2	1	0
Number of 401(k) participants*	5	0	2	2	1	0
Number of 401(k) non-participants*	0	0	0	0	0	0
401(k) participation rate	100.0%	0.0%	100.0%	100.0%	100.0%	0.0%
Average salary						
all employees	\$57,000	\$0	\$35,000	\$60,000	\$95,000	\$0
participants*	\$57,000	\$0	\$35,000	\$60,000	\$95,000	\$0
non-participants*	\$0	\$0	\$0	\$0	\$0	\$0
Average 401(k) plan balance						
all employees	\$8,100	\$0	\$10,500	\$3,250	\$13,000	\$0
participants*	\$8,100	\$0	\$10,500	\$3,250	\$13,000	\$0
non-participants*	\$0	\$0	\$0	\$0	\$0	\$0
Average current 401(k) contribution rate						
all employees	5.4%	0.0%	2.5%	6.5%	9.0%	0.0%
participants*	5.4%	0.0%	2.5%	6.5%	9.0%	0.0%
non-participants*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average suggested 401(k) contribution rate						
all employees	12.6%	0.0%	10.9%	12.8%	15.8%	0.0%
participants*	12.6%	0.0%	10.9%	12.8%	15.8%	0.0%
non-participants*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Number projected to be on track for a financially secure retirement						
all employees	1	0	0	1	0	0
participants*	1	0	0	1	0	0
non-participants*	0	0	0	0	0	0
Number projected to have a retirement income shortfall						
all employees	4	0	2	1	1	0
participants*	4	0	2	1	1	0
non-participants*	0	0	0	0	0	0
Percentage projected to be on track for a financially secure retirement						
all employees	20.0%	0.0%	0.0%	50.0%	0.0%	0.0%
participants*	20.0%	0.0%	0.0%	50.0%	0.0%	0.0%
non-participants*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

All projections are based on:

Retirement age of **65**

Annual salary increases of **3%**

Pre-retirement investment return of **8%**

Post-retirement investment return of **6%**

Post-retirement inflation rate of **3%**

Post-retirement life expectancy of **25 years**

* Participants are defined as those people who are currently making contributions to the plan. Non-participants are defined as those not currently contributing.

ACME Company 401(k) Plan; Analysis 8/14/2006: Contribution/Participation Analysis

Summary Analysis

Group: [Participants \(page 2\)](#)

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
Average projected 401(k) plan balance at retirement						
all employees	\$157,781	\$0	\$207,047	\$110,307	\$154,198	\$0
participants*	\$157,781	\$0	\$207,047	\$110,307	\$154,198	\$0
non-participants*	\$0	\$0	\$0	\$0	\$0	\$0
Average projected retirement income needed						
all employees	\$84,330	\$0	\$64,361	\$96,884	\$99,163	\$0
participants*	\$84,330	\$0	\$64,361	\$96,884	\$99,163	\$0
non-participants*	\$0	\$0	\$0	\$0	\$0	\$0
Average projected nest-egg withdrawal needed						
all employees	\$52,183	\$0	\$30,854	\$66,370	\$66,467	\$0
participants*	\$52,183	\$0	\$30,854	\$66,370	\$66,467	\$0
non-participants*	\$0	\$0	\$0	\$0	\$0	\$0
Average number of years nest-egg projected to last						
all employees	9	0	8	13	3	0
participants*	9	0	8	13	3	0
non-participants*	0	0	0	0	0	0

All projections are based on:

Retirement age of **65**

Annual salary increases of **3%**

Pre-retirement investment return of **8%**

Post-retirement investment return of **6%**

Post-retirement inflation rate of **3%**

Post-retirement life expectancy of **25 years**

* Participants are defined as those people who are currently making contributions to the plan. Non-participants are defined as those not currently contributing.

ACME Company 401(k) Plan; Analysis 8/14/2006: Asset Allocation Analysis

Summary Analysis

Group: **Participants**

	Entire Group	Under 30	30 to 39	40 to 49	50 to 59	60 and Older
Average number of funds used (participants only)	2.2	0.0	3.0	1.5	2.0	0.0
pre-packaged portfolios*	0.2	0.0	0.0	0.5	0.0	0.0
other hybrid funds*	0.0	0.0	0.0	0.0	0.0	0.0
stock funds	0.6	0.0	1.0	0.5	0.0	0.0
bond funds	0.6	0.0	1.0	0.5	0.0	0.0
stable value funds	0.6	0.0	1.0	0.0	1.0	0.0
money market funds	0.2	0.0	0.0	0.0	1.0	0.0
unknown fund type	0.0	0.0	0.0	0.0	0.0	0.0
Average plan balance (participants only)	\$8,100.00	\$0.00	\$10,500.00	\$3,250.00	\$13,000.00	\$0.00
balance in pre-packaged portfolios	\$500.00	\$0.00	\$0.00	\$1,250.00	\$0.00	\$0.00
balance in other hybrid funds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
balance in stock funds	\$1,800.00	\$0.00	\$4,000.00	\$500.00	\$0.00	\$0.00
balance in bond funds	\$1,800.00	\$0.00	\$3,000.00	\$1,500.00	\$0.00	\$0.00
balance in stable value funds	\$2,100.00	\$0.00	\$3,500.00	\$0.00	\$3,500.00	\$0.00
balance in money market funds	\$1,900.00	\$0.00	\$0.00	\$0.00	\$9,500.00	\$0.00
balance in funds of unkown type	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
balance not accounted for	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Average allocation by fund type (participants only)						
pre-packaged portfolios*	20.0%	0.0%	0.0%	50.0%	0.0%	0.0%
other hybrid funds*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
stock funds	20.2%	0.0%	38.1%	12.5%	0.0%	0.0%
bond funds	26.4%	0.0%	28.6%	37.5%	0.0%	0.0%
stable value funds	18.7%	0.0%	33.3%	0.0%	26.9%	0.0%
money market funds	14.6%	0.0%	0.0%	0.0%	73.1%	0.0%
unkown fund type	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
not accounted for	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

All projections are based on:

Retirement age of **65**

Annual salary increases of **3%**

Pre-retirement investment return of **8%**

Post-retirement investment return of **6%**

Post-retirement inflation rate of **3%**

Post-retirement life expectancy of **25 years**

* Pre-packaged portfolios include lifecycle, lifestyle, etc. funds which are intended to be used as the sole investment option. Other hybrid funds include balanced, asset allocation, etc. funds which include both stocks and bonds but are not necessarily meant to be used as the sole investment option.

ACME Company 401(k) Plan; Analysis 8/14/2006: Individual Analysis

Employee name	401(k) Participant Status	On Track*	Age	Salary	Current 401(k) Balance	Current 401(k) Deferral Percentage	Suggested 401(k) Deferral Percentage*	Projected 401(k) Balance at Retirement*	Projected Retirement Income Needs*	Projected Nest-egg Withdrawal*	Projected No. of Years Nest-egg Will Last*
Doe, Jane	Yes	No	56	\$95,000	\$13,000	9.0%	max	\$154,198	\$99,163	\$66,467	3
Doe, John	Yes	No	36	\$40,000	\$10,500	2.0%	10.8%	\$218,112	\$75,410	\$37,406	7
Employee, Sean	No	No	37	\$35,000	\$0	0.0%	12.8%	\$0	\$64,062	\$30,684	1
Jones, Bill	No	No	54	\$75,000	\$0	0.0%	max	\$0	\$83,054	\$51,326	1
Jones, Jane	Yes	No	38	\$30,000	\$10,500	3.0%	10.9%	\$195,981	\$53,311	\$24,302	9
Nonpart, George	No	No	35	\$25,000	\$0	0.0%	10.2%	\$0	\$48,545	\$20,364	1
Participant, Chris	Yes	No	41	\$110,000	\$2,500	1.0%	max	\$118,220	\$178,886	\$130,873	1
Smith, Anne	Yes	Yes	44	\$10,000	\$4,000	12.0%	12.0%	\$102,393	\$14,882	\$1,868	>25
Smith, Joe	No	No	35	\$15,000	\$5,500	0.0%	5.3%	\$55,345	\$29,127	\$8,302	7

All projections are based on:

Retirement age of **65**

Annual salary increases of **3%**

Pre-retirement investment return of **8%**

Post-retirement investment return of **6%**

Post-retirement inflation rate of **3%**

Post-retirement life expectancy of **25 years**

ACME Company 401(k) Plan; Analysis 8/14/2006: Individual Asset Allocation Analysis

Employee name	Current Account Balance	Total Number of Funds Used	Number of funds used / Percentage of portfolio							
			Pre-packaged Portfolios	Other Hybrid Funds	Stock Funds	Bond Funds	Stable Value Funds	Money Market Funds	Other Type Funds	not accounted for
Doe, Jane	\$13,000	2	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	1 / 26.9%	1 / 73.1%	0 / 0.0%	na / 0.0%
Doe, John	\$10,500	3	0 / 0.0%	0 / 0.0%	1 / 38.1%	1 / 28.6%	1 / 33.3%	0 / 0.0%	0 / 0.0%	na / 0.0%
Employee, Sean	\$0	0	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Jones, Bill	\$0	0	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Jones, Jane	\$10,500	3	0 / 0.0%	0 / 0.0%	1 / 38.1%	1 / 28.6%	1 / 33.3%	0 / 0.0%	0 / 0.0%	na / 0.0%
Nonpart, George	\$0	0	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Participant, Chris	\$2,500	1	1 / 100.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Smith, Anne	\$4,000	2	0 / 0.0%	0 / 0.0%	1 / 25.0%	1 / 75.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%
Smith, Joe	\$5,500	2	0 / 0.0%	1 / 27.3%	1 / 72.7%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%	na / 0.0%