OUTLOOK

Plan for your retirement

What's your "retirement outlook"?

Are you on track to create the income you'll need in retirement? That's the question we answer with your **"retirement outlook,"** a quick way to gauge your savings progress—in real time—and to alert you to take action if you're falling behind.

"Retirement outlook" is Diversified's nickname for how much above or below your income goal you're likely to be when you retire. (We assume you'll aim for 80% of your final working income in retirement to cover typical expenses you're likely to face, but you can change your goal online.) To estimate your retirement income, we consider your age, your retirement plan assets, how much you're saving (and how you're investing) through the plan, and your expected Social Security income. On your plan website, you can also include retirement savings, income, and expenses you and your spouse or partner may have outside the plan.

What the weather icons mean

The icon you see online offers a snapshot of your current outlook. It represents **how much of your retirement income goal your current savings strategy is likely to meet:**

Rainy	Cloudy	Partly Sunny	Sunny
likely to meet **less than 65%** of your goal	likely to meet **65% to 79%** of your goal	likely to meet **80% to 94%** of your goal	likely to meet **at least 95%** of your goal

Your retirement outlook is updated each time you sign in to your account at **divinvest.com**, and the more information you provide in your online retirement profile, the more comprehensive your outlook will be.

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About Probability Illustrations, Limitations, and Key Assumptions

The probability illustrations used in generating your "retirement outlook" are based on "Monte Carlo" simulations of 500 possible investment scenarios for a given time period, and assume a range of possible returns. The illustrations are generated according to models developed by Ibbotson Associates, a leading independent provider of asset allocation, analytical, and wealth forecasting software. The weather icon reflects the difference between the model's estimated annual income (an amount that corresponds to a 70% probability of achieving your income goal in the investment scenarios simulated) and your annual income goal.

To forecast the probability of achieving your income goal, the model considers historical performance and other information for selected investment asset classes using all available and relevant data (from 1926 and 1970 forward for equity and fixed income, respectively), as represented by the common benchmark indexes noted below:

• **Cash:** Citigroup 3-Month Treasury Bill	• **Large-Cap Stocks:** Russell 1000® Index
• **Short-Term Bonds:** Barclays U.S. Treasury 1-3yr Term Index	• **Mid-Cap Stocks:** Russell Midcap Index
• **Aggregate Bonds:** Barclays Capital U.S. Aggregate Index	• **Small/Mid-Cap Stocks:** Russell 2500® Index
• **Long-Term Bonds:** Barclays Capital U.S. Long Credit A Index	• **Small-Cap Stocks:** Russell 2000® Index
• **High-Yield Bonds:** Barclays Capital U.S. Corporate High Yield Index	• **REITS:** FTSE NAREIT Equity REITs
• **TIPS:** Barclays Capital U.S. Treasury: U.S. TIPS	• **International Stocks:** MSCI EAFE Index
• **International Bonds:** Citigroup WGBI	• **Emerging Markets:** MSCI Emerging Markets Index
	• **Commodities:** DJ-UBSCI^{SM}

The model does not consider other asset classes such as hedge funds or private equity, which may have characteristics similar or superior to those used in the model.

Unless you choose otherwise or your employer supplies different information, the probability illustrations assume retirement at the age at which you qualify for full Social Security benefits and an annual retirement income goal of 80% of your projected final working salary. Social Security estimates are based on the Social Security Administration methodology and your current salary. The probability illustrations also assume a consistent contribution percentage and asset allocation (no future changes or rebalancing), annual inflation of approximately 2%, and annual salary increases based on a calculation that incorporates multiple factors including a salary growth curve and inflation. Mortality assumptions are based on the Society of Actuaries tables.

The models are subject to a number of limitations. Returns associated with market extremes may occur more frequently than assumed in the models. Some asset classes have relatively limited histories; for these classes the models use historical data for shorter time periods.

There is no guarantee that your income goal will be achieved or that the aggregate accumulated amount will ensure a specified annual retirement income. Also, the model results may vary with each presentation of your OnTrack® report or use of our online RetireTrack℠ planning tool and over time.

IMPORTANT: The projections generated by the simulation model regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and do not guarantee future results. Moreover, even though OnTrack's or RetireTrack's estimates are statistically sound based upon the simulations each run, neither can foresee or account for every possible scenario that may negatively impact your financial situation. Thus you should monitor your account regularly and base your investment decisions on your time horizon, risk tolerance, and personal financial situation, as well as on the information in the prospectuses for investments you consider.

Securities offered by Diversified Investors Securities Corp. (DISC), 440 Mamaroneck Avenue, Harrison, NY 10528. DISC and Diversified are affiliated companies.

Brighten **your** outlook.

Rainy   Cloudy   Partly Sunny   Sunny