

# Understanding Your Retirement Evaluation

## Your Retirement Evaluation

Current snapshot for how you're doing across three areas:

- Investments
- Savings
- Retirement income

Stoplight methodology highlights areas needing improvement

## Next Steps

1. Review your Retirement Evaluation
2. Review areas that should be improved
3. Determine which help option is right for you
4. Review your plan periodically

**Retirement Evaluation** Pat Sample, 25  
An independent analysis of your account: Caterpillar 401(k) Savings Plan

401(k) balance: \$5,000  
Your savings: 6% or \$1,500/yr\*  
Caterpillar contribution: \$750/yr\*  
Other account balance: Call to add

Red or yellow lights? It may be time to make changes. prepared on: Jun. 7, 2021

### Investments<sup>2</sup>

**The investments in your account look aggressive for someone your age.**

- Changing your risk level and reducing the company stock you hold may help improve your retirement outlook.
- To get recommendations on your risk level and company stock, give us a call.

**You may have too much allocated to company stock.<sup>3</sup>**

### Savings<sup>3</sup>

**You're making good use of your employer match but could do better with saving more into your Caterpillar 401(k) Savings Plan.**

- Increasing your savings could grow your portfolio and give you more in retirement. And you'll be taking better advantage of the savings allowed by your plan.
- To understand the benefits of your savings on your financial future, give us a call.

### Retirement income<sup>4</sup>

**We estimate you could have about \$39,800/year in retirement at age 65. This may be less than you'll need.**

	Forecast
401(k) account	\$27,800
Social Security (adjusted)	\$12,000
<b>Estimated annual retirement income</b>	<b>\$39,800</b>

This forecast assumes average market performance. It could be \$24,000/yr or less if markets do poorly.

See more at [alightfinancialadvisors.com/forcat](http://alightfinancialadvisors.com/forcat)  
1. Check for any updates based on more current account information.  
2. Preview suggested changes to your investment style.  
3. Learn how AFA can help you plan for retirement.

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Available at any time

<http://CatBenefitsCenter.com>

## Three ways to get help:

### Target-Date Funds

- Simple, single-fund, investment solution
- Professionally managed, diversified
- Becomes more conservative over time automatically
- Not customized

### Online Advice

- Access tools and techniques used by some of the world's largest investment managers
- Get investment recommendations
- You manage portfolio
- No additional cost

### Professional Management

- Get peace of mind having a team of experts look after your account
- We'll create a personalized plan and handle all your transactions
- Fee-based service

Benefits Website: <http://CatBenefitsCenter.com>

Benefits Center: 1-877-228-4010 Mon-Fri, 8AM – 6PM CT

Investment Advisors: 1-877-228-4010 and select "Investment advice" Mon-Fri 8AM – 8PM CT

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