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 Crystal Productions  
 121 Main Street  
 Springfield, MA 01111



**CRYSTAL PRODUCTIONS** **Total Retirement Statement**  
**Date Prepared: 03/15/2013**

David Doe  
 10132 Main Street  
 Springfield, MA 01111

Your Personal Data	
Birth Date	02/07/1958
Hire Date	03/03/1982
Social Security Normal Retirement Age (SSNRA)*	66 yrs. 4 mos.

**MassMutual**

We would be glad to answer any questions you have concerning your statement.  
 Please call 1-800-743-5274 or find us on the web at: [www.retiresmart.com](http://www.retiresmart.com).

**DC Summary (Defined Contribution/Deferred Compensation)** As of: 12/31/2012

	Normal Retirement Date	Total Balance	Vested Balance
Defined Contribution Plan 1	03/01/2023	\$63,393.04	\$63,393.04
Deferred Compensation Plan (NQ)	03/01/2023	\$20,000.00	\$20,000.00
Totals		\$83,393.04	\$83,393.04

**DB Summary (Defined Benefit)** As of: 12/31/2012

	Early Retirement Date	Normal Retirement Date (NRD)	Current Accrued Monthly Benefit	Vested Accrued Monthly Benefit
Defined Benefit Plan	03/01/2013	03/01/2023	\$3,430.19	\$3,430.19

**Social Security Summary** As of: 03/15/2013

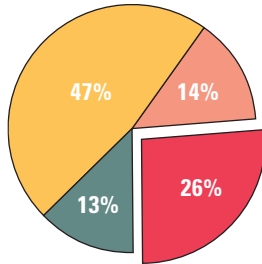
Estimated Social Security if you retire at: Early Retirement Date	Social Security* Normal Retirement Date	Social Security* Late Retirement Date	Social Security*
	03/01/2020	07/01/2024	03/01/2028
	\$1,518.21	\$2,087.03	\$2,715.07

\*The Social Security Administration uses your actual earnings subject to Social Security tax when determining the exact benefit.

# Your Total Retirement Journey

## YOUR INCOME REPLACEMENT RATIO

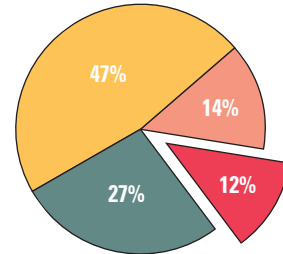
### Estimated Retirement Benefit at 3% Return



Estimated Monthly Compensation—\$13,837  
(03/01/2023)

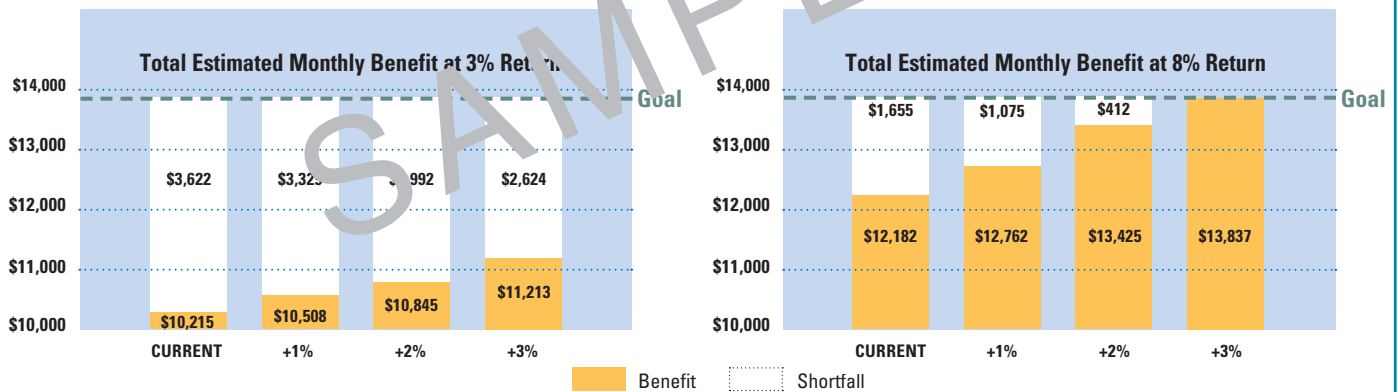
- Percentage replaced by DC Plan
- Percentage replaced by DB plan
- Percentage replaced by Social Security
- Percentage needed to be replaced by your other savings

### Estimated Retirement Benefit at 8% Return



Experts say you will need 70%-90% of your pre-retirement income to maintain your lifestyle. Using the monthly benefit estimates shown for your [DB Plan's normal] [latest DC] retirement date, this pie demonstrates how your retirement plans and Social Security work toward replacing 100% of your income. Estimated monthly compensation amount shown above represents the most recent information provided by your plan sponsor for plan purposes. It has not been adjusted for partial year employment situations or any IRS limitations and may not reflect your actual current income. You may receive additional information at [www.retiresmart.com](http://www.retiresmart.com) or by calling 1-800-743-5274. Percentages are rounded to nearest whole number.

## PROJECTED GROWTH OF YOUR MONTHLY BENEFIT



The graph shows the projected growth of your total estimated monthly benefit assuming increases in contributions of 1%, 2% and 3% to your DC Plan. Increases do not take into account IRS contribution limits or any other available employer contributions; your actual ability to increase contributions may be more or less than what is displayed above. The numbers reflected above do not necessarily correlate to the numbers and dates displayed below due to specific plan retirement date provisions.

## OTHER RETIREMENT MILESTONES

### Estimated Monthly Income at 3% Return

Income Source	DC Plan(s)	DB Plan(s)	Social Security	Total
At age 62	\$ 1,683	\$ 5,930	\$1,518	\$9,131
At age 65	\$ 1,839	\$ 6,492	\$1,870	\$10,201
At age 67	\$ 1,951	\$ 6,867	\$2,087	\$10,905
At age 70	\$ 2,132	\$ 7,430	\$2,715	\$12,277

### Estimated Monthly Income at 8% Return

Income Source	DC Plan(s)	DB Plan(s)	Social Security	Total
At age 62	\$ 3,117	\$ 5,930	\$1,518	\$10,565
At age 65	\$ 3,927	\$ 6,492	\$1,870	\$12,289
At age 67	\$ 4,581	\$ 6,867	\$2,087	\$13,535
At age 70	\$ 5,770	\$ 7,430	\$2,715	\$15,915

Benefits shown above are determined as of the first day of the month coincident with or following the month in which you attain the age.

Projections and estimates are not intended to guarantee your benefit or the performance of your investments. Estimates do not include any adjustment for inflation. Amounts may vary based on your marital status. Projections and estimates are based on the assumption you work until the designated retirement age at the same hours and retain the same compensation and the current plan provisions continue to apply. [DC estimates assume you make contributions at your current rate until you retire, receive monthly payments for 20 years and earn a hypothetical 3% or 8% rate of return.] [DC amounts shown on this page exclude any nonqualified deferred compensation plan amounts available for inservice distribution.] [DB projections are based on your benefit formula and average monthly earnings.] [For consistency of comparison purposes only, the DB normal retirement date has been used for all projections and estimates.] [DB projections are based on the plan's current benefit formula, your current average monthly earnings and the assumption that the interest crediting rate of \_\_%, as defined under your plan, remains the same throughout retirement.] [You currently have a frozen DB plan.] Please refer to the statement of account for each plan in which you participate for information that may be applicable to your benefit such as the plan's investment direction provisions, asset diversification, and Social Security integration.