

# How to Read Your ATBlueprint®



The ATBlueprint is designed to help you better prepare for retirement. You can add outside assets, as well as modify your measurements, including retirement age, Social Security age, retirement goal (income need), Social Security, spousal Social Security, and years in retirement. It uses monthly returns in our future progress projection, cost of living adjustments based on state, and more relevant ways for you to improve outcomes. To customize your ATBlueprint, go to [www.americantrustretirement.com/atblueprint](http://www.americantrustretirement.com/atblueprint) or call us at 800.548.2994.

## Age Adjustment

Predicts the number of years you may be ahead or behind your goal at retirement.

## Future Progress

Anticipates the percentage of your goal that your projected balance may replace at retirement.

## Current Progress

Reflects the percentage of your goal that your current balance can replace today.

## Measurements

Displays your personal information used to generate your ATBlueprint.

## Protect Your Retirement

Shows how you can protect your retirement savings.

Beneficiary's Monthly Benefits estimates the amount of income you may receive should an unexpected event occur. Insurance Estimate estimates how much insurance is needed to replace the shortage between Total Benefit and your current income.

Long Term Care, Years to Deplete is the number of years your projected balance may support your costs. In this example, if you receive home care your projected balance would be depleted in 10.9 years.

## Monthly Outlook

Outlines the income your retirement accounts and Social Security may provide and compares it to your goal. Your goal is determined by the AON Consulting 2008 Replacement Ratio Study or customized by you.

Use Other Outcomes to evaluate the best- and worst-case scenarios.

## Improve Outlook

Offers ways to help you improve your retirement outlook by saving more now and/or reducing income you need during retirement. Making small changes will have a positive impact on reaching your goal.

In this example, if you save 1 percent more, which will cost you approximately \$40 per month (for 16 years), the result may be \$74 per month throughout retirement (31 years).

