



# My Retirement Tool Website Guide

Visit <https://www.yourplanaccess.net/retirementplanconsultants/>

Type in your **Username** and **Password**, or follow the instructions provided in your welcome letter.

**Select Role:** Participant

Click the **Login** button

If a One-Time PIN (OTP) is required to login, refer to the Website Guide entitled "Logging in with Multi-Factor Authentication (MFA)" located on the [Website Guides](#) page.

Upon Initial Login, you will be on the **Participant Dashboard**, which provides an overview of your account.

Click the **My Retirement Analysis** button under Track Retirement.

## MyRetirement Analysis

You are leaving this website and are electing to enter the SunGard MyRetirement website to further explore options that may be available during your retirement. The MyRetirement website does not provide tax or investment advice. For tax or investment advice, please contact your financial advisor.

Also note that the MyRetirement analysis is intended for use with desktop or laptop devices. It will not function with smartphones. When using a tablet, information may be constrained from full view input.

To continue, check "I Agree" and press 'Continue'. Press 'Cancel' to return to the prior page.

 I agree

CANCEL

CONTINUE

You will be asked to agree to leave the website and enter the SunGard My Retirement website.

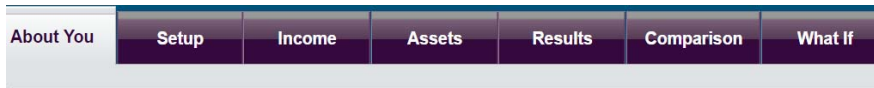
Check **I Agree**.

Click the **Continue** button.



# My Retirement Tool Website Guide

Within the **My Retirement Analysis** you will find the following:



- **About you**  
Edit or update your general information.
- **Setup**  
Enter appropriate information to start setup.
- **Income**  
Enter Social Security, Defined Benefit Pensions and Annuities or other Retirement Income.
- **Assets**  
Enter Retirement and Investment Accounts.
- **Results**  
View the percentage of probability of success and monthly retirement income.
- **Comparison**  
View your Retirement, your Take Home Pay and your Budget.
- **What If**  
View what your Retirement income could be if you were to increase your plan contributions.

Within the **About You** Tab, you will find the following:

- Update personal information.
- Click the **Next** button.

**Personal Information**  
Tell us a little bit about you. What is your current marital status?

First Name	Last Name	Birth Date	Gender	
Client	Demo	Participant	01/01/1950	Female

Single

Next



# My Retirement Tool Website Guide

Within the **Setup** Tab, you will find the following:

- **My Information**  
Enter your Desired Retirement Age, Retirement "Funding Until" age and your Annual Earned Income.
- **Assumptions**  
Enter Pre-Retirement Risk Tolerance.

Name	Currently Retired?	Desired Retirement Age (Years / Months)	Retirement "Funding Until" Age	Annual Earned Income
Demo	<input type="checkbox"/>	70 / 0	90	\$200,000

Pre-Retirement Risk Tolerance	Effective Income Tax Rate		Inflation Rate
	Pre-Retirement	Post-Retirement	
Current Mix	25%	15%	3%

Within the **Income** Tab, you will find the following:

- **Social Security**
  - Enter any current monthly benefits.
  - Link to [www.ssa.gov](http://www.ssa.gov) website as needed.
- **Defined Benefit Pensions (DBP) and Annuities**
  - Enter other benefits if more than one.
- **Other Retirement Income**
  - Enter any other income (I.E. IRAs).
- Click the **Next** button.

Name	Covered	Receiving Benefits	Full Retirement Age Monthly Benefit	Current Monthly Benefit	Begin Age (Years / Months)
Demo	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$2,000	N/A	65 / 0

Description	Type	Owner	Monthly Amount	Survivor Benefit Portion	Portion Taxable
	Other	Client	\$0	50%	100%

Description	Owner	Monthly Amount	Inflation Rates for Payments		Portion Taxable
			Until Begin	After Begin	
	Client	\$0	0%	0%	100%

Within the **Assets** Tab, you will find the following:

- **Retirement Accounts**
  - Accounts and balances will feed from Balance Total.
  - You can enter YTD and future contributions fluctuations.
- **Investment Accounts**
  - Enter any Investment Accounts
- Click the **Next** button.

Description	Owner	Plan Type	Current Balance	Personal Contributions	Employer Contributions	Contribution Increase Rate
Employee non-Roth	Client	401(k)	\$21,046	\$50	\$50	1%
Employer Contribution	Client	401(k)	\$20,617	\$0	\$0	0%
Employee Roth	Client	Roth 401(k)	\$10,309	\$0	\$0	0%

Description	Owner	Tax Type	Current Balance	Percent Available
	Client	Tax Free	\$0	100%



# My Retirement Tool Website Guide

With a **70%** probability of success, your projected assets at retirement of **\$68,389**, may produce a monthly retirement income of ...

**\$265**

Your Sustainable Withdrawal Amount and Rate = \$265 and 5.94%

Risk Tolerance (During Retirement)	Probability of Success		
	70%	80%	90%
60% Equity / 40% Fixed Income	\$272	\$254	\$231
80% Equity / 20% Fixed Income	<b>\$265</b>	\$236	\$200
20% Equity / 80% Fixed Income	\$261	\$249	\$233
100% Fixed Income	\$244	\$232	\$214
40% Equity / 60% Fixed Income	\$271	\$255	\$236
100% Equity	\$265	\$238	\$200

The \$265 is after tax (15.00% tax rate) in today's dollars, and increases annually with inflation (3.00% inflation rate).

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Within the **Results** Tab, you will find the following:

- Amount of Projected Assets at Retirement
- Click the **Next** button.

Within the **Comparison** Tab, you will find the following:

- My Retirement
- Take Home Pay
- My Budget
- Click the **Next** button.

My Retirement \$1,894 Take Home Pay \$9,722 My Budget \$327

	Demo	Monthly Total
Gross Earnings	\$200,000	\$16,667
Taxes	25%	\$49,988 \$4,166
Social Security	7.65%	\$10,246 \$854
Retirement Contributions	0.03%	\$50 \$4
Other	9%	\$18,000 \$1,500
Total Reductions		\$83,336 \$6,945
Take Home Pay		\$116,663 \$9,722

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Within the **What If** Tab, you will find the following:

- See how additional savings could help your retirement.
- You can also **Increase Plan Contributions**

My Retirement \$1,894 Saving More \$2,084

Additional monthly savings	\$900
Additional monthly retirement income	\$190
Resources from assets	\$265
Resources from income	\$1,629
Total retirement income	\$2,084

Back Create Report



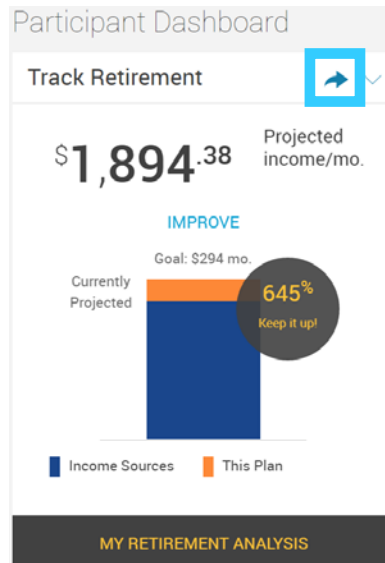
# My Retirement Tool Website Guide

## Shortcuts to My Retirement Analysis

### Edit Goals

Back on the Participant Dashboard, you can alter the results of your projection by including additional assets and other sources of income as entered within a My Retirement Analysis by clicking on the arrow.

Click the **Calculate** button.



Edit Goals

Retirement Income Goal

Monthly \$293.52 or Annually \$3,522.24

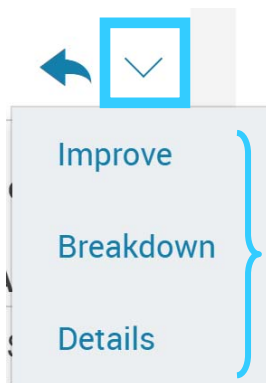
Retirement

Begins at age 70 Ends at age 90

You can further alter the results of your projection by including additional assets and other sources of income as entered within a My Retirement Analysis. Click below to get started.

START MY RETIREMENT ANALYSIS

CALCULATE



When you tree down the arrow you can view:

- Improve
- Breakdown
- Details

Within **Improve** You can see how your monthly income can be affected according to monthly contribution by dragging the bar.



Retirement Breakdown

Plans

Plan	Balance	As of Date	Average Monthly Income
RPC Demo Company Retirement Plan	\$51,920.53	08/23/2016	\$265.20
<b>Total</b>	<b>\$51,920.53</b>		<b>\$265.20</b>

Other Assets

No other assets outside of your current plan have been accounted for in this projection.

Other Income Sources

Source	Average Monthly Income
Social Security	\$1,629.00
<b>Total</b>	<b>\$1,629.00</b>
<b>Total projected monthly income during retirement</b>	<b>\$1,894.20</b>

You can include additional assets and sources of income in your projection by conducting a My Retirement Analysis. Click below to get started.

Within **Breakdown** you can see the breakdown of your plan and other income sources.



# My Retirement Tool Website Guide

## My Retirement Projection Details ×

### Assumptions Before Retirement

- Current contributions will continue until retirement
- Current contribution will increase each year at 3.00%
- Your current plan's asset allocation will apply to all assets
- Effective income tax rate of 25.00%

DONE

Within **Details**, you will see your **Assumptions Before Retirement**.

- This analysis is for illustrative purposes only.
- Click the **Done** button.