

State Government 401k-style Un-Defined Benefit Retirement Plan

Instructions

When requested by the meeting leader, please...

1. Crumple this sheet into a ball.

**It becomes your
'savings contributions.'**

**2. Aim your savings contributions
at your retirement target
...and fire away.**

**Give up a
latte a day
and save
even more!**

**Save
Now!**

Independent Unbiased Advice

Professionals suggest the more tightly you pack your savings contributions ball, the more distance it can achieve toward your target. However, due to its smaller surface area, you increase the risk of missing your target.

On the other hand, the more loosely you pack your ball, the more apt you are to hit your target because of the ball's larger surface area. But that increases the risk of not achieving the distance you need.

Diversifying appropriately between tight and loose is an acknowledged technique based on Modern Crumpled Ball Theory. But it is a theory – not a guarantee.

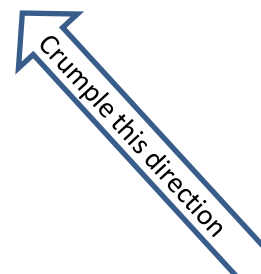
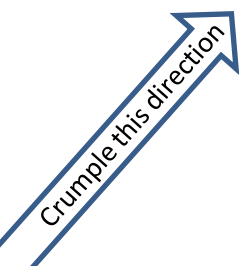
You are responsible for your decisions and actions.
Past performance does not assure future performance.
Nothing in this statement is to be construed as advice provided by your employer.
By making your own crumpled ball, you are agreeing not to sue your employer regardless of what happens.

Have a great 'hit your target' day.
Ackley Advisors, a fiduciary (depending on how it's defined)

**Saving is fun
...and easy**

**You've been automatically enrolled
in this 'hit your target,'
retirement plan.
Thank a behavioral economist.**

**Be a
rock star
saver**



This 'simulation' is intended to give plan sponsors an experience similar to typical 401(k)-style education programs where employees do not discover how to set their personal retirement target nor acquire the motivation to achieve it – essential elements Dennis Ackley describes in his conference speech.