Part two:
Use of reports in standalone campaigns

This campaign's theme is achieving financial independence. Older participants equate financial independence with being able to retire comfortably. Younger employees, however, are not thinking of retirement. Financial freedom is what is on their minds. Thus, it is important to be able to change the wording so it is relevant for your various audience.

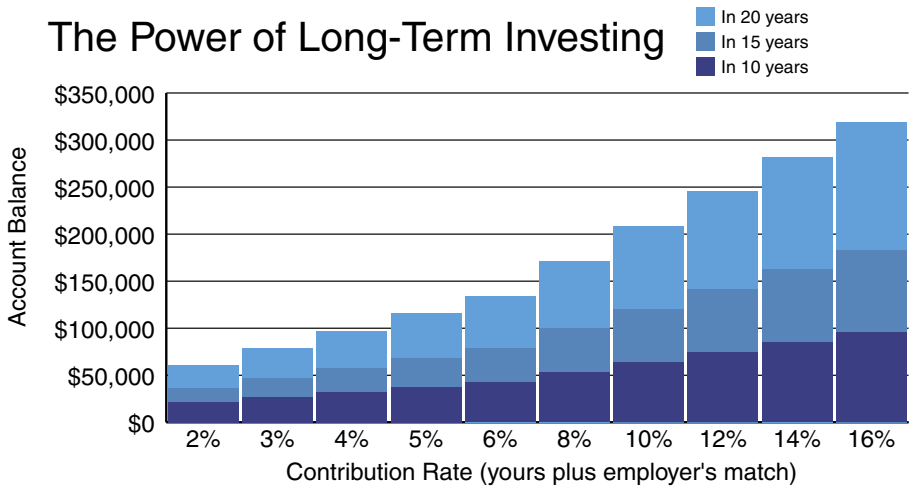
Since human beings are attracted to images and color before text, the visual presentation must be attractive and relevant to each demographic group. In addition, since each participant wants to know what is "in it for me", the ability to personalize a report is key to it being taken seriously.

Shown on the right is the "standard" version of the financial independence report. On the following two pages on examples of how the use of a document template enables versions of the report that are targeted to different demographic groups.

Retirement Security

Joe, it's within your grasp
if you start now.

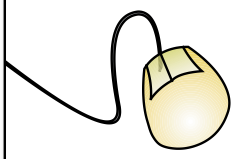
The chart below shows the power of a long-term investment program and the reason to start sooner rather than later.



Assumptions

Yearly Raise	Current Salary	Current Balance	Employer Match:
3%	**$30,000**	**$5,000**	**50% up to 6% of pay**

How much your account will be worth in the future depends on how much you contribute, the rate of return your investments earn, and how long your money is invested. The chart at the left shows the nest-egg you will have in 10, 15, and 20 years at different contribution rates. (Note: This hypothetical illustration assumes your pay grows at 3% per year and your investments earn an 8% compound annual return. The other assumptions are beneath the chart.)



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the ABC company

Federal law and possibly your plan limit the amount you can contribute to your account. The illustrations in this report do not take into consideration these contribution limits. Thus, you may not be able to actually invest as much as shown above in the plan. The return rates used in the hypothetical projections in this report are not guaranteed and are not meant to reflect the returns of any plan options.

Intended Age Group:
51-55

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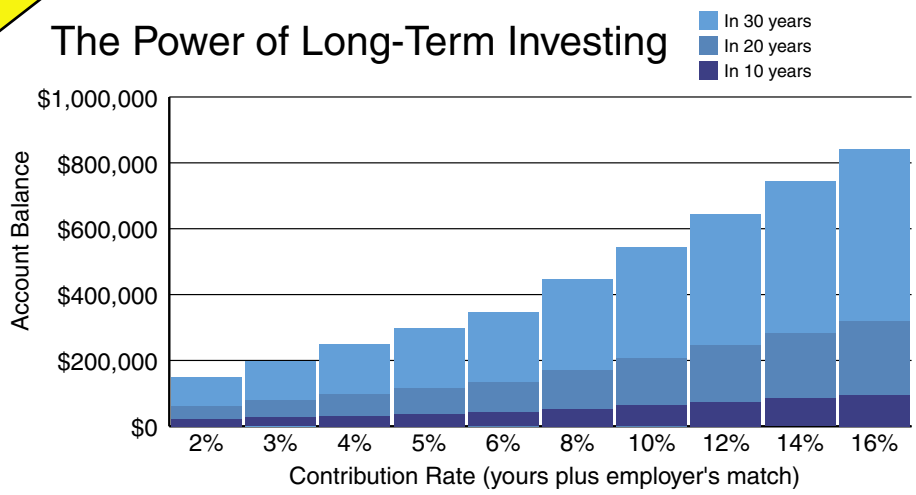
The first thing you notice is that the pictures and colors change. Older participants see wine bottles with a very warm coloring. The reports for younger participants use different images and cooler colors, suggesting the vigor of youth and middle age. Likewise, the time periods shown in the chart and the wording for the report's theme vary with age.

Depending upon the level of involvement that you desire, you or we can choose the colors and images. Each participant then receives a report customized to fit his or her age.

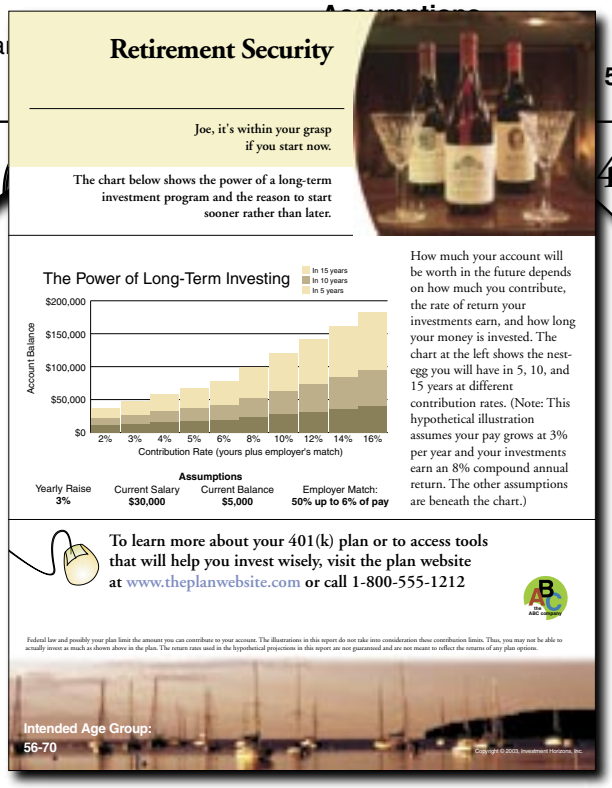
Retirement Security

Joe, it's within your grasp
if you start now.

The chart below shows the power of a long-term investment program and the reason to start sooner rather than later.



How much your account will be worth in the future depends on how much you contribute, the rate of return your investments earn, and how long your money is invested. The chart at the left shows the nest-egg you will have in 10, 20, and 30 years at different contribution rates. (Note: This hypothetical illustration assumes your pay grows at 3% per year and your in earn an 8% compoun



Retirement Security

Joe, it's within your grasp if you start now.

The chart below shows the power of a long-term investment program and the reason to start sooner rather than later.

The Power of Long-Term Investing

Account Balance

Contribution Rate (yours plus employer's match)

How much your account will be worth in the future depends on how much you contribute, the rate of return your investments earn, and how long your money is invested. The chart at the left shows the nest-egg you will have in 5, 10, and 15 years at different contribution rates. (Note: This hypothetical illustration assumes your pay grows at 3% per year and your investments earn an 8% compound annual return. The other assumptions are beneath the chart.)

Assumptions

Yearly Raise	Current Salary	Current Balance	Employer Match:
3%	$30,000	$5,000	50% up to 6% of pay

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Intended Age Group:
56-70

Financial Freedom

Joe, it's within your grasp if you start now.

The chart below shows how much wealth you can build at different contribution rates.

Building Wealth

Account Balance

Contribution Rate (yours plus employer's match)

How much your account will be worth in the future depends on how much you contribute, the rate of return your investments earn, and how long your money is invested. The chart at the left shows how much money you will have in 10, 20, and 30 years at different contribution rates. (Note: This hypothetical illustration assumes your pay grows at 3% per year and your investments earn an 8% compound annual return. The other assumptions are beneath the chart.)

Assumptions

Yearly Raise	Current Salary	Current Balance	Employer Match:
3%	$30,000	$5,000	50% up to 6% of pay

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Intended Age Group:
<40

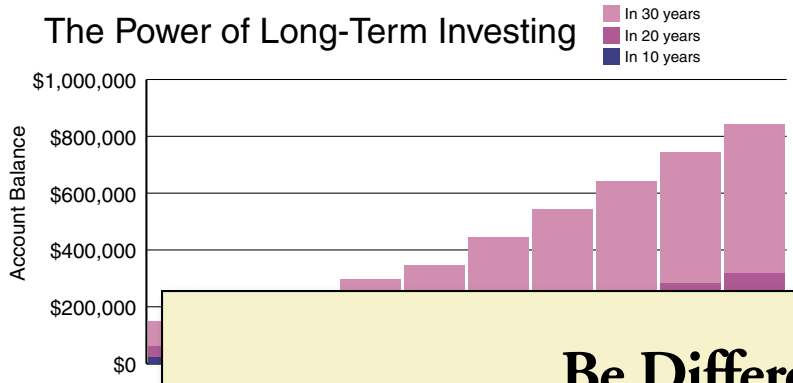
The reports can be further tailored to gender. For younger men with the macho mentality, an image of a daredevil motocross rider will have widespread appeal. That image represents their need for independence, and the wording further reinforces the freedom for which these young men strive.

Many women will welcome receiving a report that is attractively designed, especially if flowers can help convey the intended message. Again the wording, and not the message, has been changed—"from Retirement Security" to "The Sweet Smell of Financial Success."

The Sweet Smell
of Financial Success

The key to financial success is a disciplined investment program in both bull and bear markets.

The chart below shows the power of a long-term investment program and the reason to start sooner rather than later



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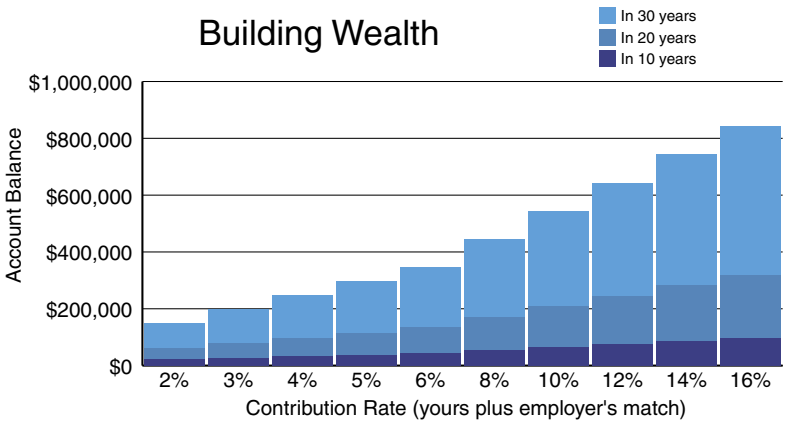
Yearly Raise
3%

Be Different
Achieve Financial Freedom

Joe, it's within your grasp if you start now.

The chart below shows how much wealth you can build at different contribution rates.



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Part three:
Creating different reports with the same document template

The report at the right was created using the same document template as the ones shown in part two.

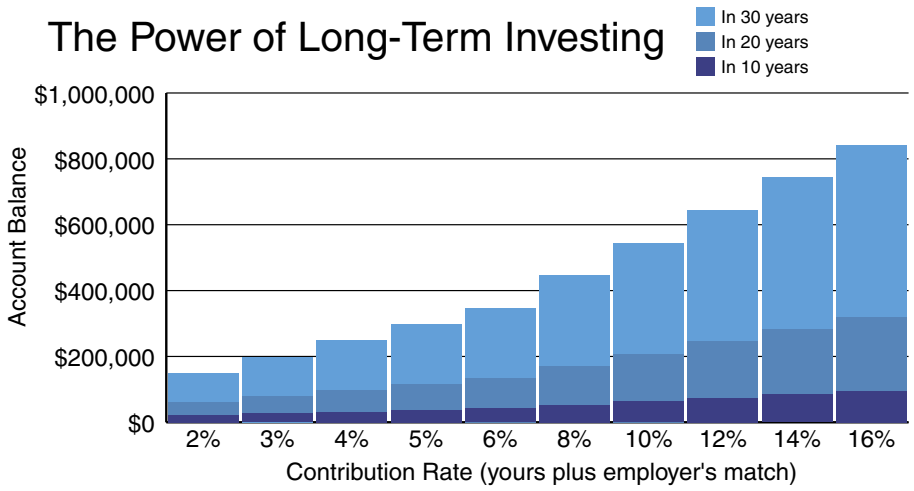
The theme of this report is the need for a disciplined investing program regardless of what the markets are doing. Without such a program, your retirement plans will likely end-up in a wasteland.

The power of the document template approach, as we have shown, is its simplicity and ease of use. Substituting images and words are simple tasks and inexpensive to implement as compared to having to design reports from scratch.

Don't let your retirement become a financial wasteland

The market performance over the past few years has only reinforced the need for disciplined investing.

The chart below shows the power of a long-term investment program and the reason to start sooner rather than later.



Assumptions

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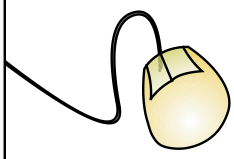

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Intended Age Group:
All Ages

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