Plan**Visualizer**™
See retirement plan design in a whole new light

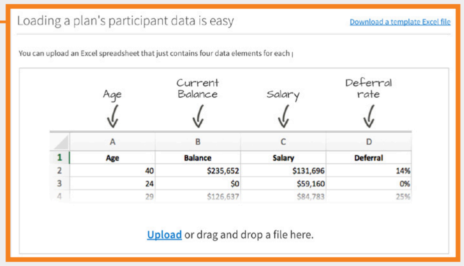
This powerful tool offers an unprecedented view of retirement plan data and real-time interactivity to model features and costs, making it easier to optimize plan design. Here's how it works:

Customizable PDF reports available

These reports show

- Comparisons of participant retirement readiness rates by various age and salary ranges
- Breakdowns of participation rates, deferral rates, and employer match
- Participants' progress toward goals by age and salary, and at group and individual levels
- Estimated costs of suggested plan design changes

Upload anonymous participant data for age, account balance, salary, and deferral rate. You can also demo the tool using default data.

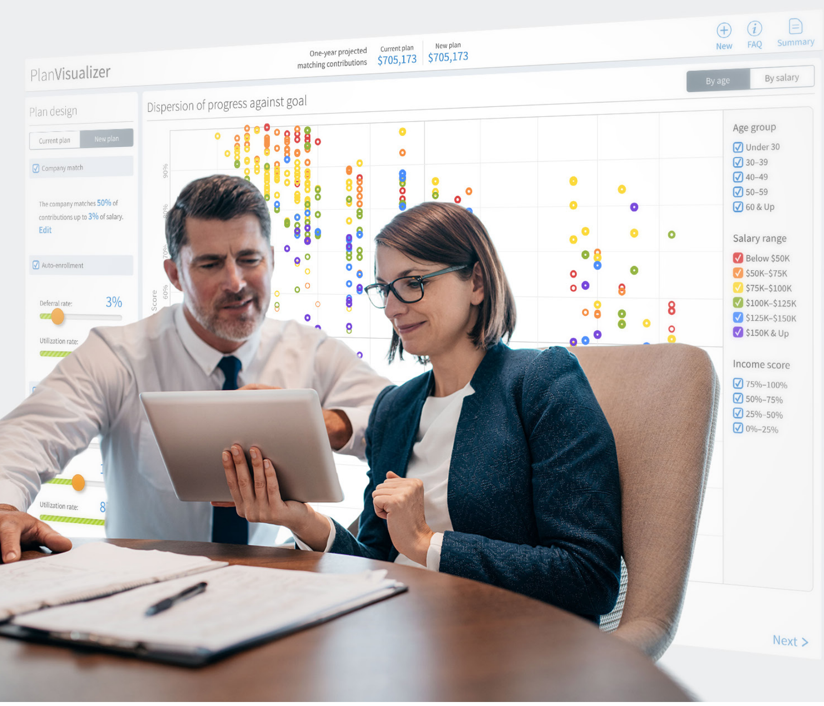


Enter current plan defaults for company match, auto-enrollment, and auto increase. You can change these on each page as you view results.

View current participant readiness by age and salary for balance, future savings, company match, and expected Social Security income.

PlanVisualizer makes it easy to see if plan participants — at all ages and salary levels — will be ready to retire.

Visualize potential plan changes, such as average participation rates, average deferral rates, company match, and their likely impact on metrics and costs.



Average participation rate	**95.3%**	**67.4%**
Average deferral rate	**9.5%**	**5.8%**
Employer match	50% up to 3% **$531,482**	50% up to 3% **$531,482**
Auto-enrollment	At 3% (88% utilized) **$152,484**	Not offered **$0**
Auto-increase	1% to a max of 10% (87% utilized) **$6,606**	Not offered **$0**
Total	**$690,572**	**$531,482**

Compare scores for the current plan versus a potential new design across the participant population, and view costs and summary details.

Take advantage of this powerful tool to optimize retirement plans.

For questions, please contact your DC Investment Specialist or call 1-866-4PUTNAM (1-866-478-8626).

To request the offering documents for our funds, visit putnam.com. The offering documents include investment objectives, risks, charges, expenses and other considerations that you should read and consider carefully before investing.

Putnam Retail Management

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