

Compass Point
Retirement Planning, Inc.

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Securities offered through NATIONAL PLANNING CORPORATION (NPC), Member FINRA/SIPC. Advisory services offered through NPC or Compass Point Retirement Planning, Registered Investment Advisors. NPC and Compass Point Retirement Planning are separate and unrelated companies.

WHAT DOES IT COST?

If you are an active Telecom employee your costs for this program are covered by Compass Point Retirement Planning, Inc. You pay nothing.

We have found that once we have helped Telecom employees prepare for a comfortable retirement, many may choose to continue working with us to help manage their retirement income. At that time we would be compensated based on your particular case. However, there is no obligation to chose Compass Point Retirement Planning, Inc. and our clients may leave us at any time.

To maintain the ability to provide objective financial guidance Compass Point Retirement Planning, Inc. is not endorsed by any Telecom company or collective bargaining organization.

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Where

your future

finds direction

RETIREMENTSM NAVIGATOR

A PROGRAM TO HELP
TELECOM EMPLOYEES
AVOID RUNNING OUT
OF MONEY **AFTER**
THEY RETIRE BY
HELPING THEM PLAN
WELL **BEFORE**
THEY RETIRE.



COMPASS POINT
Retirement Planning, Inc.

How To Join:

1. DETERMINE YOUR PROGRAM LEVEL FROM THE CHOICES BELOW (I, II OR III).
2. CALL (800) 246-1433 OR GO ONLINE TO WWW.CPRP.COM AND SIGN UP!

There is no charge for these services for Telecom employees.

DETERMINE YOUR PROGRAM LEVEL

I "I HAVE LESS THAN 10 YEARS OF SERVICE"

YOU SHOULD:

- Call to join the Program.
- Attend a *Retirement Compass*SM Planning Workshop every 5 years.
- Have an initial overall telephone review with one of our advisors.
- Implement an annual Rebalancing and Reallocation Strategy for your company savings plan.
- Learn about saving strategies for other goals like college funding, if necessary.

II "I HAVE 10 OR MORE YEARS OF SERVICE, BUT I AM MORE THAN 5 YEARS FROM RETIREMENT"

YOU SHOULD:

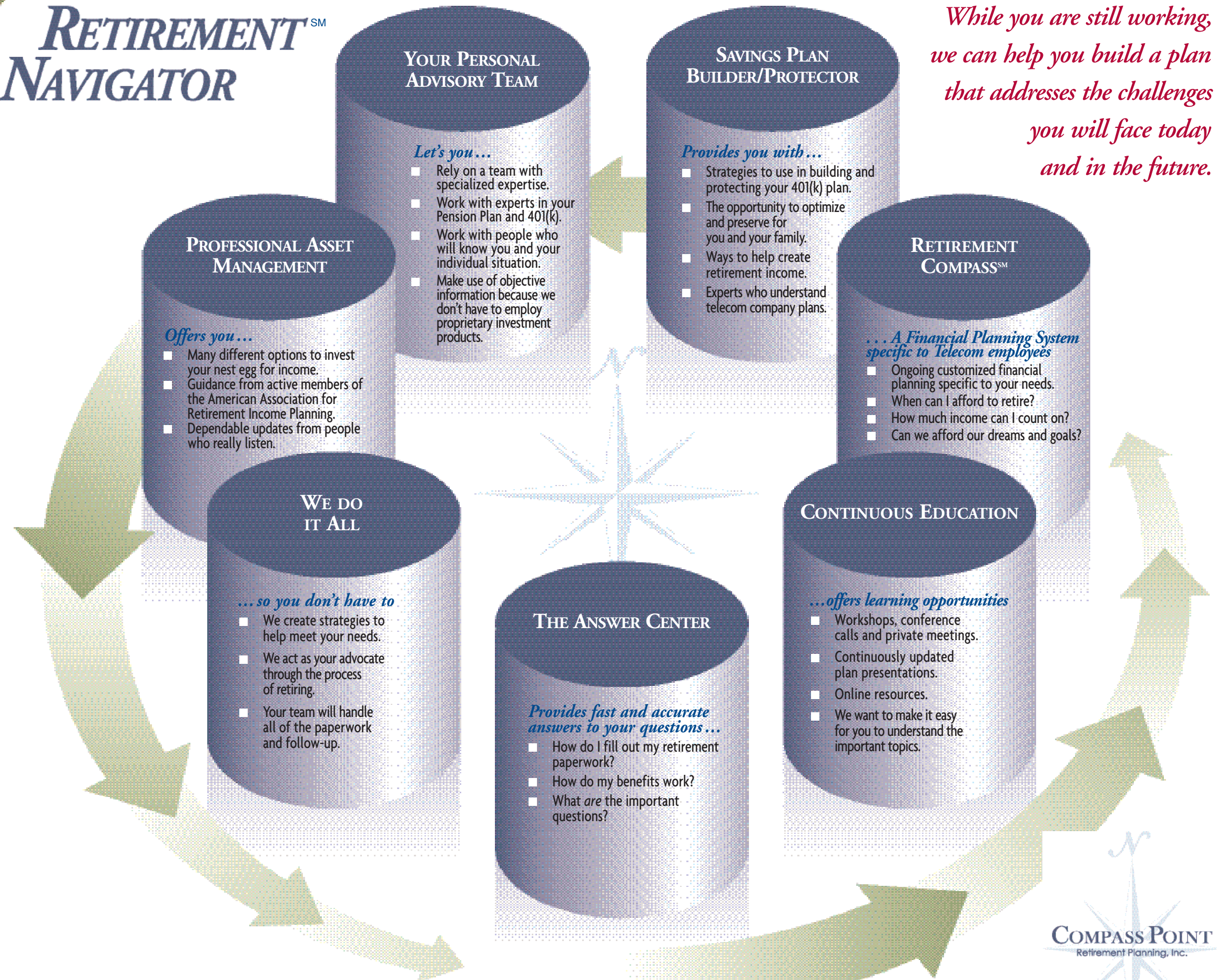
- Call to join the Program
- Attend a *Retirement Compass*SM Planning Workshop every 3 years.
- Have a *Retirement Compass*SM meeting every 3 years.
- Have an annual Savings Plan Rebalancing and Reallocation Strategy in place.

III "I AM WITHIN 5 YEARS OF RETIREMENT OR ALREADY RETIRED"

YOU SHOULD:

- Call to join the Program
- Have an annual pre-retirement *Retirement Compass*SM meeting.
- Have an annual Savings Plan Rebalancing and Reallocation Strategy in place.
- Understand the most important challenges to successful retirement income distribution.

RETIREMENT NAVIGATORSM



While you are still working, we can help you build a plan that addresses the challenges you will face today and in the future.

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"THE IDEA IS TO START LONG BEFORE YOU PLAN TO RETIRE . . ."