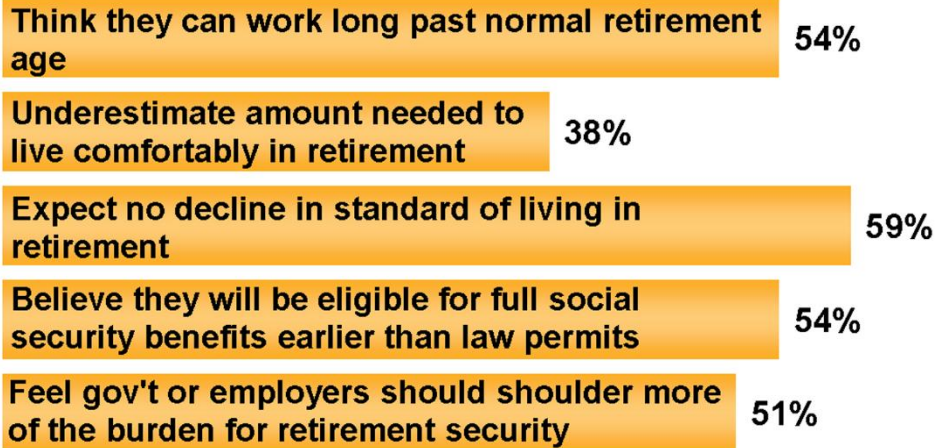


For Your Information...

Why Workers Are Not Saving Enough

Unrealistic Expectations for Retirement Contribute to Inadequate Savings



Source: 2004 Retirement Confidence Survey, co-sponsored by the Employee Benefit Research Institute (EBRI), the American Savings and Education Council (ASEC), and Matthew Greenwald & Associates, Inc. For more information about the survey or other employee benefit issues visit www.ebri.org.



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While 58% of workers are currently saving for retirement, the amount they have saved is too low, according to the 2004 Retirement Confidence Survey. The survey reports that when the value of their home is excluded, 45% of all workers estimate total household assets to be less than \$25,000. With many experts indicating that 70 – 80% of pre-retirement income is needed to live comfortably in retirement, it becomes clear that American workers are not saving enough to provide for a secure retirement.

Employers competing for today's talent need to offer a retirement program that will attract, reward, and retain first-rate employees. In today's environment, time and money invested to build a competitive retirement program that encourages sound behavior is well spent.

Bellwether Consulting is an independent investment advisor serving the needs of retirement plan sponsors and other institutional investors.

For more information please have a look at our website at www.bellwetherconsulting.net, or call us at (646) 205-9346.