

# GRAT Employee Retirement Wellness Program

Data as of:	
Average Age of Employees	
Average Income of Employees	\$
Average 401(k) Deferral Rate	%
Company Match	%
Average Employee 401(k) Balance	\$
<i>*** ESOP Balance --- Average Employee Annual Accrual from Company</i>	
Average Employee HSA Balance	\$
<i>Average Employee HSA Contribution</i>	\$
<i>Average Employer HSA Contribution</i>	\$
Other Company Benefits (pension, deferred compensation, etc.)	

- Spouse assumptions: 80% average salary of participant; 80% 401(k) balance; 6% deferral with match of 50% up to 6%
- Average cost of living equals income of participant; earnings based social security at full retirement age
- **Custom plans for individuals include:**
  - Bank of America mortgages, loan management accounts , wealth outlooks, 529 plans, long term care insurance, life insurance, etc.

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