



Your peace of mind awaits

INTRODUCING GUIDEDCHOICE'S RETIREMENT INCOME SOLUTION



Turn your retirement savings into retirement income

Your needs change as you approach retirement. You want to protect your money from the ups and downs of the market, but still earn enough investment performance to make it last. And beyond your investment needs, you'll need a plan for retirement income to know how much to spend, instead of how to save.

Who has access?

If you are within three years of retiring or already retired, you will have access via your home page.

Not yet retired? Click Spend-down modeling to get started:

[Spend-down modeling](#)

Already retired? Change the piggy bank so money is now going out...



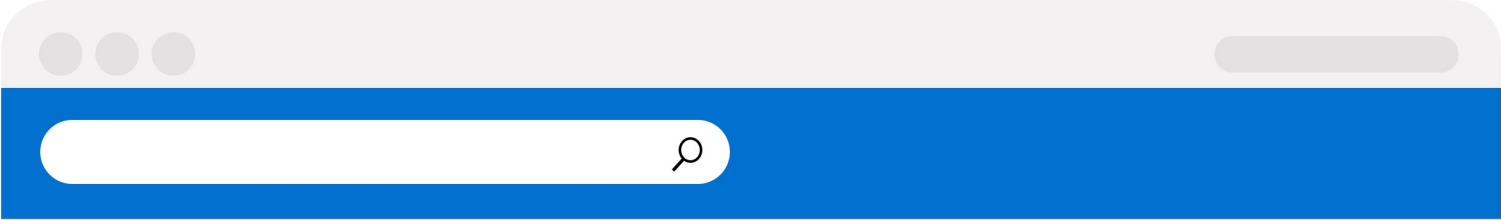
...and confirm you are retired

[I am retired](#)

How much does it cost?

There is no fee for using the modeling capabilities of the Retirement Income Solution; however, if you are not already a Managed Account holder, you must become one to receive a draw down strategy and investment advice *

*** Affordable fee of \$3.50 per \$1,000 in your account annually (excluding company stock) to become a managed account participant. Once your balance hits \$100,000, our fee is capped—so you'll never be charged more than \$350 a year.**



We'll provide a projection of your monthly retirement income both when you first enter and then throughout so that you can always know the effects of the decisions you make. Delve into the details by selecting "See why."

Expand "See where the money comes from" to model different options to your sources of lifetime income. You will get a revised projection so that you can see the impact on your retirement income.

Congratulations! You can expect monthly income of

\$8,202

based on average investment returns and mortality.

[See why](#)

See where the money comes from

In the box below, show amounts as: Before tax After tax

Social Security		Edit
Using GuidedChoice estimates		
Mike's monthly payment	\$3,240	
Begins at age	70	
Using GuidedChoice estimates		
Carole's monthly payment	\$3,057	
Begins at age	70	
Pension		
Carole's RRKC		
Monthly payment	\$902	
Begins at age	67	
Other lifetime income		Edit
Modeled income for Mike		
Monthly payment	\$0	
Begins at age	N/A	
Modeled income for Carole		
Monthly payment	\$2,450	
Begins at age	80	
Investment balance	\$971,183	

In just minutes, we'll run thounds of simulations using your financial resources & selections incorporating a variety of factors to create an income & investment strategy tailored to your needs.

Experiment with variables such as life expectancy, retirement age, and working part-time to see the effect on your projected income.

Consideration
If you pass this year, your spouse will have...

Monthly income you can expect

\$5,522

[See why](#)

Can your spouse cover basic living expenses with this monthly income?

Yes No

We've taken your concern into account already. Feel free to make additional changes to life expectancy to see the impact on income.

Please note: GuidedChoice plans for 10 years beyond the latest life expectancy age to help prevent running out of money.

Member 81

62

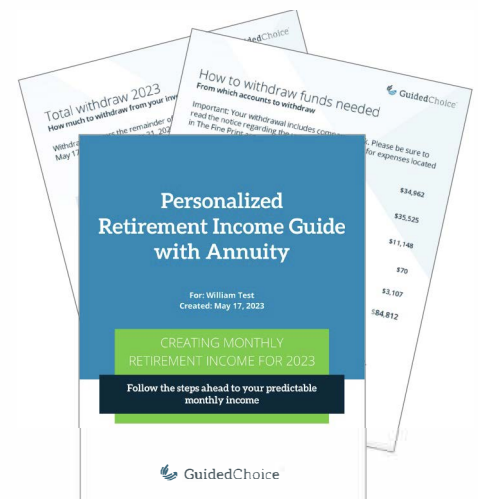
Spouse 84

84

[Recalculate](#)

Once you are retired, we'll give you actionable withdrawal instructions and any other changes you'll need to make in an easy-to-follow guide available via email and PDF.

If your Atmos Energy retirement plan account is not being managed by GuidedChoice already, you will need to accept a managed account; otherwise, simply select to implement changes. In no time, you'll be on your way to realizing your retirement dreams!



If you have questions or need assistance with the service or your guide, call GuidedChoice Customer Service at (800) 242-6182 (Monday-Friday, 10am-7pm CST)



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GuidedChoice[®]

Our research shows a majority of investors prefer avoiding risk over seeking reward.

That's why we use a rigorous and proprietary methodology developed by Nobel laureate, Dr. Harry Markowitz. This methodology makes smart trade-offs between expected future growth and possible shortfalls.

Our methodology

Avoids one-size-fits-all investing

Provides a personalized investment mix

Balances risk against growth opportunity

20⁺ Years

OF INNOVATION AND SUCCESS

2⁺ Million

CUSTOMERS ASSISTED

Who We Are

GuidedChoice is an independent advisory firm available to you through our relationship with Atmos Energy. Our sole purpose is to give you tailored, unbiased investment advice so you can reach your retirement goals.

What We Do & How

We're an independent fiduciary. That means we act solely in your best interest, helping you make retirement planning simple, and empowering you to reach your goals.