



# What is your long-term RETIREMENT FORECAST?

ROPES & GRAY

You work hard for the money you contribute to the Ropes & Gray LLP Retirement Savings Plan. That money should work hard to brighten your retirement outlook.

Beginning June 1, 2007, Ropes & Gray will make three new investment management tools available to Retirement Savings Plan participants. The tools are powered by Financial Engines, a well-recognized, leading investment advisory service, and include:



### Retirement Dream Machine

### Personal Online Advisor®

### JPMorgan Personal Asset Manager

Each one can help you make decisions about how much to contribute to the plan and in which funds to invest from among the plan's core lineup of funds — **if you have a Chase Self-directed Brokerage Account, no recommendations will be made regarding your brokerage account holdings.** Read on to see what each tool can do, and which one is right for you.

More information, including a Personal Evaluation and enrollment materials for JPMorgan Personal Asset Manager, will be mailed to your home in the next few weeks. Beginning June 1, you can access Retirement Dream Machine and Personal Online Advisor via the plan's website, [www.retireonline.com](http://www.retireonline.com).

**Retirement Dream Machine** – Are you on track to meet your retirement goals? The Retirement Dream Machine tells you in minutes how much money, in today's dollars, you may have each year in retirement. This free, online interactive tool considers your current plan account balance, investment strategy, contribution amounts and projected Social Security benefit to give you a projection of your annual retirement income. Sliders allow you to adjust your retirement age, contribution amounts and/or investment strategy and receive a new retirement forecast. Visit [www.retireonline.com](http://www.retireonline.com) to get started.



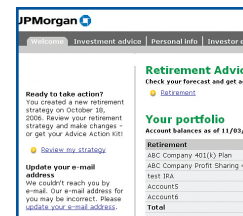
What are your chances of meeting your future goals?

**Personal Online Advisor** – Need help choosing the investments for your plan account? This free, easy-to-use online advice service, available at [www.retireonline.com](http://www.retireonline.com), gives you a step-by-step action plan that helps you choose investments and how much you may want to invest in each one. The advice is objective, clear and customized to your financial goals, and your plan account balance is pre-loaded, so you can start taking control of your financial future right away.



Personal Online Advisor may help you stay on track to meet your financial goals with regular e-mail Progress Reports and, when there's something you can do to improve the estimated amount you may have for retirement, you'll receive an Advice Light<sup>SM</sup> alert with a link to quickly get updated advice. So rest assured that while you carry on with life, Personal Online Advisor is working, keeping your long-term goals in sight.

**JPMorgan Personal Asset Manager** – A convenient service that provides professional financial management economically, and with minimal time and effort required.



When you enroll, Financial Engines analyzes the funds available in the plan, as well as information you provide, to create a customized investment strategy just for you. Then, Financial Engines manages your plan account, executing transactions as needed to keep you on track, and each quarter sends you a printed Progress Report showing your account balance, an estimate of the value of your account when you retire, and the investment allocations that reflect your situation and current market conditions.

The annual fee for the JPMorgan Personal Asset Manager service is 0.60% of your managed account balance (the annual fee decreases for managed assets of \$100,000 or more). For example, if your managed account balance is \$10,000, you receive professional investment management for less than \$5.10 per month, and the fee is deducted directly from your plan account, so there's no bill to pay and no reduction in your take-home pay. Also, there are no hidden fees, commissions or transaction fees for the program, and you can cancel anytime with no penalty.

Watch your mail for a JPMorgan Personal Asset Manager enrollment kit or go to [www.personalassetmanager.com/](http://www.personalassetmanager.com/) for **RNG** after June 1 to enroll.

	Retirement Dream Machine	Personal Online Advisor	JPMorgan Personal Asset Manager
Who is it designed for?	Plan participants who want to stay on track for their goals.	Plan participants who actively manage their accounts, but who want specific advice on investment allocations.	Plan participants who need help or are less confident about managing their retirement investments on their own.

**Call with questions** – If you have questions about these exciting new tools or about the Retirement Savings Plan in general, call JPMorgan Retirement Plan Services at **800-345-2345**. Knowledgeable representatives are available weekdays between 8 a.m. and 8 p.m. Eastern time. The TDD number for those with a hearing impairment is 800-345-1833.