

Do you know your number? Lump sum

Call us for an individual analysis
and a series of "what-if"
scenarios to help you determine
your optimum retirement date.

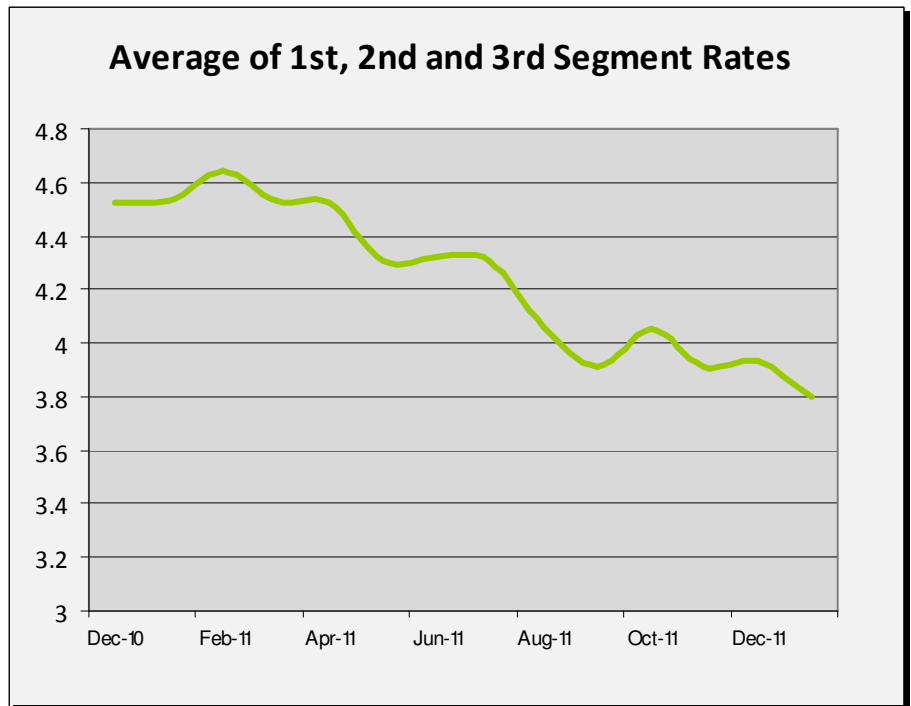
423.230.4500

INTEGRITY
CAPITAL MANAGEMENT
Retirement & 401k Plan Solutions

IRS Blended Rates

Month/ Year	First Segment	Second Segment	Third Segment
Feb-12	Reported on March 7-10		
Jan-12	1.84	4.36	5.19
Dec-11	2.07	4.45	5.24
Nov-11	1.99	4.47	5.26
Oct-11	2.09	4.56	5.50
Sep-11	2.22	4.23	5.28
Aug-11	2.21	4.43	5.55
Jul-11	2.23	4.83	5.88
Jun-11	2.21	4.84	5.91
May-11	2.23	4.86	5.83
Apr-11	2.44	5.08	6.05
Mar-11	2.43	5.09	6.07
Feb-11	2.55	5.2	6.16
Jan-11	2.45	5.10	6.04
Dec-10	2.96	4.91	5.68
Nov-10	2.67	4.62	5.59

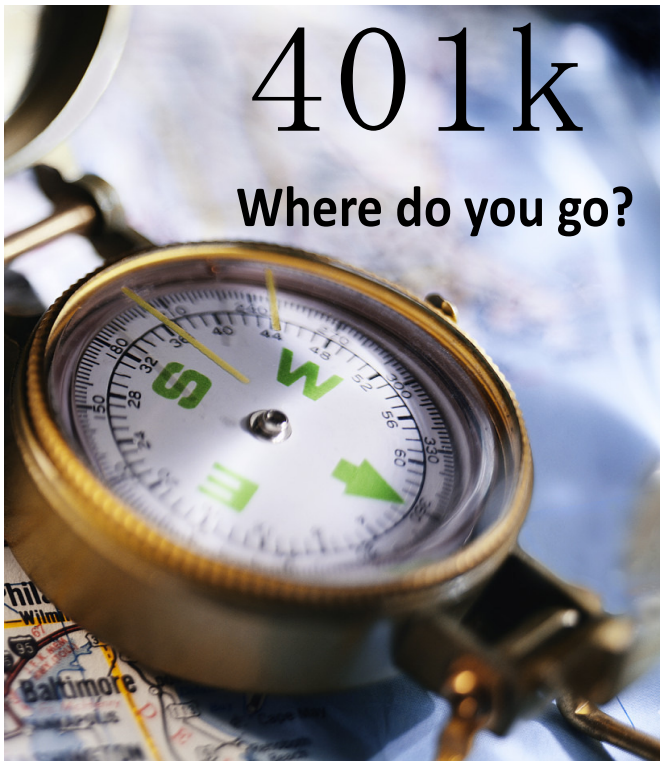
Interest Rate Trends



The highlighted blocks in the "IRS Blended Rate" table to the left represent the rates used to compute a lump sum if retiring in the next quarter.

To receive an estimation of your lump sum, please be prepared to provide us with the following:
Monthly Annuity Payment _____ Projected Retirement Date _____

Integrity Capital Management (ICM) is Registered Investment Advisory firm located in downtown Kingsport and offers retirement planning, asset management and 401k advisory services. Our partners have more than 60 years combined experience creating customized investment solutions for individuals. For more information about ICM, contact us at 423.230.4500 or visit our website at www.retirewithicm.com.



401k

Where do you go?

Leave it in your old plan:

- If the balance in your account is \$5,000 or less, you may be forced out—i.e. via distribution or rollover.
- Will someone be managing and paying attention to your account?
- Will you still have access to assistance from the plan advisor and/or Human Resources?
- Do you have access to special investment vehicles?

Move it to your new plan:

- Does your employer have an investment policy statement and regular meetings to keep the plan on track?
- Will someone be managing and paying attention to your account?
- Will you have face-to-face professional guidance?
- Are there a wide range of investment choices?

Roll it into an IRA:

- Unlimited investment choices
- You are in control of service level
- You are in control of cost
- IRAs are better suited to pay out an income stream

*We can help you customize
an investment solution
for your 401k.*

*An initial consultation
costs only your time.*

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