Workplace Education Series

Get started and save for the future you

Agenda

Reasons to contribute

How much to contribute

Managing your investments

Next steps to get started

Why save in your workplace savings plan?

Reasons to contribute

Convenience

Tax advantages

Compounding growth potential

Employer match

Reasons to contribute

CONVENIENCE

Taken right from your

PAYCHECK

Reasons to contribute

TAX ADVANTAGES

Pretax contributions

Roth contributions*

*A distribution from a Roth workplace savings plan is federal tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death. State taxes may apply.

Reasons to contribute

PRETAX CONTRIBUTIONS

- Contributions are made before taxes are paid
- Contributions are automatically taken out of your paycheck
- Contributions and earnings are subject to income tax at retirement

Reasons to contribute

ROTH CONTRIBUTIONS

Contributions are made after taxes are paid

Contributions are automatically taken out of your paycheck

Earnings accumulate tax-free for retirement*

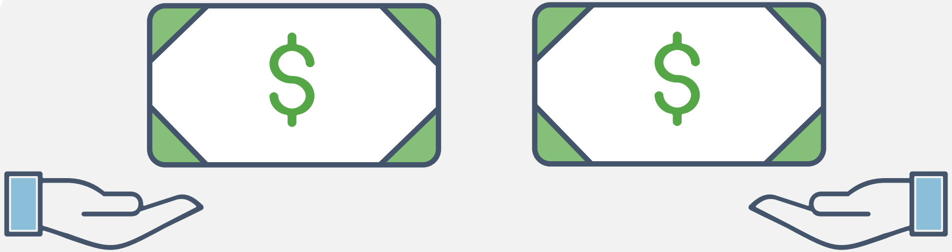
*A distribution from a Roth workplace savings plan is federal tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

Reasons to contribute

COMPOUNDING GROWTH POTENTIAL

Reasons to contribute

EMPLOYER MATCH



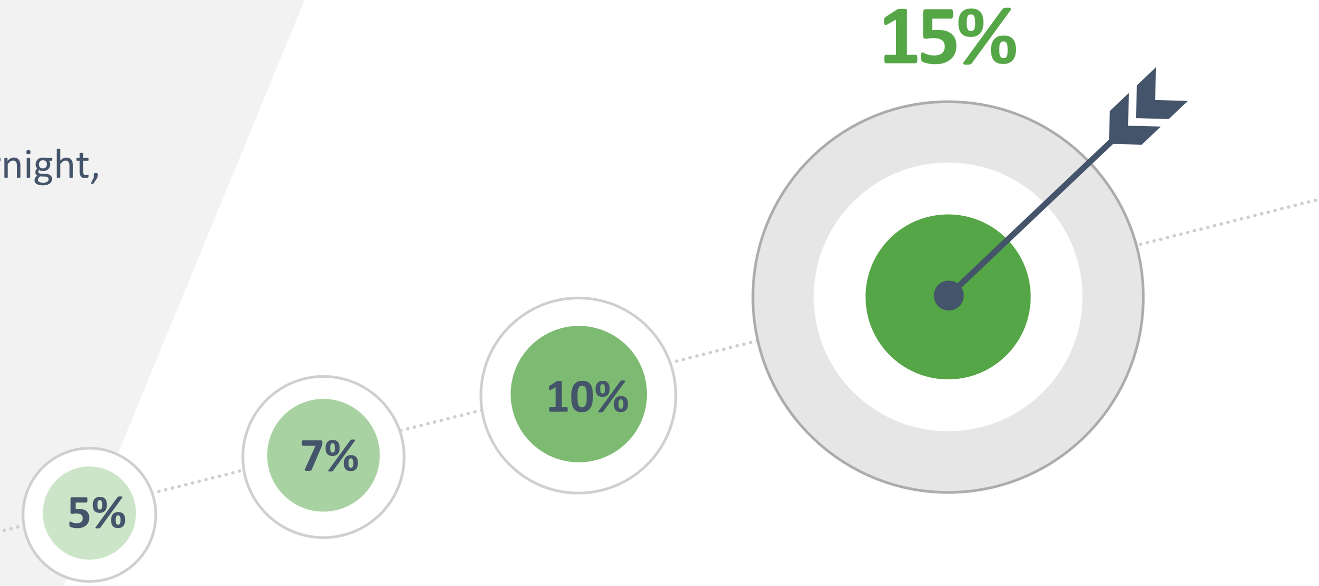
Name beneficiaries

Once you've finished enrolling in your account, it's important to name beneficiaries for your workplace savings plan to ensure that your benefits are distributed according to your wishes.

How much should you save?

Aim to save

Few people get there overnight, so think of planning for retirement as a journey.



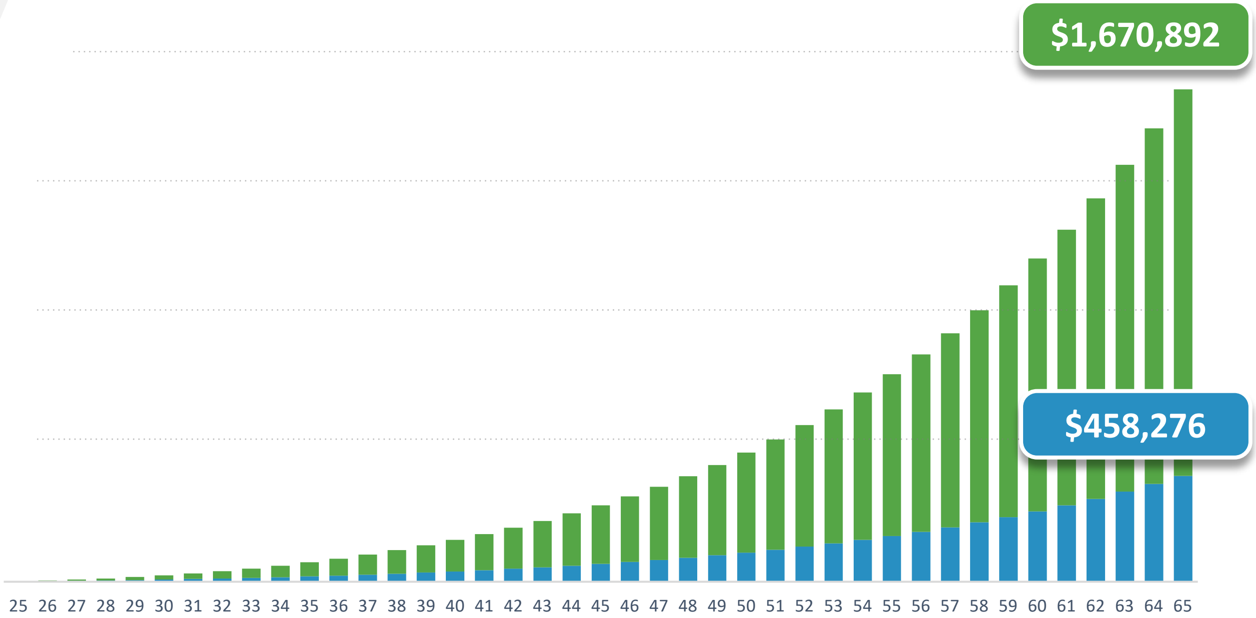
Annual increase

SAVE

Age: 25
Salary: $40,000
Starting balance: $0
Annual rate of return: 7%

PERSON A
Balance **without** annual increase in contributions

PERSON B
Balance **with** annual increase in contributions



This is a hypothetical example. Assumptions: Person A and Person B both started contributing at 25 years old. Person A contributed 3%/year through age 65. Person B increased contributions 1%/year for 10 years, then stayed at 13% contributions through age 65. Both started out earning $40,000 per year and began with an account balance of $0. This hypothetical example uses a 4% annual salary increase and is based on monthly contributions made at the beginning of the month to a tax-deferred retirement plan and a 7% annual rate of return compounded monthly. Your own plan account may earn more or less than this example, and income taxes will be due when you withdraw from the account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets. Past performance is no guarantee of future results.

Savings journey

SAVE

1. Make all your minimum payments
2. Build up a cash buffer
3. Don't pass up “free” money at work
4. Pay off any credit card debt
5. Fully fund your emergency savings
6. Weigh investing vs. paying down debt
7. Turn to your other savings goals

How do you want to invest?

Approaches to match your investment style

PROFESSIONAL INVESTMENT HELP

DO IT YOURSELF

Approaches to match your investment style

INVESTMENTS

Single-fund solution

Managed account

PROFESSIONAL INVESTMENT HELP

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

Approaches to match your investment style

DO IT YOURSELF

Tools

Resources

Take the next steps

What’s next?

NEXT STEPS

1 **Enroll in your plan**

2 **Set your contribution rate**

3 **Increase your contributions**

4 **Choose your investments**

5 **Add beneficiaries to your account**

Take action

NEXT STEPS

Call **800-343-0860** for assistance

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