

# Contractors Retirement Plan

- U-TEC -



# YOUR QUICK START GUIDE

Saving for retirement is one of the most important things you can do for yourself - and we've made it EASY for you!

Enroll online at [myplanconnection.com](http://myplanconnection.com) in 3 easy steps. You can also enroll on the MyPlanConnection mobile app. If you have questions or would like to enroll over the phone, call our Customer Service Department at 904.273.5220.

## WELCOME TO THE CONTRACTORS RETIREMENT PLAN



### STEP ONE

Login at [myplanconnection.com](http://myplanconnection.com) for the first time using your default user ID and password.

**USERNAME:** Your social security number (no dashes)

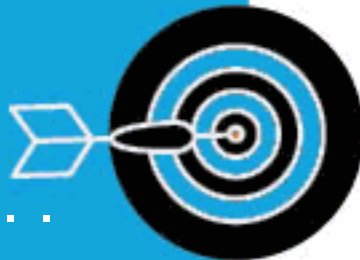
**PASSWORD:** Last 4 digits of your social security #

**PLAN PASSWORD:** ConRPUTECCon



### STEP TWO

Change your username and password, provide contact information and answer security questions



### STEP THREE

Click "Enroll Now" to select your contribution rate and your investments.

Retirement security may seem like something only the rich and famous can afford. But you'd be surprised what a little careful planning can do. Don't worry now about what you need to do next year or the year after. The only thing you need to do RIGHT NOW is to set up regular payroll deductions and start contributing to your retirement savings plan.

[MYPLANCONNECTION.COM](http://MYPLANCONNECTION.COM)



# READY. SET. GOAL.

GET STARTED TODAY



## READY

Modern health advances are allowing us all to live longer, more fulfilling lives. While that's great news, it does mean that your retirement account will need to be ready for a longer retirement -- especially when you consider that Social Security covers less than 40% of most people's retirement needs.

But don't worry. Even though retirement planning is all about you -- you don't have to do it alone! U-TEC is offering a great retirement plan to turn your retirement goals into a reality. Together we can help build a more financially secure retirement for you.

## SET

The only thing you need to do today is set a contribution rate. You'll then start on the path to a financially secure future.

To make it EASY for you to get started, your plan includes an automatic enrollment feature. If you do nothing, you will be automatically enrolled in the plan at a rate of 2.00% and invested in the Plan's Qualified Default Investment Alternative. To make changes to these Plan defaults or select your beneficiaries, login to your account today.

## GOAL

Maybe it's spending more time traveling. Maybe it's finally sitting down with all those books you've been meaning to read. Maybe it's spending more time with loved ones. Each of us has a different retirement goal. One thing that we all have is a need to cover our expenses once we are no longer bringing home a paycheck.

**LOGIN TODAY  
TO LAUNCH  
YOUR SAVINGS  
JOURNEY !**

THE JOURNEY TOWARDS RETIREMENT SECURITY MAY SEEM LONG AND UPHILL ALL THE WAY. BUT IT IS EASIER THAN YOU THINK! START TODAY AND GIVE YOUR SAVINGS PLAN SOME ROCKET FUEL.

ONE STEP GETS YOU STARTED.  
ENROLL NOW.

[MYPLANCONNECTION.COM](http://MYPLANCONNECTION.COM)



## CHARTING YOUR PATH TO RETIREMENT READINESS.



### THE AMOUNT

You can contribute to your plan each paycheck on a pre-tax or after-tax (Roth) basis. How much do you need to save? If you have financial constraints, start saving at whatever rate you can afford. Just get started! Then set up progressive savings so your savings rate increases over time until you hit your savings goals. Most experts suggest that we need to be saving between 10-15% of our paycheck to reach that goal of financial security. That may not be possible right now, but you can definitely get started in the right direction. You can also go online and check out our GuideME tool. It can help you figure out how much you need to be saving based on your specific situation and goals.

### TAXES

Saving is easier than you think! When you save on a pre-tax basis, your deductions come out of your paycheck before taxes are calculated. That means that you will pay less in taxes because your taxable income has been reduced by your savings amount. For instance, if you are in a 20% tax bracket, you can save \$100 a week and your paycheck will only be reduced by \$80 because your taxable income was reduced by your savings amount.

If you make Roth contributions, you save on an after-tax basis. Significantly, when you withdraw your money, you don't pay taxes on any earnings associated with your Roth contributions provided certain conditions are met. Whether you save on a pre-tax basis and save taxes up front or on a Roth basis and save taxes when you withdraw your money, saving in your plan makes great financial sense!



# YOUR SAVINGS TRAJECTORY



Preparing for retirement is important no matter your age, but your age does play a part in determining how much you should be setting aside. The earlier you get started, the less money will need to contribute out of your own pocket. That's because the longer the money is invested, the more opportunity there is for it to grow.

So if you're 25 and you're thinking that retirement is too far off to worry about now, you may be surprised to know that not saving when they were younger is the #1 regret most retirees have. And if 25 is a distant memory for you, don't give up. If retirement no longer seems so far off, now is the time to take stock and take positive steps towards increasing your financial security in retirement.

## IF YOU WANT \$500,000 IN SAVINGS WHEN YOU RETIRE:\*

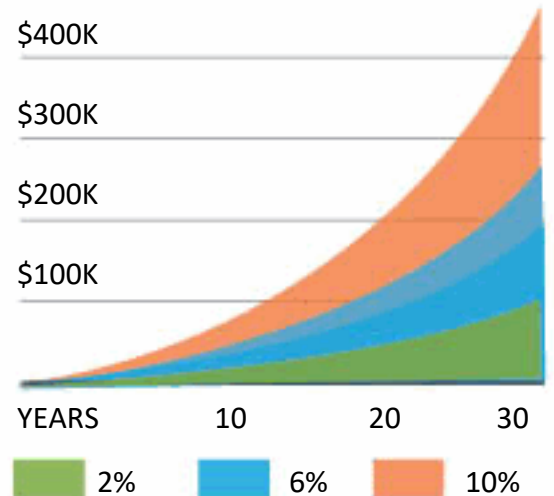
Start Saving:	Need to Save Each Week	Total Out of Pocket
Age 20:	\$42	\$97,000
Age 30:	\$80	\$145,000
Age 40:	\$165	\$215,000
Age 50:	\$395	\$308,000

\*Assumes 6% annual return with weekly contributions. This is an illustration only; returns are not guaranteed.

## JOURNEY OF A THOUSAND MILES STARTS WITH A SINGLE STEP

Because saving for retirement takes place over such a long time, even a seemingly small difference in the amount you contribute can make a big difference in the end.

## SAVING A LITTLE MORE CAN MAKE A HUGE IMPACT:\*



\*Assumes 6% annual return with weekly contributions of the specified contribution percentage on a \$50,000 salary. This is an illustration only; returns are not guaranteed.

# YOUR RETIREMENT PLAN HIGHLIGHTS

Learn more about your company plan

U-TEC has designed a great retirement plan to help you achieve your savings goals. To take full advantage of your plan, you need to make sure you understand all the great features. These plan highlights will help you take that first critical step - enrolling in your plan!

LET'S GET STARTED!

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## When can you enter your plan?

You first must meet the eligibility requirements.\*

- **Service Requirement:** Six months of service

Once you have met the eligibility requirements, you will enter the plan on the next plan entry date:

**Plan Entry Frequency:** Quarterly Entry

- January 1
- April 1
- July 1
- October 1

**Excluded Employees:** The plan does not allow participation by employees who are:

- Leased Employees
- Union Employees
- Non-Resident Aliens

**Long-Term Part-Time Employees:**

An employee who has not met the regular eligibility requirements may also enter the plan if they meet the requirements for a "Long-Term, Part-Time Employee" (LTPTE). The LTPTE eligibility requires an employee to work 500 hours in three consecutive years or two consecutive years starting in 2025.

## Start contributing to your plan

Your plan allows you to contribute to your plan by making salary deferrals. Each paycheck, you can take some of your paycheck and put it aside for later, most often for retirement.

You can make pre-tax (sometimes referred to as Traditional) salary deferrals to your plan. Since these contributions are made on a pre-tax basis, you will pay less in federal income taxes. Later, when you withdraw your money from the plan, you will pay taxes on the deferrals and earnings at that time.



Your plan also has a Roth option available. Roth contributions are made on an after-tax basis meaning that taxes have already been taken when these contributions are made to the plan. Later, when you withdraw money from the plan, you will not be taxed on the deferrals or earnings, provided certain conditions are met.

**Automatic Savings:** To make it easy for you to get started, your plan has an automatic enrollment feature. Your company will automatically enroll you into the plan at a 2.00% pre-tax deferral rate.

**Deferral Limits:** Each year, the Internal Revenue Service (IRS) sets a dollar limit on annual plan deferrals. The deferral limit for 2024 is \$23,000

**Catch-Up Deferrals:** If you are 50 years of age or older and defer the maximum IRS limit, but would like to save more, you can make an additional catch-up deferral of \$7,500

**Deferral Changes:** You may stop deferring to your plan at any time. If you want to increase, decrease, or restart your deferrals, you are able to do so as the plan's frequency permits on the MyPlanConnection mobile app or online at MyPlanConnection.com.

- **Frequency:** Daily

## Contributions by your employer

**Matching Contributions:** If you make contributions to your Plan account, your employer may also make matching contributions to your Plan account. If so elected by your employer, your employer will match contributions you make at a rate determined by your employer for the Plan Year.

**Allocation Conditions:** In order to receive the matching contribution you must meet the following criteria:

- **Last Day Requirement:** You must be employed on the last day of the Plan Year

**Profit Sharing Contributions:** Your employer may at its discretion make a Profit Sharing Contribution to the Plan. The amount of this contribution is to be determined in your employer's sole discretion. If made, the Profit Sharing Contribution will be divided based on the Plan's allocation formula among participants eligible to share in the contribution for the Plan Year.

**Allocation Groups:** All Participants eligible to receive the contribution will be categorized into their own group.

**Allocation Conditions:** In order to receive the profit sharing contribution you must meet the following criteria:

- **Required Service During Allocation Period:** One Year of Service
- **Last Day Requirement:** You must be employed on the last day of the Plan Year

**Long-Term Part-Time Employees:**

Employees who enter the plan as Long-Term Part-Time Employees are excluded from all employer contributions.

## Ownership in your Plan benefits

Vesting refers to your ownership of a benefit from the Plan. You are always 100% vested in:

- Your Plan Deferrals
- Your Rollover Contributions
- Any earnings they generate

Your employer's contributions to the Plan, plus any earnings they generate, are vested as follows:

**Matching Contributions:**

Years of Service	Vesting Percentage
Less than 1	0.00%
1	0.00%
2	20.00%
3	40.00%
4	60.00%
5	80.00%
6	100.00%

**Profit Sharing/Non-Elect Contributions:**

Years of Service	Vesting Percentage
Less than 1	0.00%
1	0.00%
2	20.00%
3	40.00%
4	60.00%
5	80.00%
6	100.00%

# YOUR RETIREMENT PLAN HIGHLIGHTS

Learn more about your company plan

## Other plan features

**Distribution Options:** In a retirement plan, money may be withdrawn from your account in the following events:

- The Retirement Age under the Plan
- Death
- Disability
- Termination of Employment
- In-Service

For more information on withdrawing plan distributions please refer to your Summary Plan Description.

**Plan Loans:** U-TEC has included a feature that lets you borrow money from your vested balance in the plan. Please see your Summary Plan Description for more information. Important loan provisions include:

- **Number of Loans Allowed:** 1
- **Minimum Amount:** \$1,000
- **Maximum Amount:** The lesser of 50% of ONLY your combined deferral and rollover account totals, or \$50,000 less your maximum outstanding loan balance in the prior 12 months.

**Financial Hardship Withdrawals:** If you have an immediate financial need created by severe hardship and you do not have other available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account.

A hardship is defined as:

- Buying a House
- Paying for College Tuition for you or other eligible individuals
- Paying for Certain Medical Expenses
- Preventing Eviction or Foreclosure on Your Home
- Payments for Funeral Expenses for eligible individuals
- Paying for Repairs of Damage to Your Primary Residence (that would qualify for the casualty deduction in the Internal Revenue Code)

**IRA Rollovers:** If you have retirement accounts from previous employers and are eligible for the plan, you have the option to roll that money into your plan. You may also want to consider rolling it over into an IRA or retirement income solution (if you are approaching retirement). For more information on options regarding your rollover, please contact your advisor or Customer Service at 904.273.5220





# UNDERSTANDING YOUR INVESTMENT OPTIONS

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To pursue long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. A favorable rate of return is more likely if you spread your assets among different types of investments, while minimizing your overall risk of losing money. **If you invest too much of your retirement savings in any one asset class or fund, your savings may not be properly diversified.** Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website <<http://www.dol.gov/ebsa/investing.html>> for information on individual investing and diversification.



## INVESTMENT ALLOCATION MADE EASY.

BE AS INVOLVED AS YOU WANT TO BE.

### HAVE YOU HEARD?

All Retirement Participants have online access to their dashboard - 24/7. This includes monitoring plan performance as well as other valuable resources like our retirement gap analysis tool!

**MYPLANCONNECTION.COM**  
TO GET STARTED



### GET YOUR RETIREMENT DONE THE WAY YOU WANT TO.

When you contribute to your plan, your money will get invested in mutual funds and other investment vehicles available to the Plan. If you are ready to dive in and get it done, you have the ability to design your own investment portfolio based on the investment options available to your Plan. If you need a little help, we've got you covered there too. And for those who are too busy or not comfortable managing their investments, your contributions can be automatically invested in the Plan's default investment option.



## DO IT FOR ME

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You don't have to be a savvy investor to achieve your financial goals. If stocks and bonds are greek to you, don't let that stand in your way. If you don't want to pick your own investments, your Plan will automatically invest your contributions in the Plan's default investment option.



## I NEED A LITTLE HELP

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You also have the option to personalize your investment choices without needing to be an investment expert. The Plan includes investment options that provide a ready-made diversified portfolio created by investment professionals. Pick the option that meets your investment objectives and you are all set.



## I'VE GOT THIS

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If you have investment expertise or just know what you want, you also have the ability to put together your own diversified portfolio that meets your desired balance between risk and return. While this option gives you the most flexibility, you are not on your own. You'll have access to tons of tools and research opportunities to make sure you are on the right track.

# YOUR INVESTMENT OPTIONS

Choose an investment strategy that fits you

If you're reading this, that means you've decided to take action and prepare for your retirement. Congratulations! Don't let the investment side of things slow you down. Your plan is designed to let you be as hands-on or as hands-off as you want to be. Review your options below and pick the strategy that is right for you.

## DO IT FOR ME

Your plan utilizes [TARGET DATE FUNDS](#) as the plan's default investment option. Since they are the plan's default option, that means that if you don't pick your own investment elections, you will be automatically invested in the age-appropriate target date fund without you needing to do anything. How do target date funds work? Target date funds are based on your targeted retirement date. The best thing about target date funds is that they automatically adjust as you age and get closer to your retirement date. If your targeted retirement date is far in the future, your target date fund will have a high percentage of equities (stocks) and a lower percentage of fixed income (bonds and cash). As your targeted retirement date approaches, your target date fund will automatically become more conservative, shifting the mix of holdings so that the equity percentage declines and the fixed income percentage increases.

INVESTMENT NAME	TICKER	APPLICABLE BIRTH DATE RANGE	AVERAGE ANNUAL RETURN (As of 12/31/2023)				EXPENSE RATIO
			1 YR	3 YR	5 YR	10 YR	
T. Rowe Price Retirement Blend 2005 Fund (I)	TBLAX	prior to 12/31/1937	12.4				0.19
T. Rowe Price Retirement Blend 2010 Fund (I)	TBLBX	12/31/1937 - 12/31/1947	12.93				0.19
T. Rowe Price Retirement Blend 2015 Fund (I)	TBLCX	12/31/1947 - 12/31/1952	13.35				0.2
T. Rowe Price Retirement Blend 2020 Fund (I)	TBLDX	12/31/1952 - 12/31/1957	13.96				0.21
T. Rowe Price Retirement Blend 2025 Fund (I)	TBLEX	12/31/1957 - 12/31/1962	14.98				0.22
T. Rowe Price Retirement Blend 2030 Fund (I)	TBLGX	12/31/1962 - 12/31/1967	16.89				0.23
T. Rowe Price Retirement Blend 2035 Fund (I)	TBLHX	12/31/1967 - 12/31/1972	18.75				0.24
T. Rowe Price Retirement Blend 2040 Fund (I)	TBLJX	12/31/1972 - 12/31/1977	20.11				0.24
T. Rowe Price Retirement Blend 2045 Fund (I)	TBLKX	12/31/1977 - 12/31/1982	20.85				0.25
T. Rowe Price Retirement Blend 2050 Fund (I)	TBL LX	12/31/1982 - 12/31/1987	21.18				0.25
T. Rowe Price Retirement Blend 2055 Fund (I)	TBLMX	12/31/1987 - 12/31/1992	21.18				0.26
T. Rowe Price Retirement Blend 2060 Fund (I)	TBLNX	12/31/1992 - 12/31/1997	21.21				0.26
T. Rowe Price Retirement Blend 2065 Fund (I)	TBLOX	12/31/1997 - after	21.29				0.26



## I NEED A LITTLE HELP

Diversification and asset allocation are the two key principles for long term investment success. **DIVERSIFICATION** helps you reduce your risk. Different elements of the market do well when other parts are doing poorly, so by spreading your investments across different categories like stocks, bonds, and cash equivalents, you reduce the chance that all your investments do poorly when the market turns. Even within each asset category, you can diversify further and reduce your risk more by spreading your money into different types of investments within each category like long and short-term bonds, corporate and government debt, foreign and domestic investments, and large and small industries.

The next, and perhaps most important, decision is how much of your savings goes in to each category. This is a question of **ASSET ALLOCATION**. Do you spread your money equally between stocks, bonds, and cash equivalents or do you put most of your money in one category with only smaller investments in the other two? Asset allocation is crucial, because when it comes to potential risk and return, all categories are not created equal. While stocks have the potential for the highest return, they also have the highest risk that you lose money. Cash equivalents are the exact opposite - there is very little risk but there is also very little potential for big returns. Investments in the fixed income category like bonds, are in the middle with modest upside and downside potential.

As a new investor, your primary challenge is to create a diversified portfolio that has an asset allocation that matches the amount of risk you are willing to take on in order to have the potential for higher returns. If this seems like a lot, don't worry! In order to make it easy for you, your plan offers investment options that have already done the hard work. The options below are already diversified portfolios. You just have to pick the one that best matches your risk/return objectives.

**TARGET DATE FUNDS** are diversified portfolios made up of a mix of funds comprised of stocks, bonds, and cash equivalents. The asset allocation of each fund varies based on the fund's targeted retirement date. Target date funds invest more aggressively, assuming more risk in order to target higher returns, the further away the targeted retirement date is. But as the target date approaches, these funds will adjust with you, investing more conservatively to protect your savings. **Simply pick one and you're done!**

INVESTMENT NAME	TICKER	AVERAGE ANNUAL RETURN (As of 12/31/2023)				EXPENSE RATIO
		1 YR	3 YR	5 YR	10 YR	
T. Rowe Price Retirement Blend 2005 Fund (I)	TBLAX	12.4				0.19
T. Rowe Price Retirement Blend 2010 Fund (I)	TBLBX	12.93				0.19
T. Rowe Price Retirement Blend 2015 Fund (I)	TBLCX	13.35				0.2
T. Rowe Price Retirement Blend 2020 Fund (I)	TBLDX	13.96				0.21
T. Rowe Price Retirement Blend 2025 Fund (I)	TBLEX	14.98				0.22
T. Rowe Price Retirement Blend 2030 Fund (I)	TBLGX	16.89				0.23
T. Rowe Price Retirement Blend 2035 Fund (I)	TBLHX	18.75				0.24
T. Rowe Price Retirement Blend 2040 Fund (I)	TBLJX	20.11				0.24
T. Rowe Price Retirement Blend 2045 Fund (I)	TBLKX	20.85				0.25
T. Rowe Price Retirement Blend 2050 Fund (I)	TBLLX	21.18				0.25
T. Rowe Price Retirement Blend 2055 Fund (I)	TBLMX	21.18				0.26
T. Rowe Price Retirement Blend 2060 Fund (I)	TBLNX	21.21				0.26
T. Rowe Price Retirement Blend 2065 Fund (I)	TBLOX	21.29				0.26

# YOUR INVESTMENT OPTIONS

Choose an investment strategy that fits you

## I'VE GOT THIS

If you're an investment guru who follows the stock market daily - or if you simply feel more confident doing things yourself - you can be in complete control of your investment portfolio. Your Plan provides everything you need to build your own asset allocation from a complete investment menu, along with a variety of research tools to make sure your decisions are informed. You're in the driver's seat!

INVESTMENT NAME	TICKER	ASSET CATEGORY	AVERAGE ANNUAL RETURN (As of 12/31/2023)				EXPENSE RATIO
			1 YR	3 YR	5 YR	10 YR	
AllianceBernstein Global Bond Fund (Z)	ANAZX	Global Bond-USD Hedged	6.98	-2.18	1.15	2.3	0.51
American Century Real Estate Fund (R6)	AREDX	Real Estate	11.43	6.08	7.57	7.51	0.8
American Funds American Balanced Fund (R6)	RLBGX	Moderate Allocation	14.37	5.4	9.26	7.88	0.25
American Funds American High-Income Trust (R6)	RITGX	High Yield Bond	12.49	3.69	6.09	4.48	0.32
American Funds New Perspective Fund (R6)	RNPGX	Global Large-Stock Growth	25.01	3.17	13.9	10.1	0.42
American Funds New World Fund (R6)	RNWXG	Diversified Emerging Mkts	16.22	-1.49	8.93	5.51	0.57
BlackRock Equity Dividend Fund (K)	MKDVX	Large Value	12.77	9.33	11.66	9.13	0.58
BlackRock Inflation Protected Bond Fund (K)	BPLBX	Inflation-Protected Bond	3.77	-0.94	3.32	2.27	0.51
BNY Mellon Bond Market Index Fund (I)	DBIRX	Intermediate Core Bond	5.39	-3.54	0.92	1.61	0.15
DFA US Vector Equity Portfolio (I)	DFVEX	Mid-Cap Value	17.52	11.1	13.2	8.51	0.28
Fidelity Blue Chip Growth Fund	FBGRX	Large Growth	55.6	5.53	20.53	15.78	0.69
Fidelity Mid Cap Index Fund	FSMDX	Mid-Cap Blend	17.21	5.92	12.68	9.41	0.03
First Eagle Overseas Fund (R6)	FEORX	Foreign Large Blend	10.79	2.47	6.38	4.14	0.80
Franklin Utilities Fund (R6)	FUFRX	Utilities	-4.61	4.72	7.5	8.47	0.5
Janus Henderson Enterprise Fund (N)	JDMNX	Mid-Cap Growth	18.1	5.27	13.72	12.03	0.66
Janus Henderson Triton Fund (N)	JGMNX	Small Growth	14.78	-2.03	9.24	8.76	0.66
JPMorgan Small Cap Value Fund (R6)	JSVUX	Small Value	13.29	9.35	10.67	6.44	0.74
Massachusetts Investors Trust (R4)	MITDX	Large Blend	19.45	8.4	14.01	10.69	0.45
Metropolitan West Ultra Short Bond Fund (I)	MWUIX	Ultrashort Bond	5.3	0.97	1.42	1.22	0.35
MFS International Intrinsic Value Fund (R6)	MINJX	Foreign Large Growth	18.05	0.21	8.86	7.22	0.67
PGIM Total Return Bond Fund (R6)	PTRQX	Intermediate Core-Plus Bond	7.78	-3.2	1.73	2.66	0.39
Pioneer Strategic Income Fund (K)	STRKX	Multisector Bond	8.61	-0.9	3.02	3.11	0.59
Schwab S&P 500 Fund (Sel)	SWPPX	Large Blend	26.25	9.97	15.66	11.97	0.02
T. Rowe Price U.S. Equity Research Fund (I)	PCCOX	Large Blend	29.91	10.59	16.54	12.47	0.35
TIAA-CREF Large-Cap Growth Index Fund (I)	TILIX	Large Growth	42.63	8.81	19.44	14.8	0.05
TIAA-CREF Large-Cap Value Index Fund (I)	TILVX	Large Value	11.47	8.82	10.88	8.36	0.05
Vanguard LifeStrategy Conservative Growth Fund (Inv)	VSCGX	Moderately Conservative Alloca	12.48	0.46	5.52	4.77	0.12
Vanguard LifeStrategy Growth Fund (Inv)	VASGX	Moderately Aggressive Allocati	18.55	3.97	9.83	7.36	0.14
Vanguard LifeStrategy Income Fund (Inv)	VASIX	Conservative Allocation	9.48	-1.34	3.27	3.36	0.11
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Moderate Allocation	15.49	2.21	7.68	6.09	0.13
Vanguard Small-Cap Index Fund (Adm)	VSMAX	Small Blend	18.2	4.66	11.7	8.43	0.05
Vanguard Total Stock Market Index Fund (Adm)	VTSAX	Large Blend	26.01	8.43	15.07	11.43	0.04
WT CIT III for Metlife GAC 25554 CL J	WWTAAX	Stable Value	2.36	1.89	2.02	2.15	0.49



Fund Performance data as of 12/31/2023

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## PROFESSIONAL HELP WHEN YOU NEED IT

Want a portfolio that's been specifically crafted for you and your needs? But not a do-it-yourself type? Then this option is for you. Your plan has given you the gift of expertise - on demand.

### Personal Investment Guidance

While some plan participants feel comfortable making their own investment decisions, many of us could use a little help from a professional with financial expertise. That's why your employer's plan offers the opportunity to talk directly with an independent advisor. This service is offered through **BenSource Employee Benefits**, and is provided at no additional cost to plan participants who use the service. The benefit of the investment guidance service is that it enables you to talk personally with a qualified Registered Investment Advisor representative who will customize your plan investment recommendations to your specific needs. This personal touch is a part of your employer's commitment to provide you with an outstanding retirement plan program. You can reach a representative from **BenSource Employee Benefits** by calling **(404) 733-1350**.

You don't have to follow the guidance that is suggested and you can change your investments at any time by logging in to your account at [www.MyPlanConnection.com](http://www.MyPlanConnection.com) or by calling the customer service center at (800) 878-5220.



# USE GUIDEME TO GET READY TO RETIRE

Create a personalized retirement strategy

## TOOLS YOU CAN USE

### USE GUIDEME AND GET A RETIREMENT STRATEGY DESIGNED JUST FOR YOU

Your plan includes GUIDEME - a guidance tool designed to help make it easier for you to manage your retirement account. After answering a few simple questions, GUIDEME will develop a customized retirement strategy that maximizes your chances of reaching your retirement goals. You can even see how the proposed strategy compares with your current strategy. With GUIDEME, you can feel confident that your investment strategy is on track. To access this service, login to your account at [www.MyPlanConnection.com](http://www.MyPlanConnection.com) and select MANAGE ACCOUNT and then GUIDEME.

## GUIDEME answers

### THE question:

### Will you be ready to retire?

If your current strategy won't get you there, GUIDEME will propose a new strategy to help get you on track. GUIDEME addresses all of the components that will help you achieve retirement security:



**Contribution Rate:** How much do you need to save each paycheck to reach your goals?



**Investment Strategy:** Is your portfolio too risky or not risky enough?



**Retirement Expectations:** When should you retire and how much income should you try to replace?







# MAKING THE MOST OF YOUR RETIREMENT PLAN

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## YOUR MONEY, YOUR LIFE.

### THINGS TO CONSIDER

## WHEN YOU HAVE COMPETING FINANCIAL PRIORITIES

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We all face competing financial priorities. Student loans, credit cards debt, medical expenses, rent and mortgages. - it all adds up. While everyone's situation is different, here are some helpful hints to increase both your current and future financial security.

## PAYING DOWN DEBT WHILE SAVING

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How do you pay down existing debt and also start to save for your future? It's not easy and it may seem overwhelming. The first thing to do is to take stock. Identify all of your debt obligations and determine when you have to start paying on them and the interest rate on each one. Prioritize those with the highest interest rates and pay those down first, making minimum payments on the others.

Although paying down your debt is important, don't assume you should wait to start saving for retirement until all of your debt is paid off. Remember the importance of saving early and the benefits of compounding interest? If your expected return from saving exceeds the interest rate on your debt, it may be more beneficial to invest that dollar and pay your debt down at a slower rate. This is particularly true if your retirement plan offers a matching contribution.

## PLANNING WITH A PARTNER

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How involved is your partner in planning for retirement? Does one plan offer a match but the other does not? Have you both agreed on what you want to get out of your retirement plan and when each of you want to retire? Be sure to include your partner in your planning to align your goals and enjoy retirement security together!

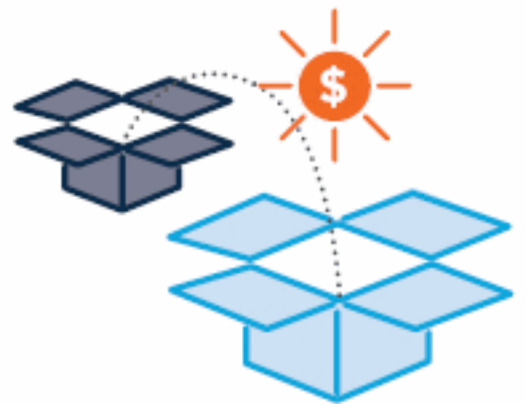


## ROLLING YOUR OLD PLAN ACCOUNT OR IRA INTO YOUR NEW PLAN

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Consolidating your accounts can make great financial sense - one account is easier to administer, a single investment portfolio is easier to manage, and your expenses may even be lower!

We can help you consolidate your accounts so that it's quick, easy and stress-free. Call our Customer Service Department or email us for help consolidating your accounts.



**IF YOU'VE GOT QUESTIONS,  
WE'VE GOT ANSWERS.**

CONTACT 800-878-5220 OR [ABRS-Service@Ameritas.com](mailto:ABRS-Service@Ameritas.com)