

Guided by Good

401(k) Plan Overview
& Basic Investing
Insights
Presentation

October 2023

Guided by Good



Our people
are our most
important asset

Guided by Good 401(k) Plan Overview Presentation

Presented by
Paul Corkery, VP

October 2023

Old Proverb from Ireland

**“May you live as long as you want, and
never want as long as you live.”**



**“Someone is sitting in the shade today
because someone planted a tree
a long time ago.”**


Warren Buffett

Today's Agenda

- Your 401(k) plan Design at Guided by Good.
- Timing of contributions.
- Benchmarking your account.
- Basic Investing language and considerations.
- How to use the 5 pre-mixed, pre-built Portfolio Funds.
- Using the iJoin portal online for creating and reviewing your own personal retirement goals.

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401(k) Plan Overview
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A large, light blue arrow pointing diagonally upwards and to the right, spanning across the right side of the slide.

October 2023

A smaller, light blue arrow pointing diagonally upwards and to the right, located below the main arrow.

Your 401(k) Plan is a great place to save

There are several unique advantages to saving using your 401(k) plan:

- Tax advantages: Pre-tax (Traditional) or After tax (Roth) 401(k) contributions.
- Your account balance could grow faster than a bank or brokerage account.
- Employer contributions can offer you a huge boost towards your savings goal.
- Hassle-free payroll deductions make contributions automated and easy.

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Several blue arrows of varying sizes and opacities are layered diagonally across the right side of the slide, pointing from the bottom-left towards the top-right.

Where do I start?

- Guided by Good provides a 401(k) plan for you
- You have choices:
 - How to invest your money
 - How much to invest
 - Good practice – raise contribution 1% a year – or more
 - You control the amount you save - Good Goal - try to hit the IRS maximum contribution amounts each year.
 - Maximum Contribution limits - \$22,500 in 2023
 - “Catch-Up” contributions for employees aged 50 or over
 - \$7,500 in 2023.
- You have tools On-Line through iJoin:
 - Projections & Modeling
 - Investment Guidance

Your 401(k) Plan Features



- Eligible to enroll
 - Eligible at age 21.
 - Completed three months' (or 90 days) of service.
 - Enter the following January 1, April 1, July 1, or October 1, coinciding with completion of the eligibility requirements.
 - You may change your contribution any payroll period.
- You are always 100% vested in your own contributions.
- Employer may make a discretionary matching and /or profit-sharing contribution.
- Employer contributions are subject to this vesting schedule:

Years of service	1	2	3
Vesting Percentage	25%	50%	100%

Traditional vs Roth Contributions



Traditional Pre-Tax

- Taxes apply at withdrawal
- Consider if you will be in a Lower tax rate in the future than now?
- No time limitation for account to be open
- Withdraw after age 59.5
- Contributions are taxed at your current tax rate at withdrawal
- Earnings are taxed at current tax rate at withdrawal

Roth After-Tax

- Taxes apply at contribution
- Consider if you will be in a Lower tax rate in the future than now?
- Roth feature in your account must be open for 5 years for tax benefit to apply *
- Withdraw after age 59.5
- Earnings grow tax free
- Withdrawals are tax free

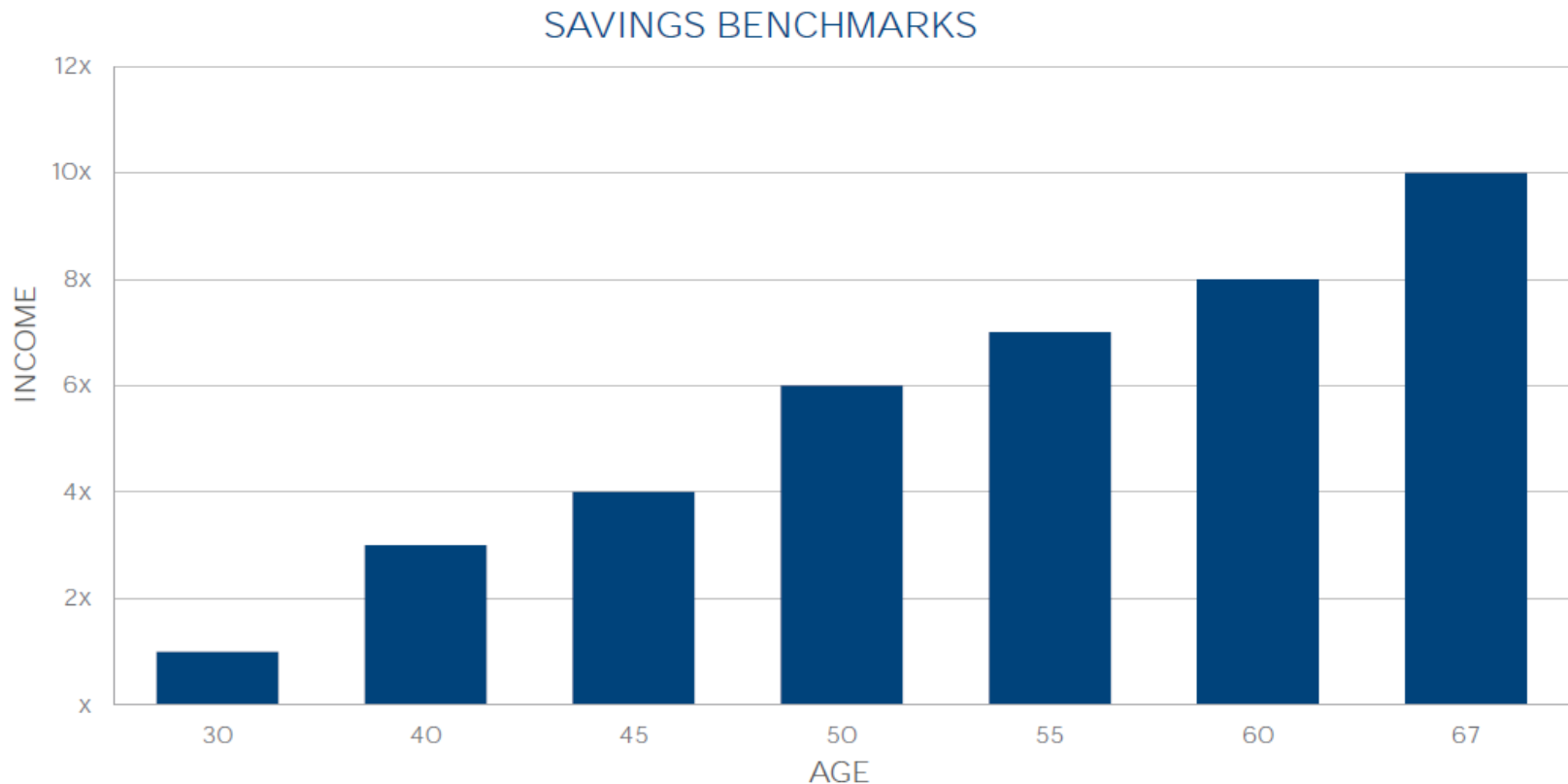
Why should I start now?

It is never too early to start saving and investing!



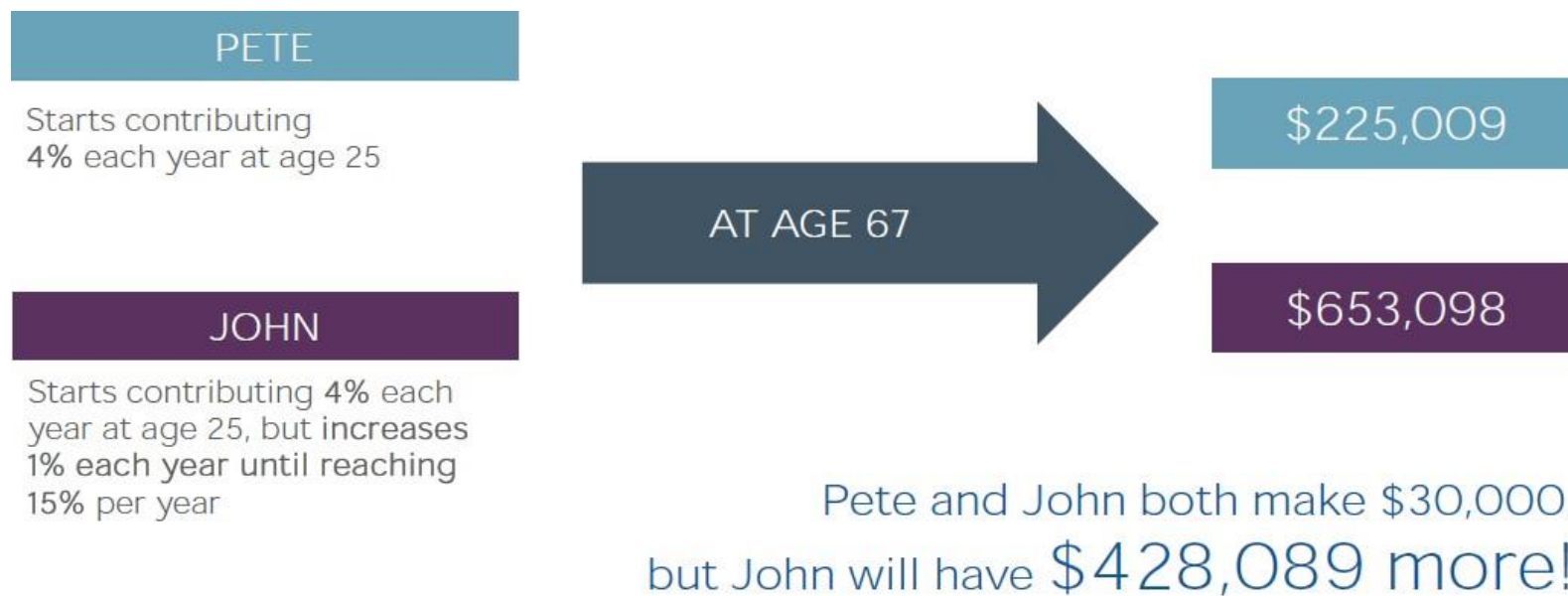
Am I on track for retirement?

Savings accumulation goals at different ages



Source: Fidelity Investments, How Much Do You Need to Retire? <https://www.fidelity.com/viewpoints/retirement/how-much-money-do-i-need-to-retire>.
This illustration assumes a replacement ratio of 45% (excluding Social Security and assuming no pension income)

Plan to increase your contributions



*This educational presentation is designed to illustrate the value of increasing deferral rates over a period of time. However, the projected returns shown are based on a fixed interest rate of 6%, compounded over time—this assumption does not consider possible declines in market cycles that would affect results of investments in your retirement plan. Assumptions: \$30,000 annual salary, contributions beginning at 4% made weekly, 6% rate of return, invests for 42 years until age of 67.

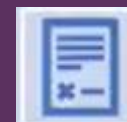
Basic Investing

ASSET ALLOCATION is the process of dividing your money across a variety of investment asset class options such as:

STOCKS (or equity investments)



BONDS (or fixed income investments)



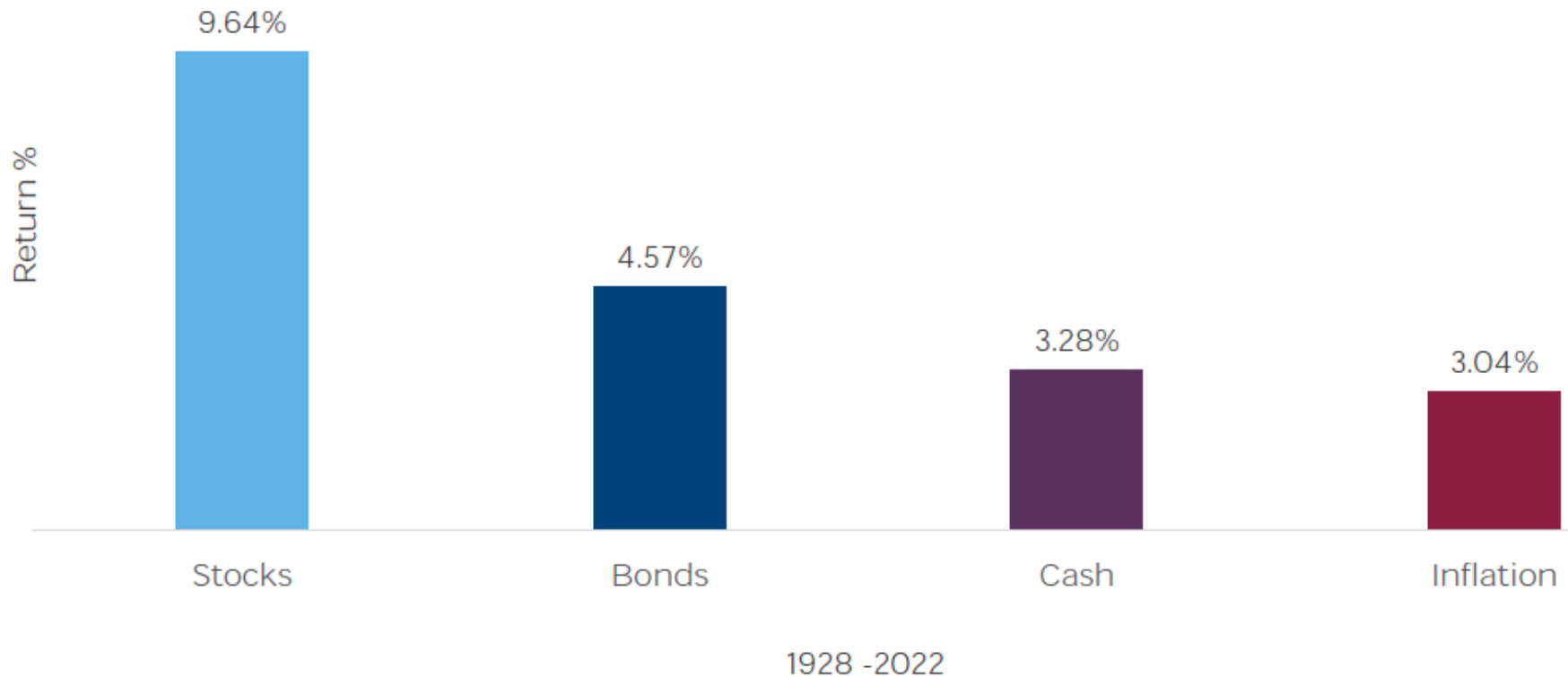
CASH (or stable value/money markets)



Basic Investing - continued

Historic Performance of Major Asset Classes

Over time, different asset classes have provided different rates of return.



What is a Mutual Fund?

Mutual funds let you pool your money with other investors to purchase stocks, bonds, and other securities.

- Pools money of multiple investors together to purchase investments (stocks, bonds, cash).
- Made up of multiple securities, which allows for diversification within an asset class.
- Each person owns shares of the overall fund based on the amount of money invested and the price per share of the fund.
- Net Asset Value (NAV) - The per-share value of a mutual fund. The fund is valued at close of business each day. The price per share will fluctuate over time.
- Most mutual funds will allow you to buy or sell your shares on any given day — however, there may be restrictions for frequent trading.



How are Mutual Funds managed?

ACTIVE MANAGEMENT

- Attempt by a fund manager to deliberately choose specific investments intended to perform better or be less risky than other investments.

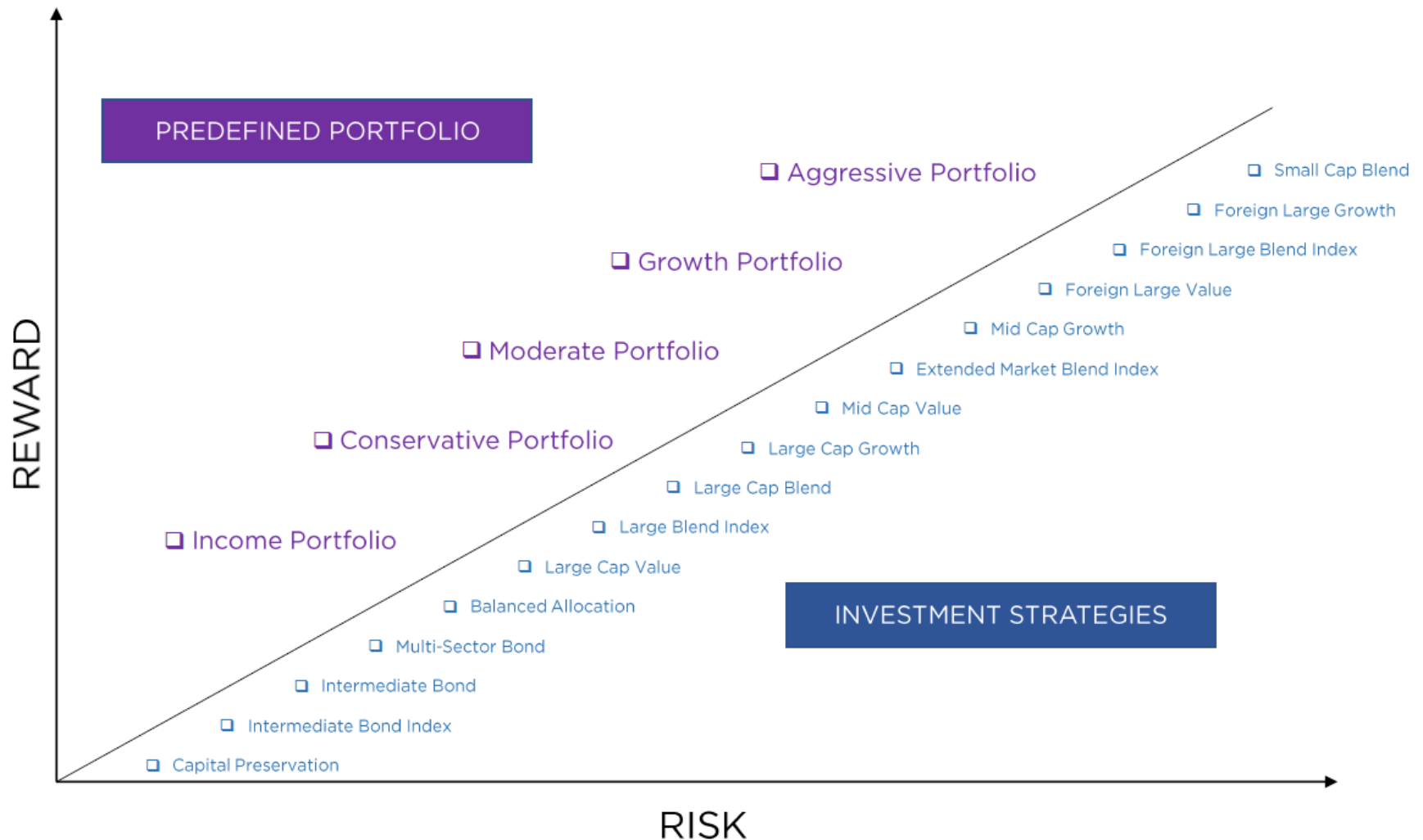
PASSIVE MANAGEMENT

- A fund whose investment securities are not chosen by a portfolio manager, but instead are automatically selected to match an index or part of the market.

Passively Managed funds have 'Index' in the Fund Name.

Risk vs. Reward

Investment Options



Why diversify?



Asset Class Returns – The importance of diversification

Period Ending 3.31.23 | Q1 23

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Q1 2023
Small-Cap Growth 29.09%	Fixed Income 7.84%	Mid-Cap Value 18.51%	Small-Cap Growth 43.30%	Mid-Cap Value 14.75%	Large-Cap Growth 5.67%	Small-Cap Value 31.74%	Large-Cap Growth 30.21%	Cash 1.87%	Large-Cap Growth 36.39%	Large-Cap Growth 38.49%	Mid-Cap Value 28.34%	Cash 1.46%	Large-Cap Growth 14.37%
Mid-Cap Growth 26.38%	Large-Cap Growth 2.64%	Small-Cap Value 18.05%	Mid-Cap Growth 35.74%	Large-Cap Value 13.45%	Fixed Income 0.55%	Mid-Cap Value 20.00%	International Equities 25.62%	Fixed Income 0.01%	Mid-Cap Growth 35.47%	Mid-Cap Growth 35.59%	Small-Cap Value 28.27%	Large-Cap Value -7.54%	Mid-Cap Growth 9.14%
Mid-Cap Value 24.75%	Large-Cap Value 0.39%	International Equities 17.90%	Small-Cap Value 34.52%	Large-Cap Growth 13.05%	Cash 0.05%	Large-Cap Value 17.34%	Mid-Cap Growth 25.27%	Large-Cap Growth -1.51%	Small-Cap Growth 28.48%	Small-Cap Growth 34.63%	Large-Cap Growth 27.60%	Mid-Cap Value -12.03%	International Equities 8.62%
Small-Cap Value 24.50%	Cash 0.10%	Large-Cap Value 17.51%	Large-Cap Growth 33.48%	Mid-Cap Growth 11.90%	Mid-Cap Growth -0.20%	Small-Cap Growth 11.32%	Small-Cap Growth 22.17%	Mid-Cap Growth -4.75%	Mid-Cap Value 27.06%	International Equities 8.28%	Large-Cap Value 25.16%	Fixed Income -13.01%	Small-Cap Growth 6.07%
Large-Cap Growth 16.71%	Mid-Cap Value -1.38%	Mid-Cap Growth 15.81%	Mid-Cap Value 33.46%	Fixed Income 5.97%	International Equities -0.39%	Mid-Cap Growth 7.33%	Large-Cap Value 13.66%	Large-Cap Value -8.27%	Large-Cap Value 26.54%	Fixed Income 7.51%	Mid-Cap Growth 12.73%	International Equities -14.01%	Fixed Income 2.96%
Large-Cap Value 15.51%	Mid-Cap Growth -1.65%	Large-Cap Growth 15.26%	Large-Cap Value 32.53%	Small-Cap Growth 5.60%	Small-Cap Growth -1.38%	Large-Cap Growth 7.08%	Mid-Cap Value 13.34%	Small-Cap Growth -9.31%	International Equities 22.66%	Mid-Cap Value 4.96%	International Equities 11.78%	Small-Cap Value -14.48%	Mid-Cap Value 1.32%
International Equities 8.21%	Small-Cap Growth -2.91%	Small-Cap Growth 14.59%	International Equities 23.29%	Small-Cap Value 4.22%	Large-Cap Value -3.83%	Fixed Income 2.65%	Small-Cap Value 7.84%	Mid-Cap Value -12.29%	Small-Cap Value 22.39%	Small-Cap Value 4.63%	Small-Cap Growth 2.83%	Small-Cap Growth -26.36%	Cash 1.07%
Fixed Income 5.89%	Small-Cap Value -5.50%	Fixed Income 4.22%	Cash 0.07%	Cash 0.03%	Mid-Cap Value -4.78%	International Equities 1.51%	Fixed Income 3.54%	Small-Cap Value -12.86%	Fixed Income 8.72%	Large-Cap Value 2.80%	Cash 0.05%	Mid-Cap Growth -26.72%	Large-Cap Value 1.01%
Cash 0.13%	International Equities -11.73%	Cash 0.11%	Fixed Income -2.02%	International Equities -4.48%	Small-Cap Value -7.47%	Cash 0.33%	Cash 0.86%	International Equities -13.36%	Cash 2.28%	Cash 0.67%	Fixed Income -1.54%	Large-Cap Growth -29.14%	Small-Cap Value -0.66%

Diversify with 11 Fund Families

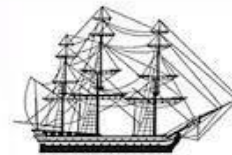
A's Benefits



T.RowePrice



BlackRock
Capital Investment Corporation™



Vanguard®



PIMCO
The Authority On Bonds™



J.P.Morgan
Asset Management

A's Benefits

100 Years of the - Dow Jones Industrial Average



Three key factors to investing

TIME:	How long will your money remain invested? When do you expect to begin using this money for living expenses and how long will you need to make it last?
GOALS:	Set achievable goals and understand what will have the biggest impact in helping you reach your savings goals. Are you on track?
RISK:	What can you tolerate as an investor? What does investment risk really mean?

Investment Selection Tools

There are several different ways to select your investment options. You can either:



Or



DO IT YOURSELF

PRESET INVESTMENT MODELS
(Portfolio Fund Options)

How do I decide what to invest in?

WHERE

- Diversify by the **“where”**
- You can diversify your portfolio by looking at what geographical areas the investments originate.
- Domestic or International

SIZE

- Diversify by the **“company size”**
- You can diversify your portfolio by looking at the size of the companies that funds invest in.
- Large, mid, or small

STYLE

- Diversify by the **“style”**
- You can diversify your portfolio by looking at the style of the investment funds.
 - Growth: increased stock price (typically don't pay dividends)
 - Value: “on sale” or under valued (typically do pay dividends)

Mutual Fund Performance and Expense



AAAA RETIREMENT FUND INVESTMENT PERFORMANCE


Investment Option Name / Type of Option	Ticker	Total Return as of 08/31/2023						
		1-Month	3-Month	Year to Date	1-year*	3-year*	5-year*	10-year*
Equity Funds								
MFS Value Fund R3 / Large Value	MEIHX	-2.22%	6.33%	2.27%	6.89%	9.87%	7.44%	9.27%
Benchmark: US Fund Large Value		-2.53%	7.51%	5.68%	8.97%	12.09%	7.08%	8.77%
Total annual operating expense: 0.80% (\$8.00 per \$1,000); website: mfs.com								
Vanguard Institutional Index I / S&P 500 Index	VINIX	-1.59%	8.27%	18.70%	15.91%	10.49%	11.09%	12.78%
Benchmark: S&P 500 TR USD		-1.59%	8.28%	18.73%	15.94%	10.52%	11.12%	12.81%
Total annual operating expense: 0.035% (\$0.35 per \$1,000); website: vanguard.com								
Fidelity Contrafund / Large Growth	FCNTX	-0.97%	9.38%	29.13%	23.17%	5.87%	10.74%	13.67%
Benchmark: US Fund Large Growth		-1.47%	8.58%	26.24%	17.72%	4.80%	9.86%	12.38%
Total annual operating expense: 0.55% (\$5.50 per \$1,000); website: fidelity.com								
JPMorgan Large Cap Growth R5 / Large Growth	JLGRX	-1.06%	9.48%	26.35%	20.96%	6.10%	14.88%	16.65%
Benchmark: US Fund Large Growth		-1.47%	8.58%	26.24%	17.72%	4.80%	9.86%	12.38%
Total annual operating expense: 0.54% (\$5.40 per \$1,000); website: jpmorganfunds.com								
JPMorgan Mid Cap Value Class R5 / Mid-Cap Value	JMVRX	-3.55%	7.90%	3.27%	4.13%	12.82%	5.72%	8.55%
Benchmark: US Fund Mid-Cap Value		-3.02%	9.66%	6.73%	8.16%	14.63%	6.33%	8.33%
Total annual operating expense: 0.75% (\$7.50 per \$1,000); website: jpmorganfunds.com								
Vanguard Extended Mkt Index Admiral / Mid Cap	VEXAX	-4.06%	10.06%	14.49%	8.42%	5.37%	5.20%	9.08%
Benchmark: US Fund Mid-Cap Blend		-2.69%	9.23%	9.21%	9.14%	10.83%	6.31%	8.40%
Total annual operating expense: 0.06% (\$0.60 per \$1,000); website: vanguard.com								

Investment Performance is distributed Monthly
to your designated email

Mutual Funds – What am I investing in?



Fidelity® Contrafund® FCNTX ★★★★★

 Morningstar Analyst Rating
Summary

USD | NAV as of Sep 08, 2023 | 1-Day Return as of Sep 08, 2023, |

Fidelity Contrafund's strong leadership keeps its massive asset base afloat and earns it a Morningstar Analyst Rating of Silver.

Total Assets

111.9 Bil

Adj. Expense Ratio ⓘ

0.550%


Expense Ratio

0.550%

Category

Large Growth

Investment Style

 Large Growth

Portfolio Holdings FCNTX

[More FCNTX Holdings >](#)

Current Portfolio Date

Jul 31, 2023

Equity Holdings

306

Bond Holdings

1

Other Holdings

56

% Assets in Top 10 Holdings

53.0

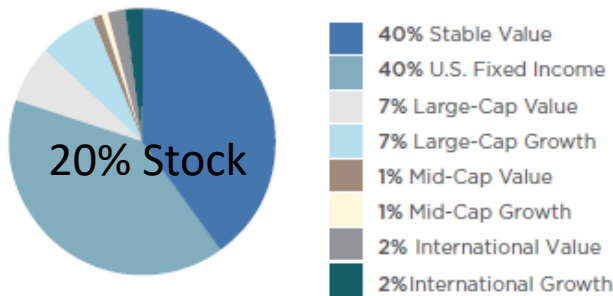
Top 10 Holdings	First Bought	% Portfolio Weight	Market Value USD	Sector
Meta Platforms Inc Class A	Apr 30, 2012	11.78	13,177,006,393	 Communication Services
Berkshire Hathaway Inc Class A	Dec 31, 2002	8.98	10,046,245,600	 Financial Services
Microsoft Corp	Oct 31, 2013	6.50	7,274,839,051	 Technology
Amazon.com Inc	Jun 30, 2007	5.79	6,472,467,442	 Consumer Cyclical
Apple Inc	Jun 30, 2003	4.81	5,377,114,477	 Technology
NVIDIA Corp	Mar 31, 2016	4.12	4,609,686,411	 Technology
UnitedHealth Group Inc	Jun 30, 2010	3.89	4,354,173,850	 Healthcare
Fidelity Revere Str Tr	Sep 30, 2004	2.91	3,257,896,907	 Cash and Equivalents
Alphabet Inc Class A	Oct 31, 2015	2.63	2,938,740,257	 Communication Services
Alphabet Inc Class C		2.25	2,517,337,718	 Communication Services

Click on the mutual fund in your account and a link will take you to that fund on Morningstar

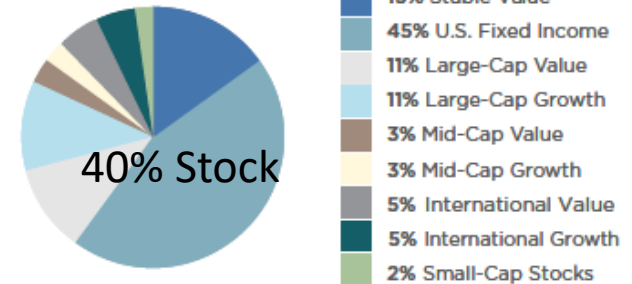
Portfolio Funds: as benchmark/risk guide



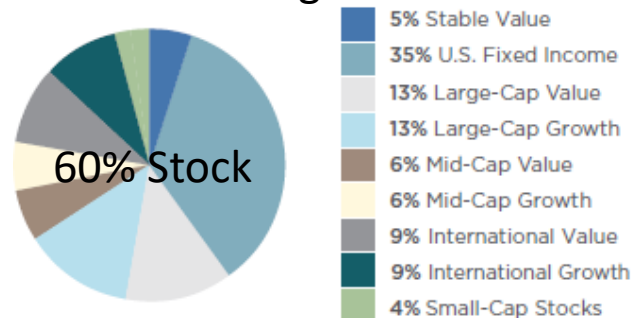
Income: Ages 66 & over



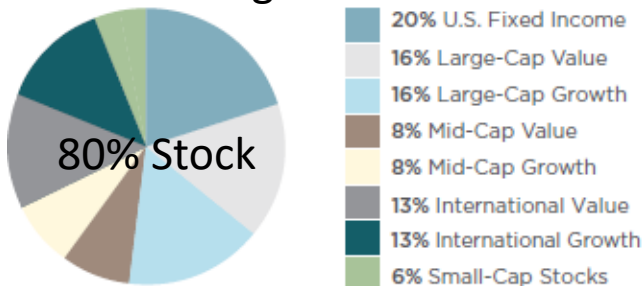
Conservative: Ages 56-65



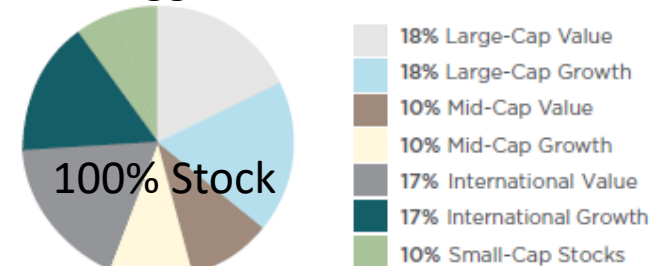
Moderate: Ages 46-55



Growth: Ages 36-45



Aggressive: 35 & under



9 Fund Families
Portfolios
Rebalanced in
January each year

Portfolio Fund - Questionnaire



INVESTOR PROFILE

1. How would you consider your level of experience as an investor? *(this question has no points)*
 - a. Very Experienced: investing for more than 20 years
 - b. Experienced: investing 10 to 20 years
 - c. Limited Experience: investing 5 to 10 years
 - d. Beginner: investing less than 5 years
2. When it comes to your retirement savings, which of the following best describes your situation?
 - a. My retirement account is my primary investment account for funding my retirement, and I plan on it remaining my primary investment account. **(0)**
 - b. My retirement account is my primary investment account for funding my retirement, but I expect to have additional accounts in the future. **(7)**
 - c. I have a moderate amount of additional money invested outside of my retirement account to help fund my retirement. **(12)**
 - d. I have significant additional assets invested outside of my retirement account which I expect to use to fund most of my retirement. **(20)**

INVESTING RISK TOLERANCE

3. Which of the following statements best describes your attitude about investing for your retirement account?
 - a. I would prefer to minimize the chance of a decline in value. **(0)**
 - b. I can bear an occasional short-term decline in value in order to potentially achieve a modest amount of long-term rewards. **(5)**
 - c. I am used to seeing some declines in account value in an attempt to seek a moderate amount of long-term rewards. **(10)**
 - d. I am willing to accept substantial short-term declines in value in order to seek high, long-term rewards. **(20)**
4. The maximum decline I could withstand in my retirement account before I would change my investments into a more conservative strategy would be:
 - a. I am not comfortable seeing a drop in my account value. **(0)**
 - b. 5% **(5)**
 - c. 10% **(10)**
 - d. 20% **(15)**
 - e. I am investing for the long term, and I would not become more conservative during any short-term declines in my account value. **(20)**

Portfolio Fund – Questionnaire



5. Inflation is the general increase in the price of goods and services over time — how much an item costs today compared to how much it will cost in the future. I can best describe my retirement account goal with respect to inflation through the following statement:

- a. Protect my retirement account balance, even if I do not keep up with inflation. (0)
- b. Keep up with inflation, even if I experience some declines in my retirement account from time to time. (7)
- c. Outpace inflation and experience an occasional significant decline in my retirement account from time to time. (10)
- d. Significantly outpace inflation, even if I experience several sharp declines in my retirement account from time to time. (20)

YOUR RISK TOTAL

INVESTING TIME HORIZON

6. Choose the number of years that most closely matches the timeframe when you expect to start using the money in your retirement account.

- a. Less than one year (0)
- b. One to five years (5)
- c. Six to ten years (10)
- d. Eleven to fifteen years (15)
- e. More than fifteen years (20)

7. Once you begin withdrawing money from your investment accounts, how long do you expect the withdrawals to last?

- a. I expect to take a lump sum distribution and not reinvest the money in another investment account. (0)
- b. One to five years (5)
- c. Six to ten years (10)
- d. 11 to 15 years (15)
- e. More than 15 years (20)

YOUR TIME HORIZON TOTAL

Portfolio Fund – Your Risk tolerance score

WHAT DOES YOUR SCORE TELL YOU?

Your score will help you determine the right investment strategy. The risk spectrum is divided into six ranges, and the timeline consists of five ranges. To determine the appropriate risk tolerance, simply find and match your risk total and your time horizon total on the matrix chart below.

RISK SCORE	TIME HORIZON SCORE				
	1-5	6-15	16-25	26-30	31-40
0-22	Income	Income	Income	Income	Income
23-29	Income	Conservative	Conservative	Conservative	Conservative
30-34	Income	Conservative	Moderate	Moderate	Moderate
34-47	Income	Conservative	Moderate	Moderate	Growth
48-64	Conservative	Moderate	Moderate	Growth	Growth
65-80	Conservative	Moderate	Growth	Aggressive	Aggressive



CAPTRUST

YOUR INVESTMENT STRATEGY

This material is a tool to assist plan participants in assessing the level of risk tolerable to them. It is not a solicitation to invest in any particular security or investment strategy. CAPTRUST does not render legal, accounting, or tax advice.

Online Investment Tools available to you



Portal Access & Security Requirements

Online: www.aaaabenefits.com, and then click 'Login' under Member Retirement Access

A screenshot of a web browser displaying the 4A's Benefits website. The browser's address bar shows 'aaaabenefits.com/content/'. The website's header includes the 4A's Benefits logo and a navigation menu with links: Home, Retirement Plans, Health & Group Insurance, Business Insurance, About 4A's Benefits, and Contact Us. The main content area features a large teal banner with the word 'SERVICE' in large white letters, followed by the text 'Personal service dedicated to answering questions related to your business.' To the right of the banner, there are two sections. The top section is titled 'Member Retirement Access' and contains the text 'Login to manage your Retirement Account' and a blue 'LOGIN' button. A large blue arrow points to this 'LOGIN' button. The bottom section is titled 'Group Insurance Online Enrollment' and contains the text 'For employee enrollment and access to your group insurance coverage.' and a blue 'LOGIN' button.

Online Investment Tools available to you

Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled.

For Customer Service, email comments to: [Customer Service](#) or call 704-501-4411

**Welcome To AAAA
Benefits, Inc.**

User ID *

Password *

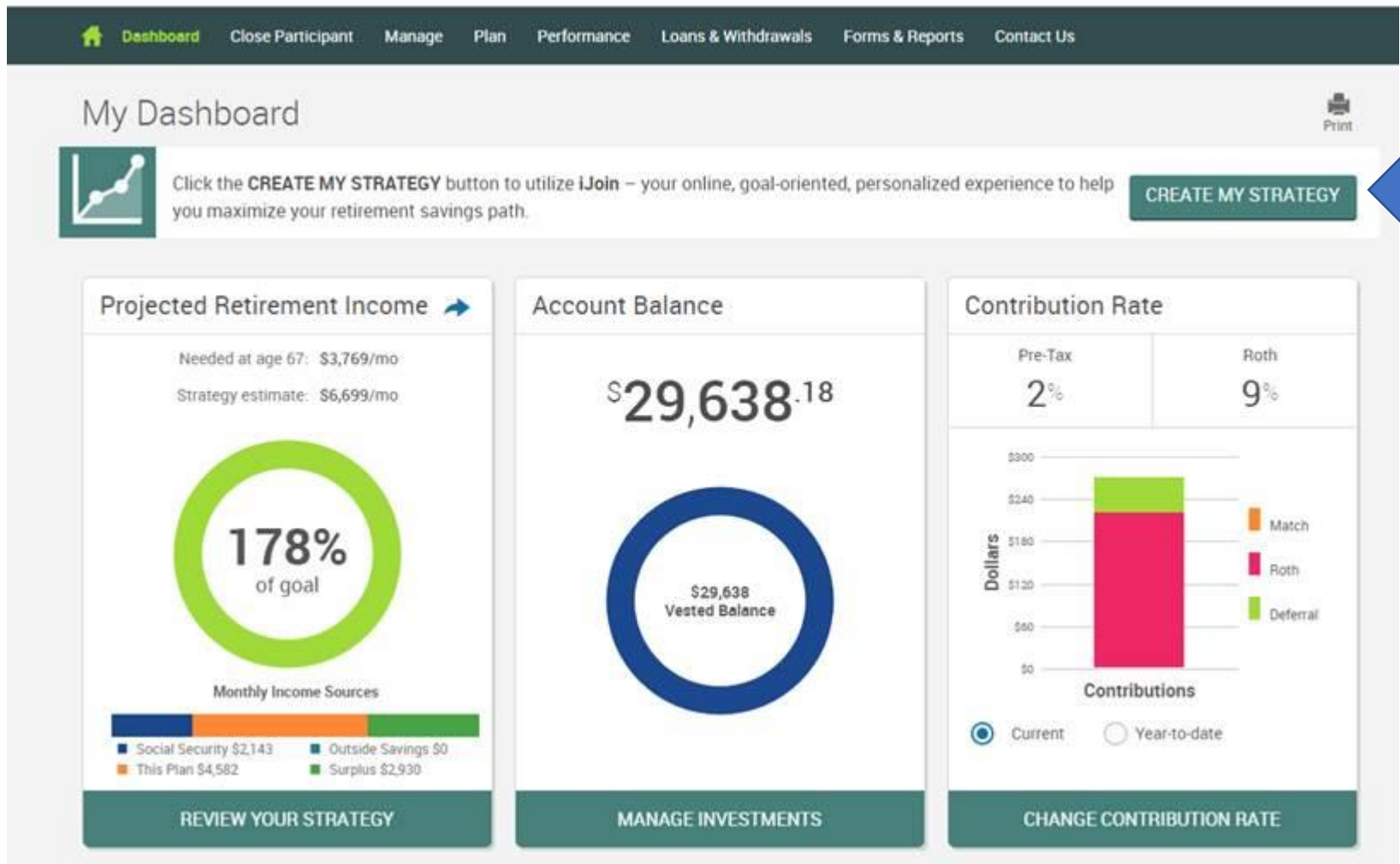
[Forgot User ID or Password?](#)

Participant ▼

Note: The Password is case sensitive. If you fail to login three consecutive times your account could be disabled.

LOGIN

iJoin – Model Your Retirement



iJoin[®] On-Track Enrollment ✕

You are leaving this website to enter the iJoin[®] On-Track retirement readiness experience where you will have to opportunity to quickly and easily make informed savings and investment decisions.

To continue, click "I agree" and press "Continue". Press 'Cancel' to return to the prior page.

☒ I agree

CANCEL

CONTINUE

iJoin – Model Your Contributions

Your Retirement Snapshot

New Employee, your current investment election is displayed below.

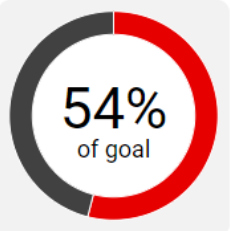
This investment election and your current contribution rate is projected to provide the following income at retirement age. In the next step you can modify other factors to see how they impact your projection.

Your Investment Election

[2-Conservative Portfolio](#)

Estimated Return: 4.8%
This is an estimate of long term portfolio growth generated using forecasting data for your actual fund selections or similar fund selections. This is only an estimate and is not a guaranteed indicator of future portfolio performance.
[Select a different investment option](#)

Your Projected Income Goal



54%
of goal


Needed at age 68:
\$3,687/mo.
Current estimate:
\$2,013/mo.
(not guaranteed)


Monthly Income Sources


Current Contribution Rates


0%
Pre-Tax

0%
Post-Tax (Roth)

 Social Security \$2,013

 This Plan \$0

 Outside Savings \$0

 Shortfall **\$1,675**

BACK

CONTINUE



iJoin – Model Your Contributions

Improve Your Path To Success



Needed at age 68:
\$3,687/mo.

Strategy estimate:
\$2,998/mo..
(not guaranteed)

Monthly Income Sources



i [Click for quick tips on reducing a shortfall](#)


Increase Your Contribution Rates

Pre-Tax: − 3% +

Post-Tax (Roth): 3%

Contribution Type: Percentage ☒ Fixed Dollar

\$115 estimated impact to current bi-weekly paycheck

✓ Employer Match Optimized! 

This contribution amount will ensure you receive the maximum employer match.

Consider Adjusting These

Amount Needed: \$ 3,687.00
(per month in retirement)

Retirement Age: 68

Selected Investment Portfolio:

2- Conservative Portfolio

Estimated Return: 4.8% (not guaranteed)

Select a different investment option

BACK

CONTINUE

Participant chose 3% Pre-Tax PLUS 3% Post Tax Contributions up from 0%

iJoin – Contributions Affect Your Goal

Improve Your Path To Success

Your Projected Income Goal

99%
of goal

Needed at age 68:
\$3,687/mo.
Strategy estimate:
\$3,655/mo..
(not guaranteed)

Monthly Income Sources

Social Security \$2,013

Outside Savings \$0

This Plan \$1,642

Shortfall \$32

Click for quick tips on reducing a shortfall

Increase Your Contribution Rates

Pre-Tax:

-

 6%

+

Post-Tax (Roth):

-

 4%

+

Contribution Type: Percentage ☒ Fixed Dollar

\$192

estimated impact
to current bi-weekly paycheck

✓

Employer Match Optimized!

This contribution amount will ensure you receive
the maximum employer match.

Consider Adjusting These

Amount Needed:
(per month in retirement)

\$ 3,687.00

Retirement Age:

-

 68

+

Selected Investment Portfolio:

[2- Conservative Portfolio](#)

Estimated Return: 4.8% (not guaranteed)

[Select a different investment option](#)

BACK

CONTINUE

Participant moved contributions higher to see the results

34

iJoin – Changing your Investment portfolio **As** Benefits

Improve Your Path To Success

Your Projected Income Goal

98%

of goal

Needed at age 68:
\$3,687/mo.

Strategy estimate:
\$3,614/mo..
(not guaranteed)

Monthly Income Sources

Social Security \$2,013

This Plan \$1,601

Outside Savings \$0

Shortfall \$73

Click for quick tips on reducing a shortfall

Increase Your Contribution Rates

Consider Adjusting These

Pre-Tax:

-

3%

+

Post-Tax (Roth):

-

3%

+

Contribution Type: Percentage ☐ Fixed Dollar ☐

\$115

estimated impact
to current bi-weekly paycheck

✓

Employer Match Optimized!

This contribution amount will ensure you receive
the maximum employer match.

Amount Needed:
(per month in retirement)

\$ 3,687.00

Retirement Age:

-

68

+

Selected Investment Portfolio:

4- Growth Portfolio

Estimated Return: 6.9% (not guaranteed)

Select a different investment option

BACK

CONTINUE


Participant changed to lower contribution and changed Investment selection to higher risk

Find a strategy

- Develop a risk profile – Portfolio Funds or Custom
- Stay with long term strategy
 - Start early – invest as much as you can
 - Raise your contribution 1% or more per year
 - Remember there is a 10% penalty PLUS income tax for early withdrawals before age 59.5 – on pre-tax contributions
- Consider your investment time horizon
- Research your longevity after retirement age
- Review contributions each year – Are you maxing out yet?
- Review your strategy at the time of personal change
- Be active in the management of your account
- Your goal is financial independence in retirement

Guided by Good

401(k) Plan Overview
& Basic Investing
Insights
Presentation

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October 2023

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Managing your account

- www.4asbenefits.com
- Online enrollment
- Change investment elections
- Change contributions
- Check your personal rate of return
- Download prospectuses of the Mutual Funds
- Link to Morningstar.com from each Mutual fund
- Rollover balances on other 401(k) accounts
- **Having trouble? Call Customer Service: 704-501-4411**
Or email: comments@4asbenefits.com


CAPTRUST Webinars are held quarterly

- **Final quarterly webinar for 2023 is scheduled for Wed, Dec. 6th, at 2pm EST:**
<https://register.gotowebinar.com/register/8918035887469819994>

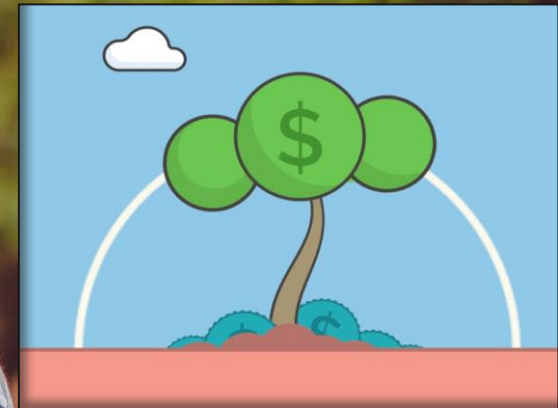
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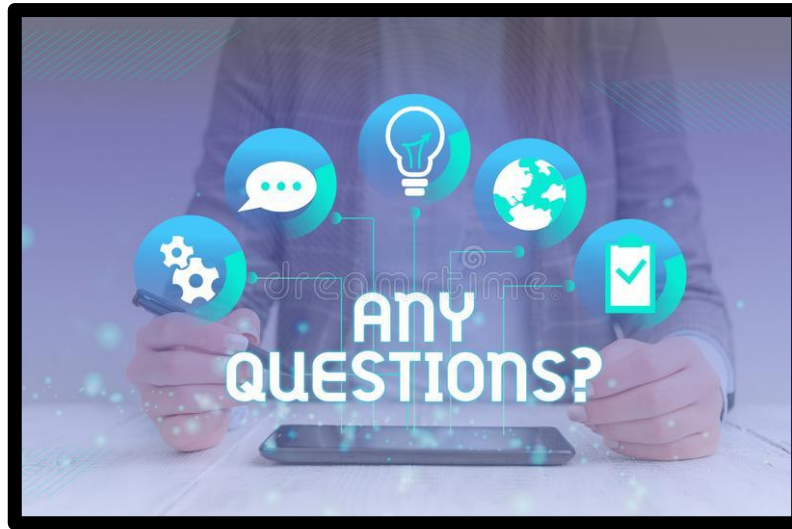
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Presentation

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Start today.
Plant your own
seed for
retirement.





THANK YOU FOR ATTENDING

Paul Corkery

pcorkery@4asbenefits.com

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Appendix:

The Core Investment Options

Morley Stable Value Fund

- Fund seeks to provide preservation of principal, stability, and consistency of returns
- Invests primarily in high-quality, low-risk corporate and government bonds
- Low risk, low yield

MetWest Total Return Bond Fund



- Fund attempts to maximize total return over the long term through fixed income securities and bonds
- Invests domestically and internationally
- Exposure to gov't and corporate bonds of varying maturities

			High	Quality
			Med	
			Low	
Ltd	Mod	Ext		
Interest-Rate Sensitivity				

PIMCO Multi-Sector Bond Fund



- Fund attempts to maximize current income
- Invests in multi-sector fixed Income Instruments of varying maturities
- Up to 50% of total assets in high yield securities rated below investment grade

Vanguard Total Bond Market Index Fund (VBTLX)

- This fund is designed to provide broad exposure to U.S. investment-grade bonds.
- Reflecting this goal, the fund invests in U.S. Treasuries and mortgage-backed securities of all maturities (short-, intermediate-, and long-term issues).
- Because the fund invests in several segments and maturities of the fixed income market, investors may consider the fund their core bond holding

			Large
			Mid
			Small
Value	Blend	Growth	

Vanguard Wellington Admiral

- Fund seeks to provide long-term capital appreciation and reasonable current income
- Invests 60% to 70% of assets in common stocks and the remainder in bonds
- Not included in the Portfolio Funds

			Large
			Mid
			Small
Value	Blend	Growth	

MFS Value Fund

- Fund seeks long-term capital appreciation and current income (dividends)
- Invests primarily in large company stocks which are believed to be undervalued compared to their perceived worth

			Large
			Mid
			Small
Value	Blend	Growth	

Vanguard Institutional Index

- Fund seeks to track the performance of a benchmark index that measures the return of large-capitalization stocks
- Invests in the same companies which compose the S&P 500
- Not included in the Portfolio Funds

			Large
			Mid
			Small
Value	Blend	Growth	

Fidelity Contrafund

- Fund seeks capital appreciation using fundamental analysis of each company's financial condition, industry position, and market and economic conditions
- Invests in large & mid cap stocks that are undervalued or out of favor with the general market
- Not included in the Portfolio Funds

			Large
			Mid
			Small
Value	Blend	Growth	

T. Rowe Price Growth Stock

- Fund seeks long-term growth of capital and increasing dividend income
- Invests in large cap, domestic stocks with the potential to pay dividends

			Large
			Mid
			Small
Value	Blend	Growth	

JP Morgan Mid-Cap Value

- Fund seeks long-term capital appreciation by investing primarily in medium-sized domestic companies
- Some large company domestic stock

			Large
			Mid
			Small
Value	Blend	Growth	

BlackRock Mid-Cap Growth

- Fund seeks long-term capital appreciation
- Invests in medium-sized U.S. companies with above average growth potential
- May have some exposure in certain sectors

			Large
			Mid
			Small
Value	Blend	Growth	

Dodge & Cox International

- Fund seeks long-term growth of principal and income (dividends)
- Invests primarily in stocks of companies outside the U.S.
- Seeks investments temporarily undervalued by the stock market, but have favorable long-term growth

			Large
			Mid
			Small
Value	Blend	Growth	

Vanguard Total International Stock Index

- Broad exposure to international equities
- Invests in 5,000 companies in developed and emerging markets
- Index fund has lower expense ratio
- Not included in the Portfolio Funds

			Large
			Mid
			Small
Value	Blend	Growth	

American Funds EuroPacific Growth



- Fund seeks long-term capital growth
- Invests in common stocks of issuers in Europe and the Pacific Basin
- Exposure to emerging markets

			Large
			Mid
			Small
Value	Blend	Growth	

Vanguard Extended Market Index

- Tracks all U.S. Stocks not included in the S&P 500
- Can be paired with Vanguard S&P 500 fund to capture full U.S. market
- Index fund has lower expense ratio
- Not included in the Portfolio Funds

			Large
			Mid
			Small
Value	Blend	Growth	

T. Rowe Price Small Cap

- Fund seeks to provide long-term capital growth by investing primarily in stocks of small companies
- Well diversified
- Tracks Russell 2000 Index

			Large
			Mid
			Small
Value	Blend	Growth	