

Invest in your future

Get to know your employer's 401(k)/457 plan today!



Our objectives today

Through this workshop, we will help you:

- See why a 401(k) or 457 plan is an important part of your overall retirement plan
- Determine how you want to live beyond your career years
- Understand what a 457 and 401(k) are
- Begin planning your future today



Investing involves market risk, including possible loss of principal. There is no guarantee that fund, investment option or portfolio objectives will be met nor that any investment strategy, including asset allocation and diversification, will generate a profit or avoid losses, especially in a down market. Actual investment results will vary, depending on your investment and market experience.

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Target date funds are managed to become more conservative as the year in the fund's name approaches. There is no guarantee that lifestyle or target date fund objectives will be met or provide enough income at or through retirement. These funds invest in other funds; therefore, in addition to the fund's charges and expenses, an investor indirectly pays a proportionate share of the underlying funds' charges and expenses.

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How do you plan to enjoy your retirement?

Your income needs may be affected by:



Where you live

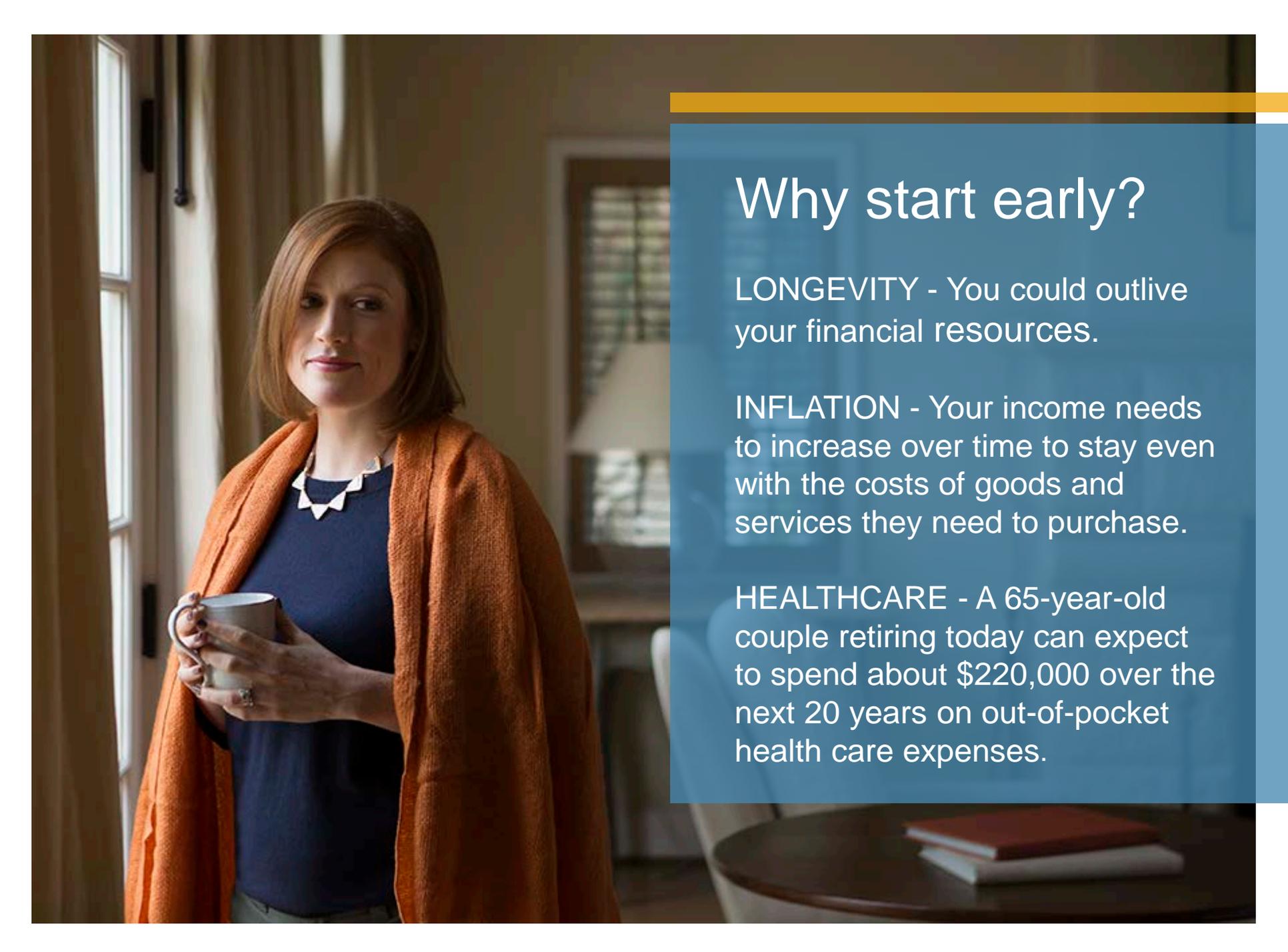


Leisure activities



Family support





Why start early?

LONGEVITY - You could outlive your financial resources.

INFLATION - Your income needs to increase over time to stay even with the costs of goods and services they need to purchase.

HEALTHCARE - A 65-year-old couple retiring today can expect to spend about \$220,000 over the next 20 years on out-of-pocket health care expenses.

How much income will you need?



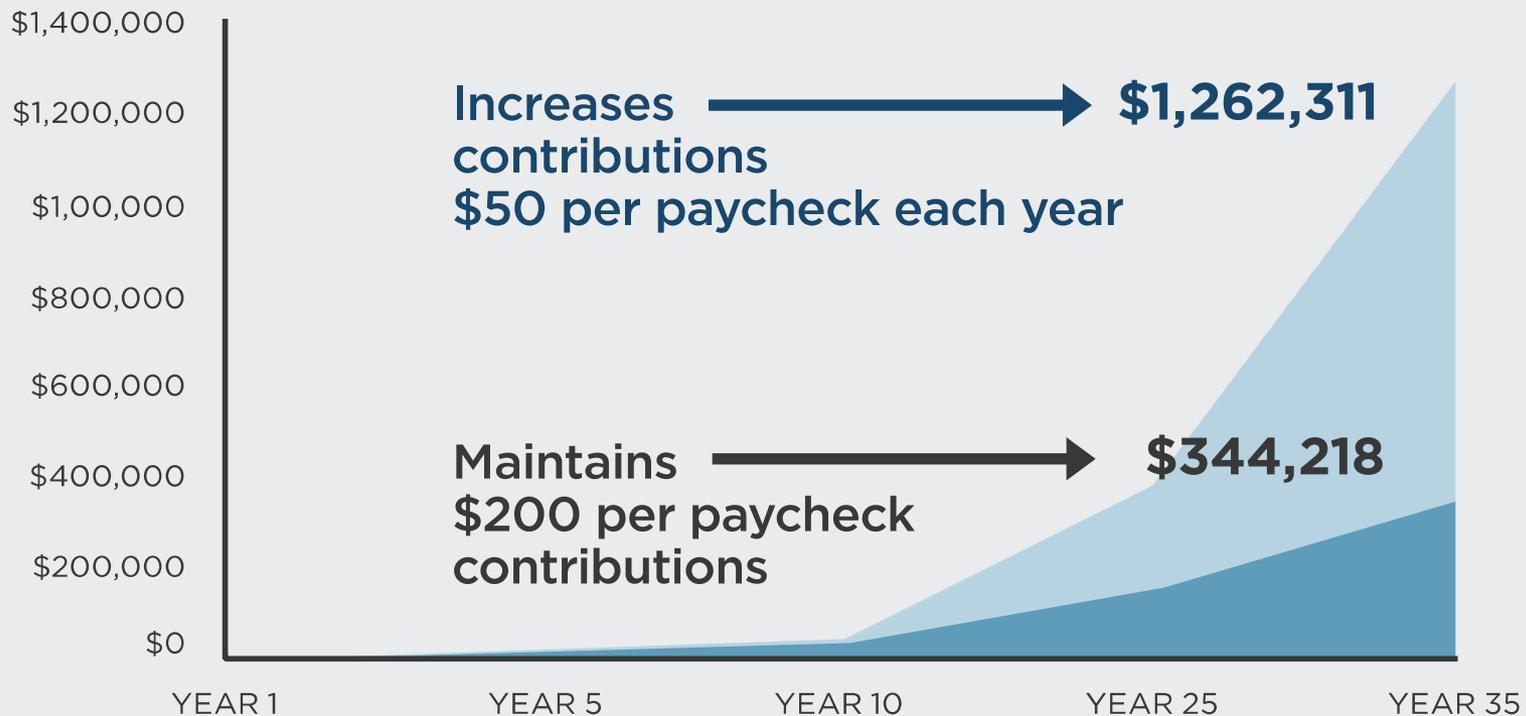
You have time. So use it.

ASHLEY	COURTNEY	MICHAEL
Starts at age 21	Starts at age 21	Starts at age 35
Stops at age 35	Stops at age 67	Stops at age 67
Contributes for 14 yrs.	Contributes for 46 yrs.	Contributes for 32 yrs.
\$230/month	\$230/month	\$230/month
7% hypothetical growth rate	7% hypothetical growth rate	7% hypothetical growth rate
Total contribution = \$42,000 Age 67 \$611,000	Total contribution = \$138,000 Age 67 \$953,000	Total contribution = \$96,000 Age 67 \$343,000

This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a \$30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. Interest compounded annually based on weekly contributions.

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Small increases can make a difference



Starting off with \$200 contributions

This illustration is a hypothetical compounding example that assumes monthly deferrals (for 35 years) at a 7 percent annual effective rate of return. It illustrates the principle of time and compounding. It is not intended to predict or project the investment results of any specific investment. Investment returns are not guaranteed and will vary depending on investments and market experience. If fees, taxes and expenses were reflected, the hypothetical returns would be less.

Which Plan is right for you?

Plan types

	401(k) Plan	457(b) Plan
Penalty-free withdrawals	Age 59½ or upon separation from service at age 55 or older	Upon separation from service at any age
In-service withdrawals	Hardship* or plan loan	Unforeseeable Emergency* or plan loan
Pre-tax contributions and tax-deferred growth	Yes	Yes

* As defined in the Plan Document.

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Which Plan is right for you?

401(k) Plan and 457 Plan Contribution Limits

Tax Year	401(k) Annual Limit	457 Annual Limit	401(k) Age-Based Limit	457 Age-Based Limit	Total
2016	\$18,000	\$18,000	\$6,000	\$6,000	\$36,000 (under age 50)* \$48,000 (age 50 or older)

*The total 457 limit may be higher if Traditional Catch-Up is utilized

Which Plan is right for you?

Pre-tax or Roth after-tax?

You may want to consider making Roth 401(k) 457 contributions if you:

- desire tax free income in retirement,
- need tax planning flexibility in retirement,
- are looking for an estate planning tool,
- are unable to contribute to a Roth IRA because of your income.

Which Plan is right for you?

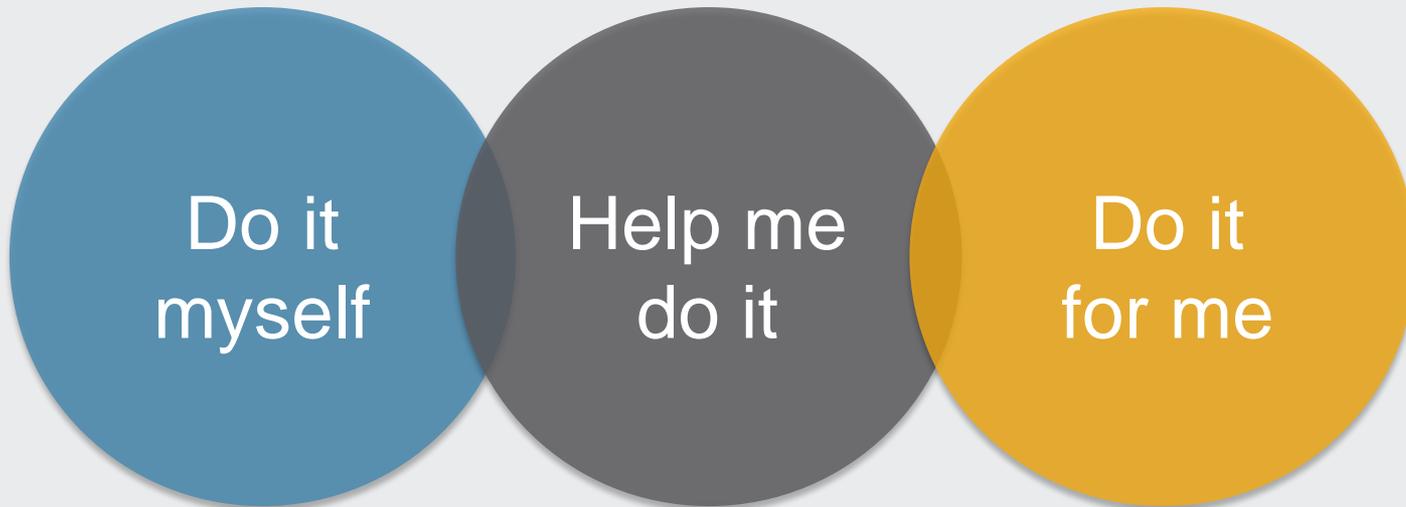
	Pre-tax 457 Plan	Roth 457 Plan with a 15 percent tax bracket at contribution	Roth 457 Plan with a 25 percent tax bracket at contribution	Roth 457 Plan with a 35 percent tax bracket at contribution
Single contribution	\$10,000	\$10,000	\$10,000	\$10,000
Less federal taxes paid on contribution	\$0	\$1,500	\$2,500	\$3,500
Net total contribution	\$10,000	\$8,500	\$7,500	\$6,500
Value in 20 years	\$46,610	\$39,618	\$34,957	\$30,296
Less federal taxes at distribution (assuming 25 percent tax bracket at distribution)	\$11,652	\$0	\$0	\$0
Net distribution	\$34,957	\$39,618	\$34,957	\$30,296

These examples are hypothetical in nature and assume a 25 percent tax bracket at distribution. It also assumes that the retirement plan's value earns an average total return of 8 percent compounded annually. Investment return is not guaranteed and will vary depending upon the investments and market experience.

A single contribution of \$10,000 will be worth the same in 20 years if the tax bracket remains the same. However, if future tax rate is greater, the amount distributed from the Roth account could be greater than the pre-tax amount distributed from the traditional (pre-tax) 457 account.

How do you want to build your portfolio?

Consider these three approaches:



Do it myself.

Mix and match from our Core Investment Fund Options.

CORE INVESTMENT FUND OPTIONS	
Managed Funds (Active Management)	Index Funds (Passive Management)
Stocks	
Small Cap Fund	Small Cap Index Fund
International Fund	International Index Fund
Mid Cap Fund	Mid Cap Index Fund
Large Cap Fund	Large Cap Index Fund
Socially Responsible Fund	
Diversified Real Return	
Diversified Real Return Fund	
Bonds	
Bond Fund	Bond Index Fund
Short-Term Investments	
Short Term Investment Fund	
Short Term Investment Fund -CASH	

Investing involves market risk, including possible loss of principal. Actual results will vary, depending on your investment and market experience.

International investing involves additional risks including currency fluctuations, political instability and foreign regulations.

Small company funds involve increased risk and volatility.

Bond funds are subject to the same credit, inflation and interest rate risk as the underlying bonds.

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Before investing, carefully consider each fund's investment objectives, risks, charges and expenses. Fund Fact Sheets may be downloaded from savingsplusnow.com or requested by calling (855) 616-4776.

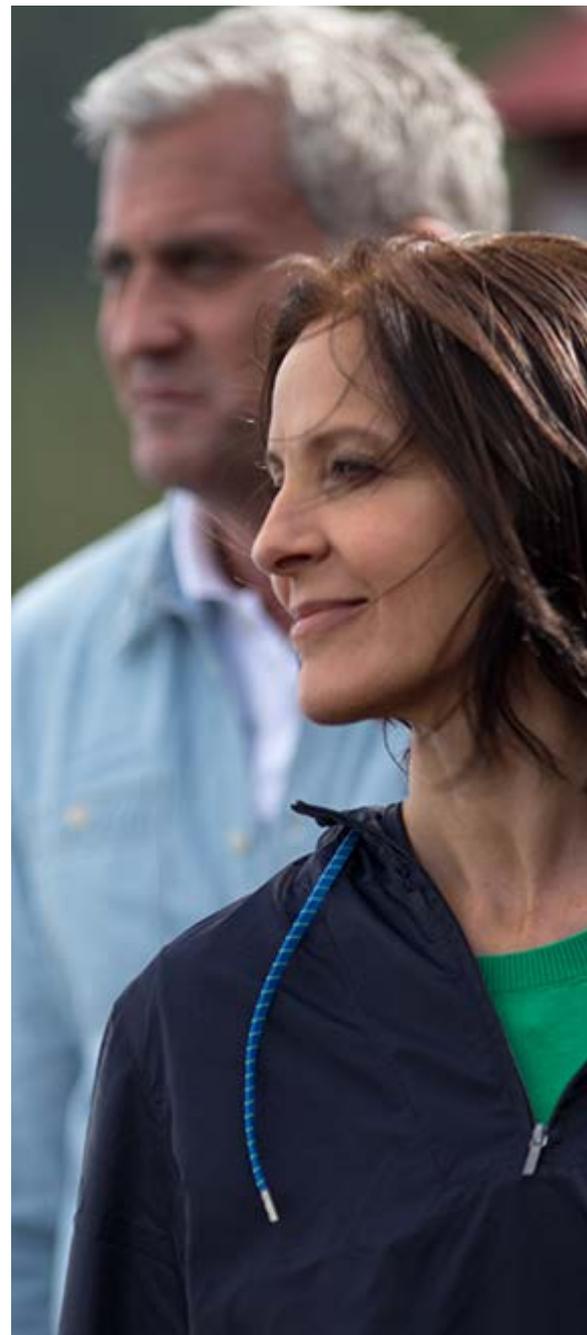
Help me do it.

Select a target date fund closest to the year you plan to start taking withdrawals.

- Target Date Fund – 2060
- Target Date Fund – 2055
- Target Date Fund – 2050
- Target Date Fund – 2045
- Target Date Fund – 2040
- Target Date Fund – 2035
- Target Date Fund – 2030
- Target Date Fund – 2025
- Target Date Fund – 2020
- Target Date Fund – 2015
- Target Date Fund – Income

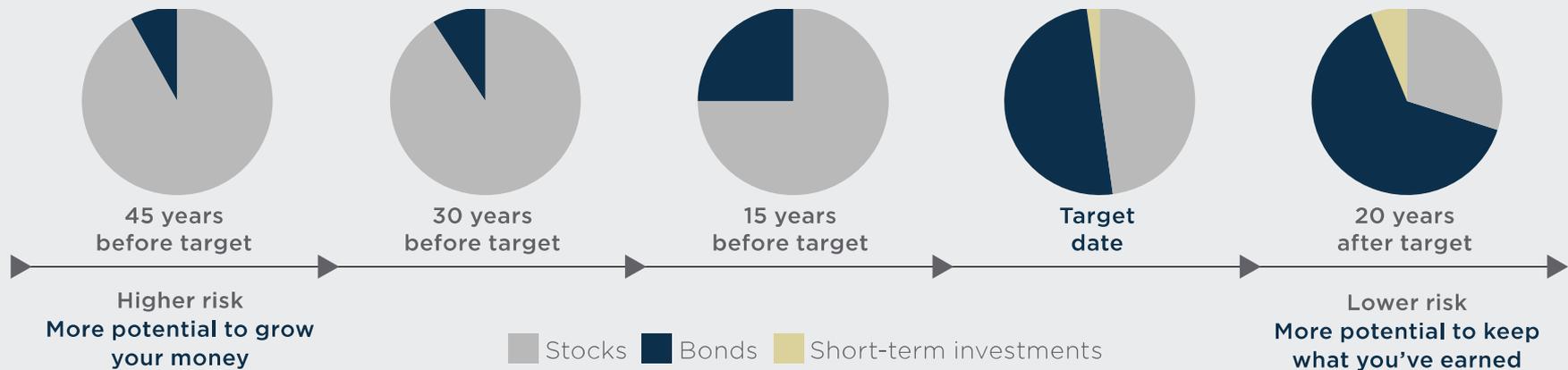
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How a Target Date fund works

- Each fund invests in a professionally selected mix of investments tailored for investors who plan to retire close to the target date designated in the fund's name.
- An assumed age 62 distribution date assumed is used.
- Over time, the fund automatically becomes more conservative with a focus on income and preservation of capital rather than potential for higher growth.



Principal value in the fund is not guaranteed at any time, including the target date.

Act now!

Waiting is not an option.
Enroll in your employer's plan today.



Call us at (855) 616-4776



Logon to your account at SavingsPlusNow.com



Or, Contact your employer's plan provider

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