

YOUR GUIDE TO RETIREMENT EDUCATION



The Payroll Company | 401(K)

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Your Complete Guide to Retirement Planning

Saving for retirement can be somewhat confusing for plan participants – but it doesn't have to be. Within this brochure you will find a library of presentations and resources specifically designed to educate employees, and to help them feel more comfortable with where they are at in the process.

All presentations and materials offered can be customized to meet the specific needs of the client. We believe every interaction is an opportunity to encourage participants to take positive steps, to help them to make sensible choices, and to motivate them to take control of their financial future. We are here to help every step of the way.



Your Retirement Plan – Let's Get Started!



Intro to your Retirement Plan is a basic 401(k) educational presentation customized for participants who are recently eligible to enroll into a retirement plan, and it can also be used for current participants who could use a refresher course. Topics participants can expect to discuss:

- Importance of saving for retirement
- Explanation of contribution types, Pre-tax versus Roth and how to choose between the two
- Overview of investment options available in the plan
- Review of specific plan features
- Emphasis on dollar cost averaging and compounding interest, and how they can significantly impact an account balance
- Instructions and steps on how-to enroll

Goal: Familiarize participants with the basics of saving for retirement, emphasize the importance of participating, educate them on specific plan features, and provide instructions on how to enroll.

Investing Made Easy



Investing 101 is an informative presentation on the fundamentals and basics of investing for retirement. This presentation can be a valuable step toward increasing participants' financial knowledge. With this presentation, learn more about:

- General terms, including stocks, bonds, mutual funds, asset allocation, and investment styles, including how they apply to a retirement plan
- All options available within the plan
- General explanation of indices, such as Dow, S&P, NASDAQ, and how they may affect account performance and investment selection
- A review of general investment terms commonly used in the investment world, such as Bull versus Bear markets, compounding interest, dollar cost averaging, and more
- Ways correct asset allocation can significantly strengthen retirement health

Goal: Build a general basis of understanding how investing for retirement works, and emphasize the importance of investing correctly according to one's own goals and criteria.

Roth vs. Pre-Tax Which Option is Best for Me?



This presentation is available for participants in plans that offer the Roth deferral feature or when the Roth feature is first added to the plan design. During this presentation, expect to:

- Compare differences between Roth and Traditional contributions
- Examine the benefits, as well as things to consider when choosing between Roth and Pre-tax contributions
- Review a summary of tax information for both
- Compare examples of take-home-pay scenarios when making contributions on a Roth versus Pre-tax basis

Goal: Help participants to understand the key differences and benefits of each contribution type, and emphasize the importance of deferring—regardless of which type. Also illustrate the benefit of starting early as opposed to waiting.

The Importance of Asset Allocation



New and experienced investors often confuse their investment strategy. In this presentation, participants will learn how to design their portfolio using the options available in the plan by using proper asset allocation. Learn how to avoid costly mistakes, as well as:

- See the differences between diversification and asset allocation
- Define portfolio risk tolerance, time horizon, and retirement goals
- View illustrations of asset allocation strategies

Goal: Leave participants feeling more comfortable with investment options within their plan, and the confidence to select an appropriate mix of funds or investment products for their personal needs.

How to (strategically) Handle Market Volatility



During times of uncertainty and volatility in the markets, learn how to avoid panic and rash decisions and stay on target with a retirement objective. In this presentation, participants will:

- Understand the concepts of dollar cost averaging and market timing and how to apply them
- Recognize the importance behind combating the urge to trade funds on emotion only
- Discover how and why current market conditions, strategies, and related current events can affect investment portfolios
- Find out how making right or wrong decisions regarding the investments in a portfolio can affect an account in the future

Goal: Help participants fully understand the “ups and downs” of our markets and the effects certain economic factors and performance have both directly and indirectly on a retirement account.

Understanding Your Online Account



Technology at TPC allows for a simple, quick, and easy retirement planning experience. During this presentation, participants will:

- Learn how to access their account
- Find ways to navigate the website
- See how to find valuable information and research investment options
- Process investment transactions for current funds in an account
- Adjust future investment election allocations
- Discover how to receive account balances by email or text message
- Give instructions on how to change contribution amounts and enroll online (if applicable)

Goal: Allow participants to feel more comfortable navigating the website, finding account information, and making changes online.

Ensuring Your Retirement Readiness



The last 10 to 15 years prior to retiring can be the most crucial time when saving and planning for retirement. This presentation is designed for participants nearing retirement in the short-term horizon. In this presentation, we will:

- Define catch-up contributions and provide examples
- Explain Medicare and Medicaid, as well as other common terms and products, and learn which is right for you
- Create scenarios using various financial calculators
- Offer guidance on how to gradually adjust investment strategies
- Review investment portfolios, including employer-sponsored plans, individual accounts, and Social Security
- Discuss questions and concerns commonly associated with retirement lifestyles
- Review options available for generating income in retirement

Goal: Assist participants in creating a goal, preparing a budget for retirement, and building a solid implantation plan when transitioning into the income phase.

Choosing Your Investment Strategy



Selecting investments in your 401(k) plan is arguably the most difficult and time consuming part of planning for retirement. This presentation will:

- Explain the basics of investing for retirement
- Break down each individual investment strategy available within the plan
- Explain each option in great detail, so participants can make a more informed decision regarding which would be the best for their needs

Goal: Help participants feel more at ease and comfortable with the investment options available within the plan, and to leave them with a new-found appreciation for the importance of investing correctly for retirement.

The Importance of Participating



Inertia. Procrastination. Complacency. We can be our own worst enemies when it comes to saving for retirement. In this presentation, we will:

- Illustrate how important retirement savings accounts really are by demonstrating how they can be used to supplement income at retirement
- Explain the effects of Pre-tax contributions on take-home pay
- Discuss concepts such as dollar cost averaging, compounding interest, and the cost of waiting to save for retirement versus starting early

Goal: Encourage new and seasoned employees to begin contributing to their retirement account and motivate them to be active participants in planning for their retirement. May also prompt employees to increase contribution amounts.

Overcoming Retirement Savings Obstacles



Saving for retirement is one of the most important financial steps when preparing for the future and most Americans don't save enough. There are many reasons why we face obstacles and we will discuss ways to overcome them. This presentation includes:

- Examples of how saving on a Pre-tax basis can benefit one's tax situation
- Ways to help individuals set a goal, establish a plan, and stick to it

Goal: Clear up common misconceptions about saving for retirement to make it seem less daunting. Also, to entice an employee to participate.



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