

Back to Basics

The Employer-Sponsored Retirement Plan Discussion for the CUPA-HR New York Metro Chapter

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Agenda

Understanding Investments

Retirement Plan Investing

Contribution Strategies

Practical Applications

Personalized Financial Planning



Imagine Your Retirement

- What do you see?
- How much income will you need?
- Will Social Security be enough?



Understanding Investments



Assess Your Investment Options



Stocks



Bonds



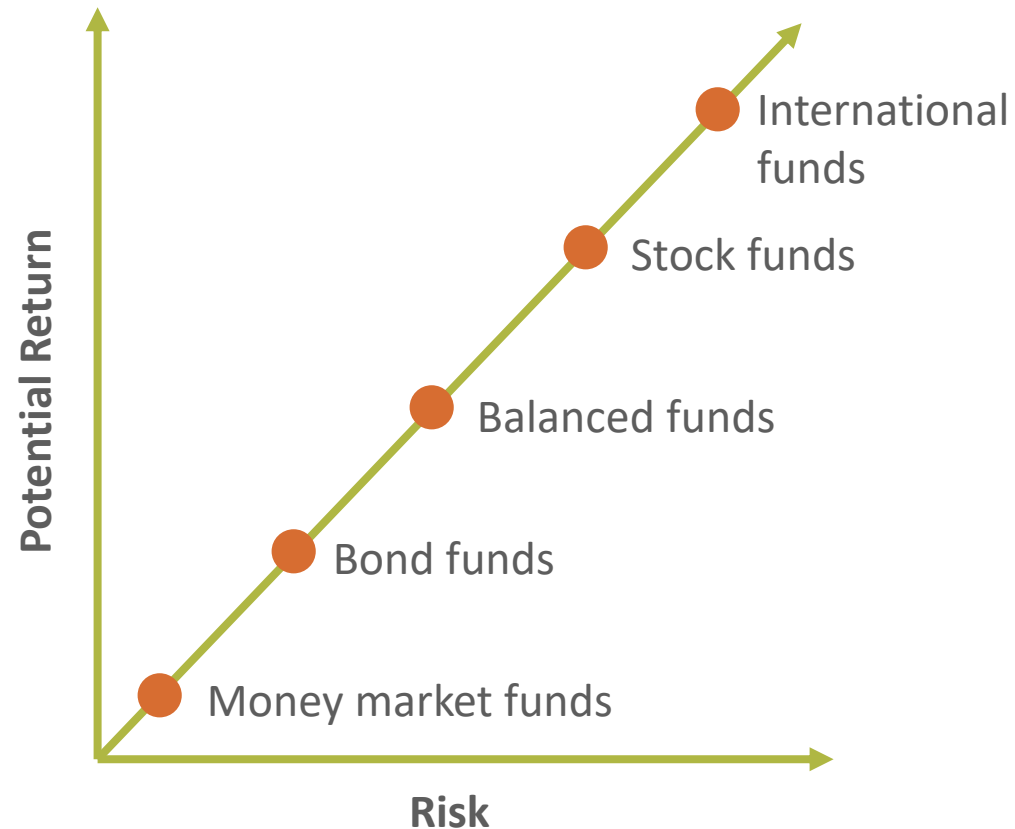
Cash alternatives

Mutual funds, ETFs, & annuities

Mutual funds and ETFs are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, is available from your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

Any annuity guarantees are contingent on the financial strength and claims-paying ability of the issuing insurance company.

Investment Options — Mutual Funds



- Three major investment categories:
 - Money market funds
 - Bond funds
 - Stock funds
- Mutual funds fall all along the risk-return spectrum (e.g., balanced funds, international funds)
- Active vs. passive management

Retirement Plan Investing



Invest Wisely

Three Fundamental Principles

Diversification

Asset allocation

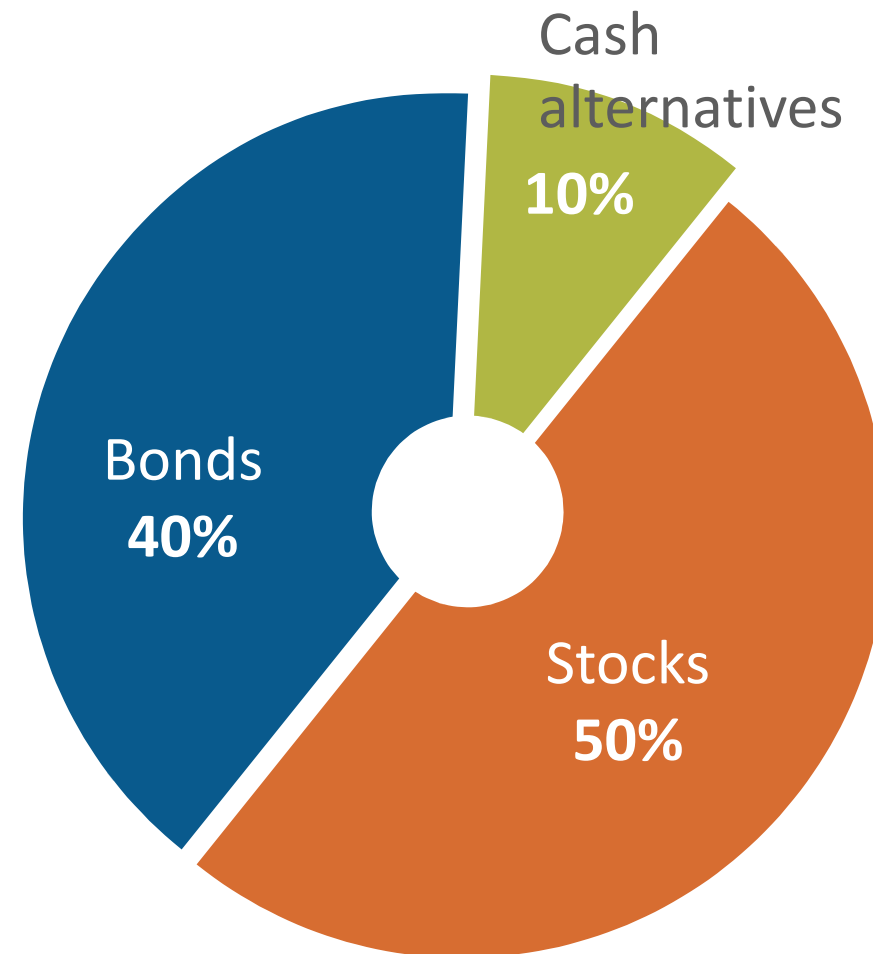
Dollar-cost averaging



Asset Allocation — Sample Allocation Model

Moderate

A moderate asset allocation model will tend to balance predictable income with potential growth

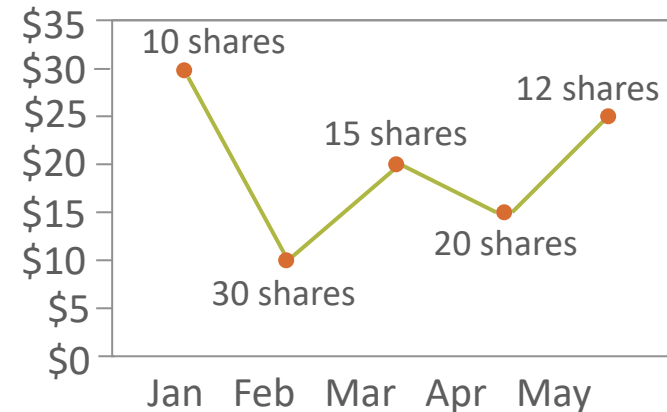


These asset allocation suggestions should be used as a guide only and are not intended as financial guidance. They should not be relied upon. Past performance is not a guarantee of future results. Actual results will vary.

Investment Methods — Dollar Cost Averaging

- Invest same dollar amount at regular intervals over time
- You buy more shares when price is low, fewer shares when price is high
- Average cost of shares will be lower than average market price per share during your investment time period

Five Hypothetical Investments



Average market price per share

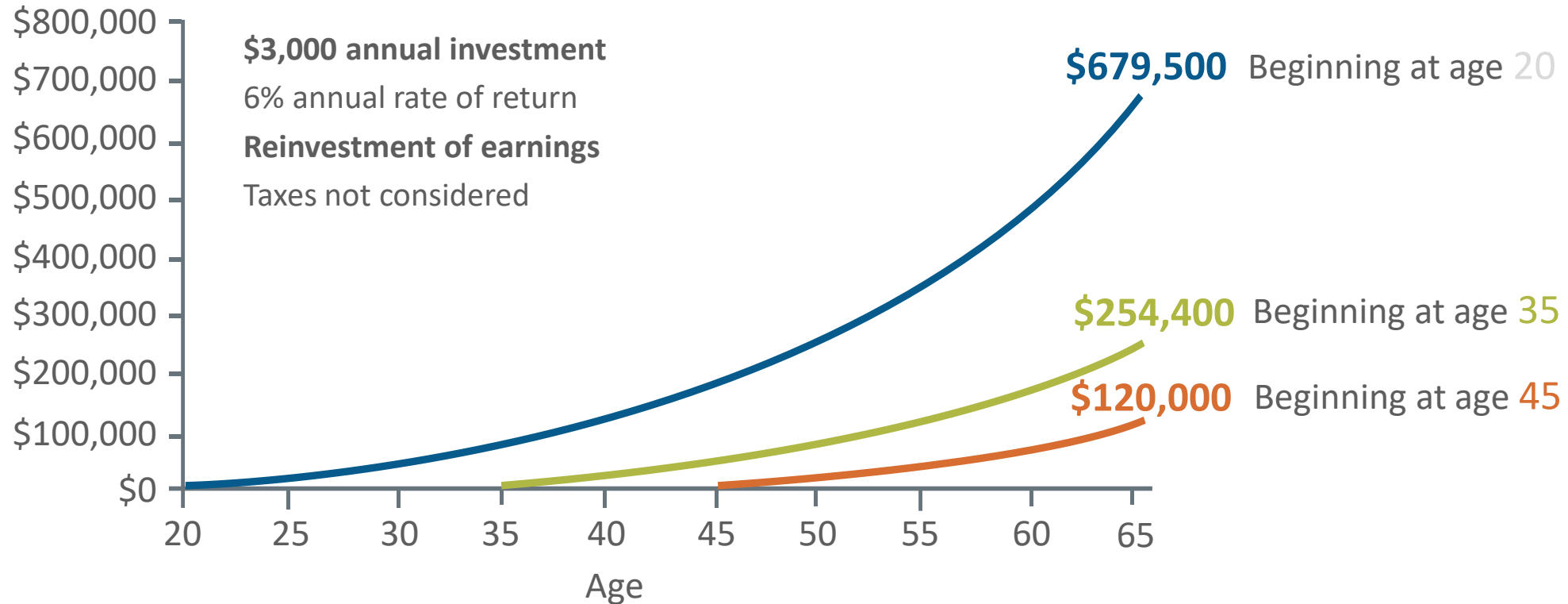
$$(\$30 + \$10 + \$20 + \$15 + \$25) \div 5 = \underline{\$20}$$

Investor's average cost per share

$$\$1,500 \text{ invested} \div 87 \text{ shares bought} = \underline{\$17.24}$$

This is a hypothetical example and does not reflect the performance of any specific investment.
Dollar cost averaging can't guarantee you a profit or protect you against a loss if the market is declining.

Start Saving Now



This hypothetical example of mathematical compounding is used for illustrative purposes only and does not represent the performance of any specific investments. Taxes are not considered. Rates of return will vary over time, particularly for long-term investments. Investments offering the potential for higher rates of return also involved a higher degree of investment risk. Actual results will vary.

Contribution Strategies



Work-Based Retirement Savings Plans

- Pre-tax or Roth contributions
- No income limits for Roth
- Tax-deferred accumulation
- Annual contribution limits
- SECURE 2.0 Act: Super Catch-Up Rule available to those turning 60, 61, 62, or 63 during the calendar year (2025 and thereafter)
- SECURE 2.0 Act: Starting 2026, employees with earned income greater than \$150,000* in 2025 must contribute all catch-up contributions in Roth

Retirement Savings Plan Contribution Limits 2026

Total all contributions	\$35,750
Super Catch-up (ages 60-63)	\$3,250
Catch-up limit (age 50+)	\$8,000
Annual contribution limit	\$24,500

* <https://www.irs.gov/pub/irs-drop/n-25-67.pdf>

Practical Applications



Savings Options 2026

Employee contribution (pre-tax, Roth)

Employer contribution

Maximum contribution (pre-age 50)

Catch-up contribution (age 50+)

Secure 2.0 Act Super Catch-Up Contribution
(ages 60 to 63)

Secure 2.0 Act Catch-Up Contributions for
\$150,000+ (2025) to Roth (2026)



Personalized Financial Planning



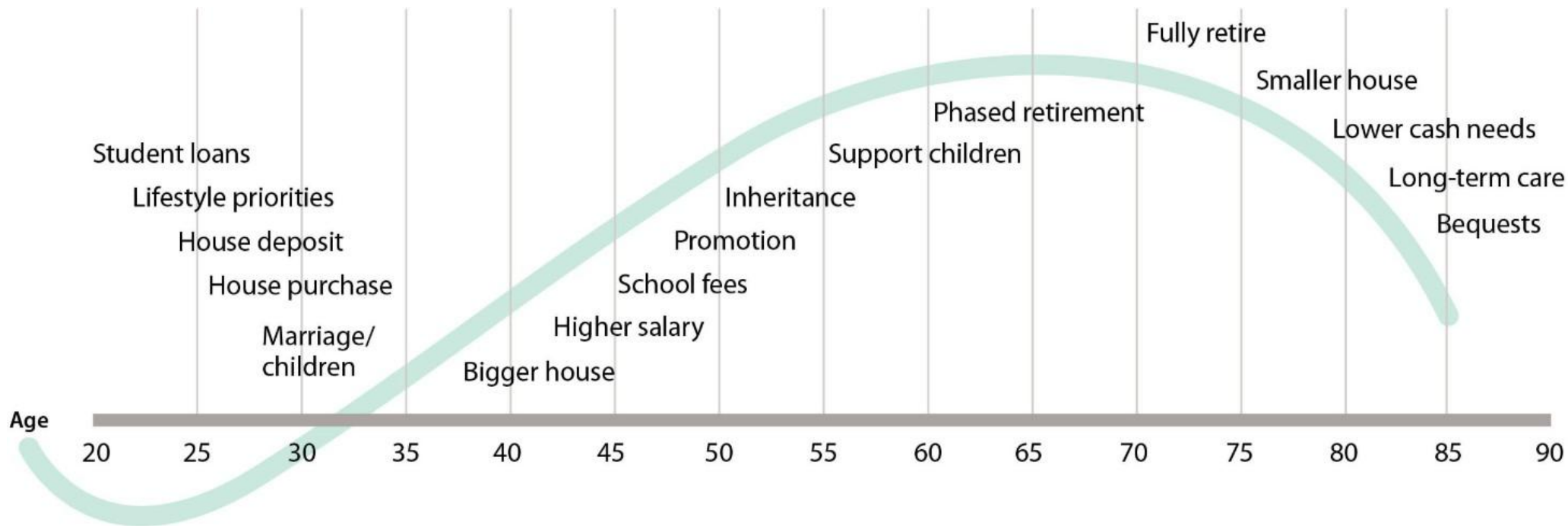
With So Many Financial Challenges, How Do You Make Retirement a Priority?





Empowering Life's Milestones with Financial Confidence

Results based on reported user experiences

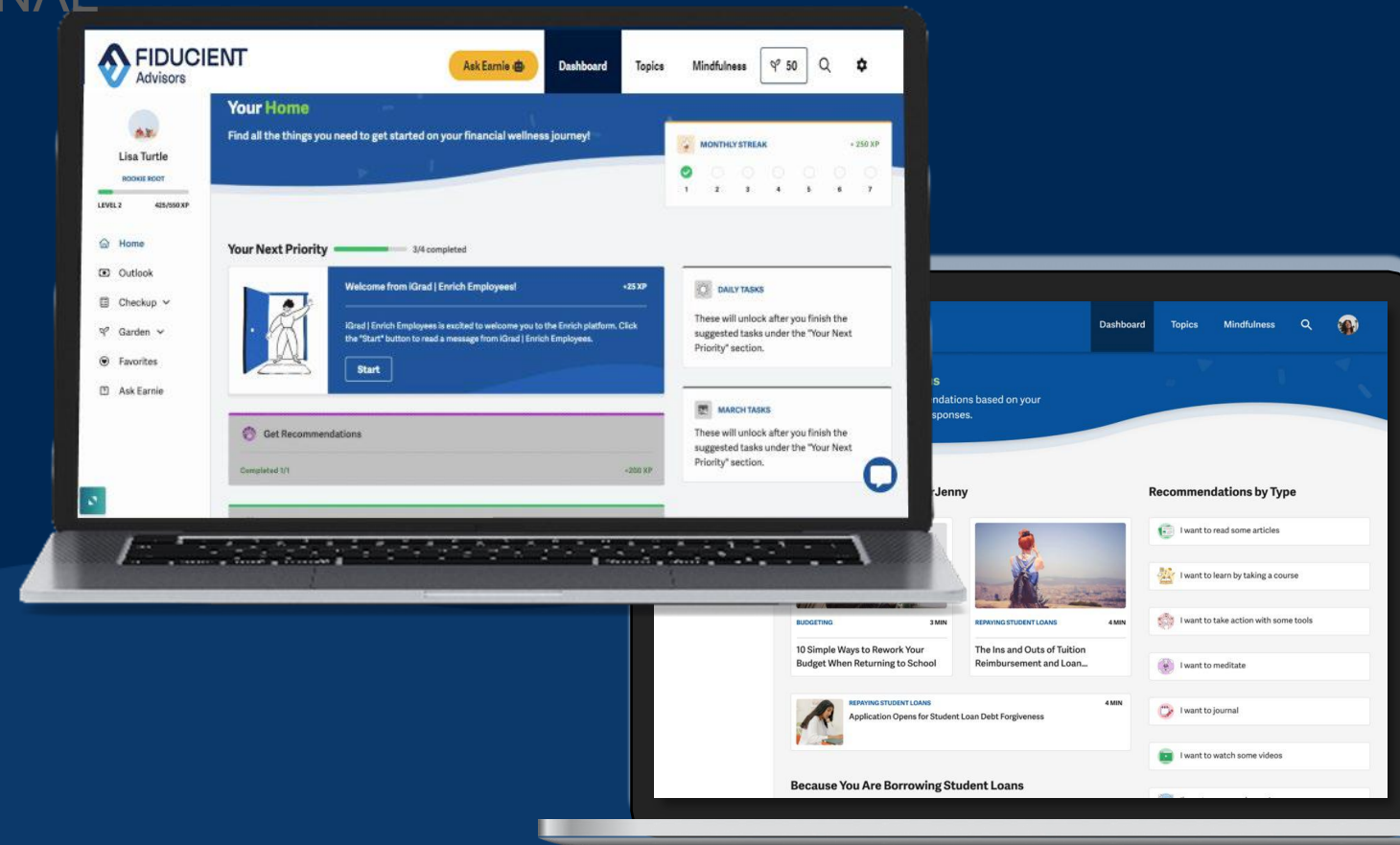




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The financial wellness platform is provided by Enrich Financial, a product of iGrad, Inc.

Thank You



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