



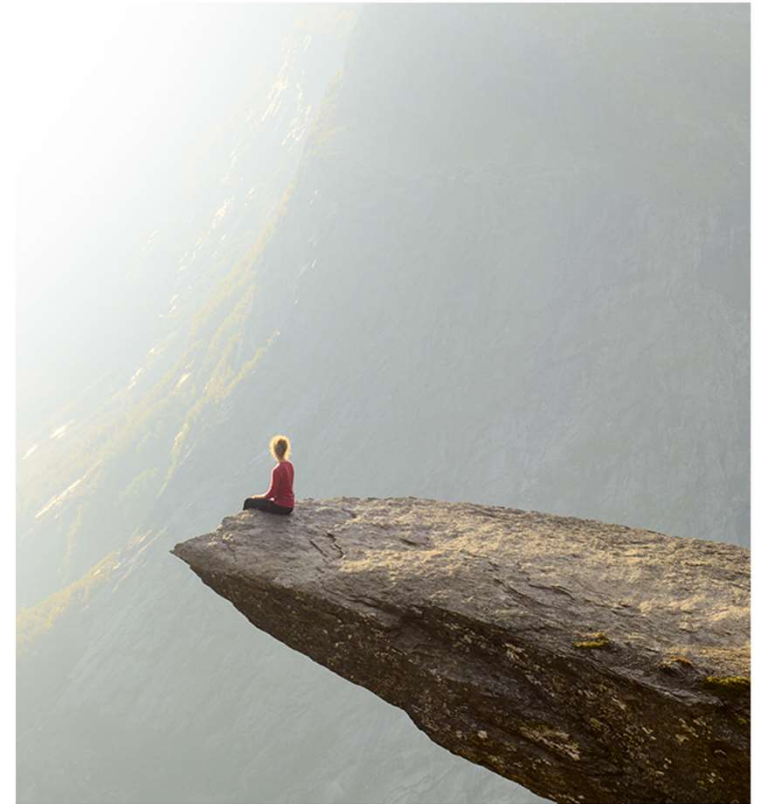
Get ready

You're another day **closer** to retiring.

Introducing **Adjoin 403(b) Retirement Plan**

Darin Beeghley

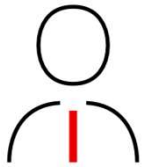
UBS Financial Services, Inc.



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The resources of UBS are available to you

Habla Español

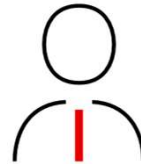


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Senior Vice President – Wealth Management

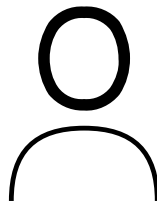
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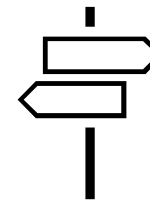
Plan-related
questions



General financial
education



Retirement planning
support



How much do you really need to save?

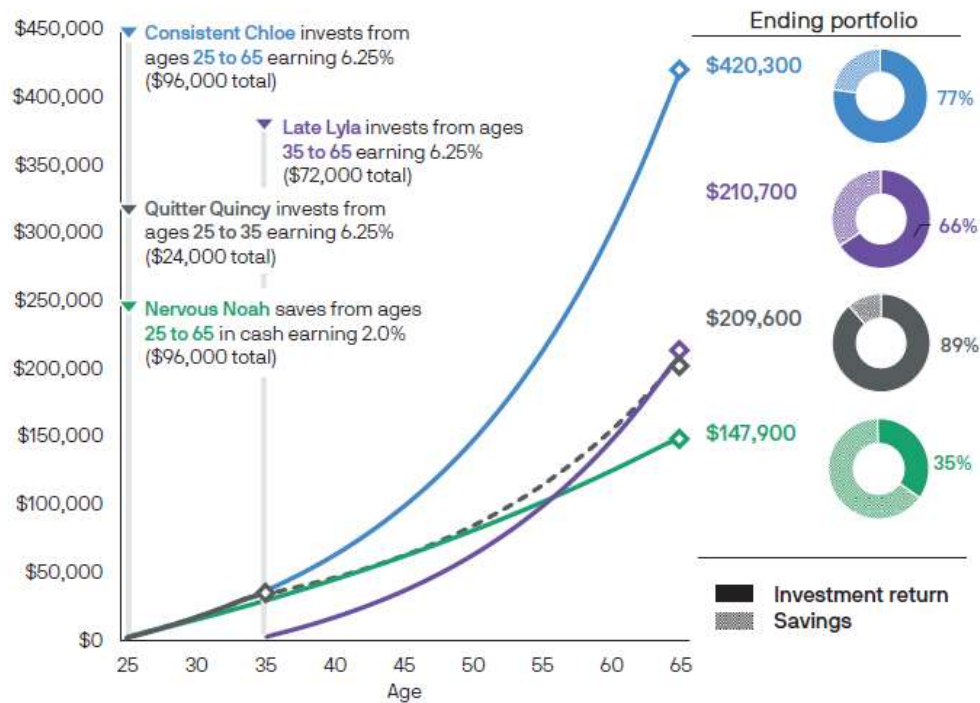
Are you in the right investments?

Are you on the best path to retirement?

1. Start saving

Benefit of saving and investing early

Account growth of \$200 invested/saved monthly



Saving fundamentals

Saving early and often, and investing what you save, are some of the keys to a successful retirement due to the power of long-term compounding.

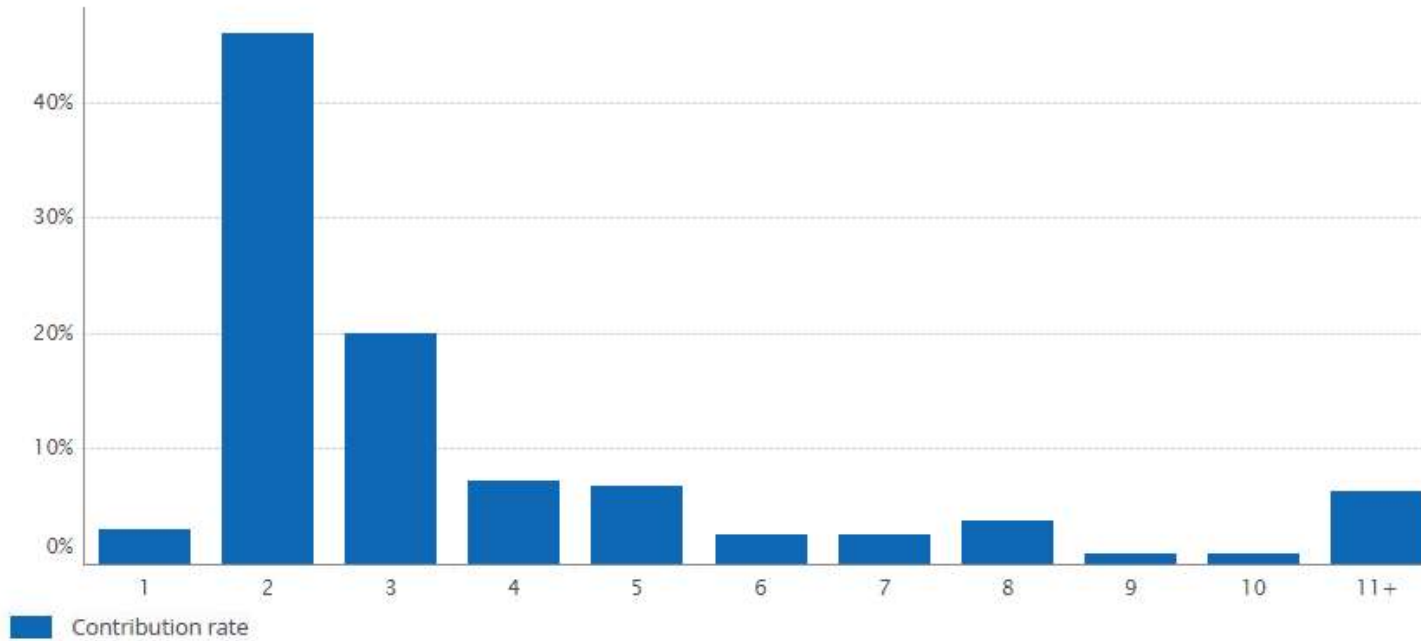


1. Start saving

Adjoin 403(b) plan – actual participant savings rates

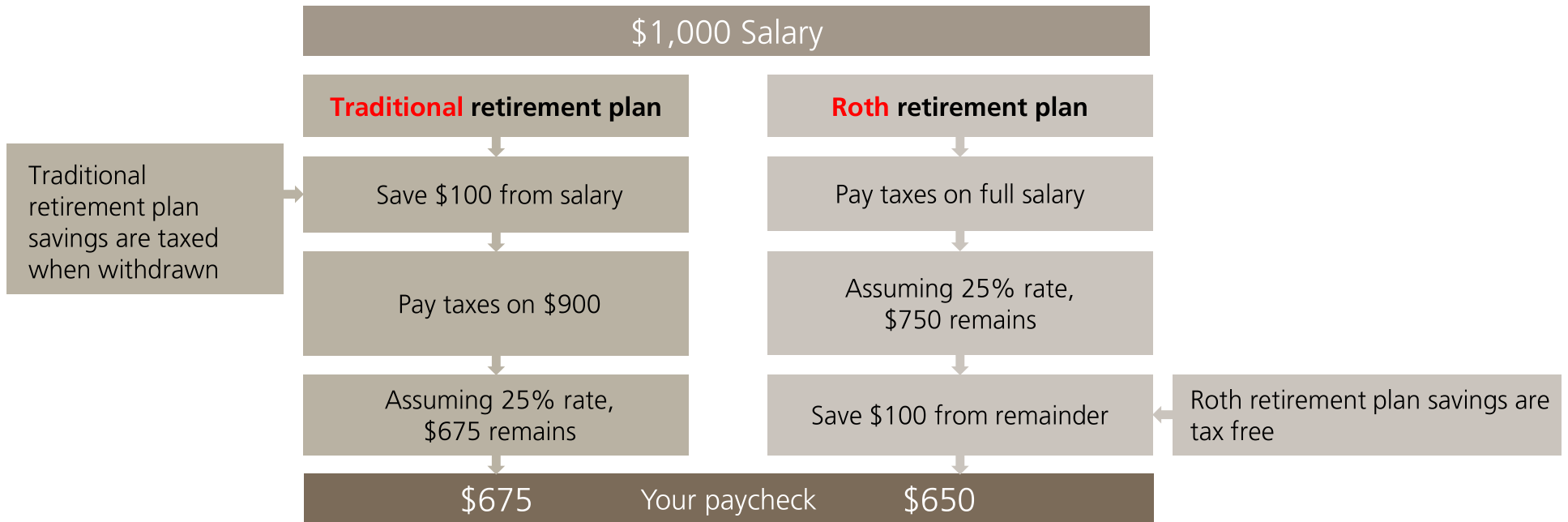
Participants by contribution rate

[Details](#)



1. Start saving

How contributions affect your paycheck.



UBS Financial Services Inc., its affiliates and its employees are not in the business of providing tax or legal advice. Clients should seek advice based on their particular circumstances from an independent tax or legal advisor.



1. Start saving

Invest in yourself and save for retirement.



The Adjoin 403(b) company match: **50% match on first 16% of employee contributions**

...If you earn **\$31,200 per year (\$15 per hour)**

Your contributions ⋮		Company contributions ⋮		Total contributions ⋮
Contribute 2% = \$52 per month	+	Match 1% = \$26 per month	=	\$78/month or \$936/year
Contribute 5% = \$130 per month	+	Match 2.5% = \$65 per month	=	\$195/month or \$2,340/year
Contribute 8% = \$208 per month	+	Match 4% = \$104 per month	=	\$312/month or \$3,744/year
Contribute 10% = \$260 per month	+	Match 5% = \$130 per month	=	\$390/month or \$4,680/year

Make saving a priority!



2. Be an investor

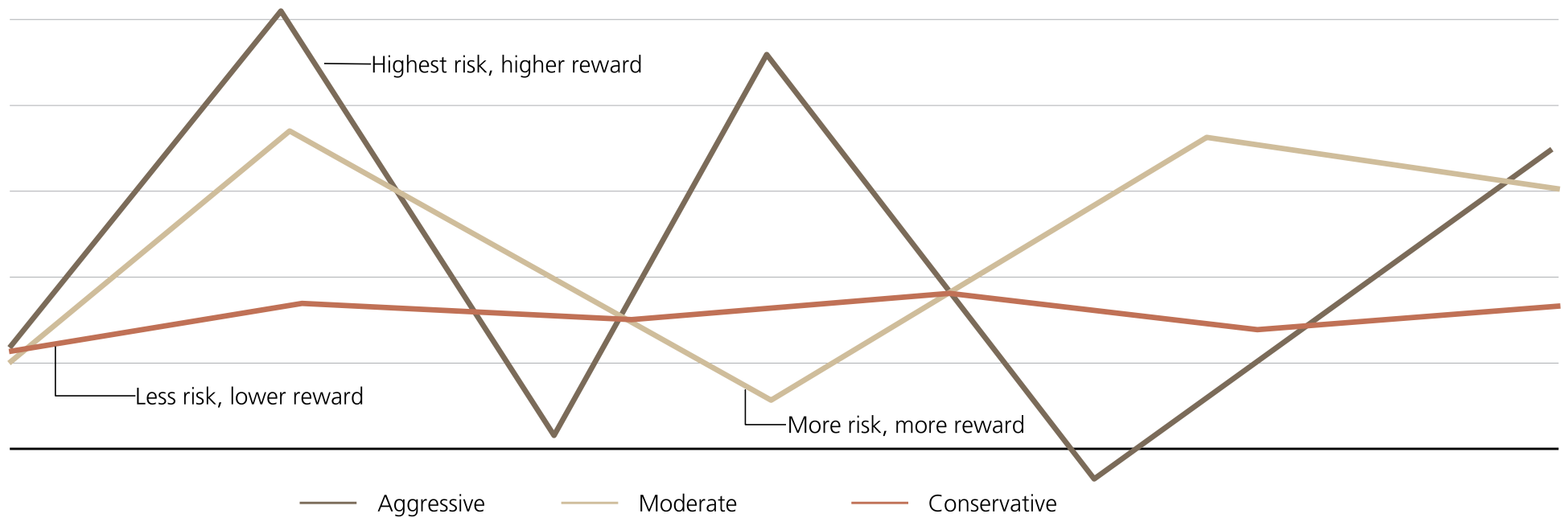
Know what kind of investor you are.

How much risk are you willing to take in your investments?

How much time do you want to put into investing?

2. Be an investor

How much risk are you willing to take?

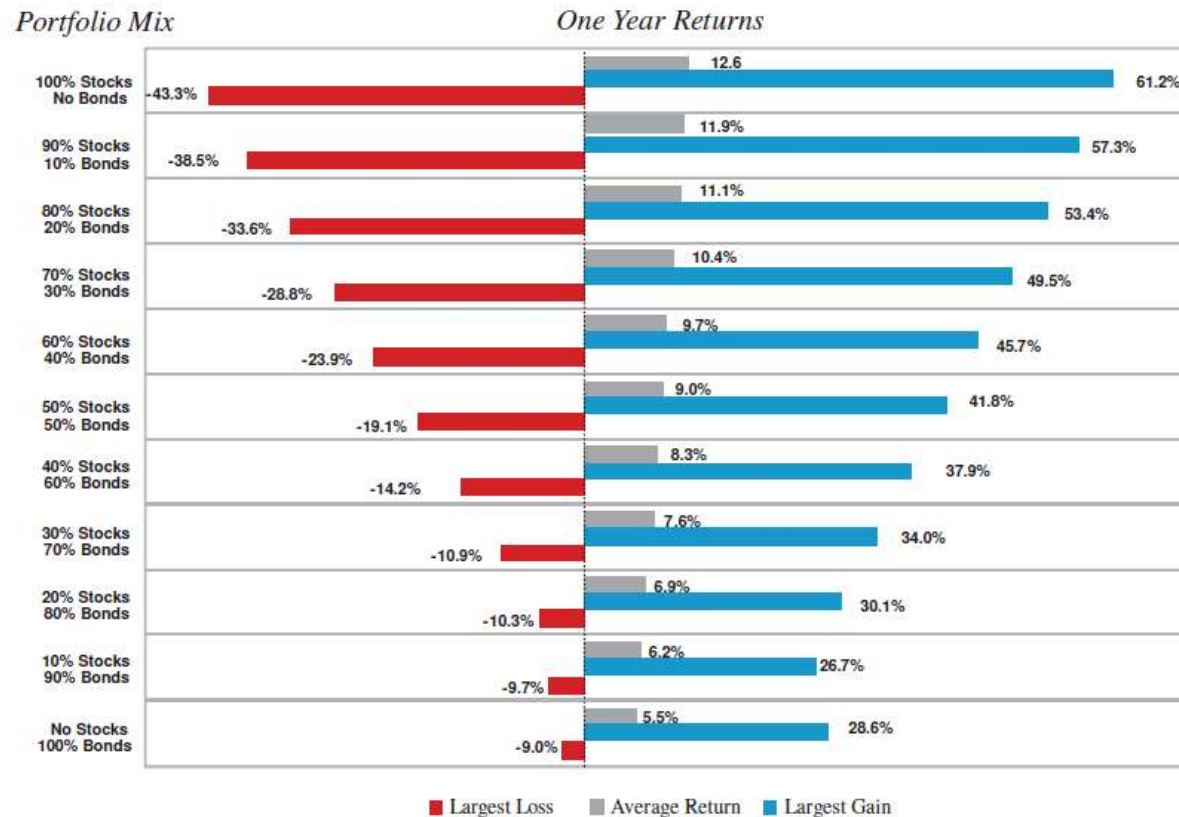


This is for illustrative purposes only.



2. Be an investor

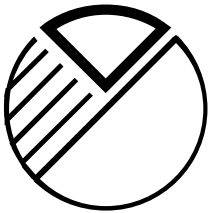
Finding your center – Risk vs. Reward (January 1950 – December 2022)



2. Be an investor

Will you be able to make time to invest wisely?

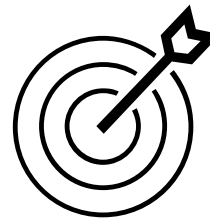
Hands-on approach



“Do it myself”

- Build your own portfolio

Hands-off approach



“Help me do it”

- American Funds Target Date Retirement

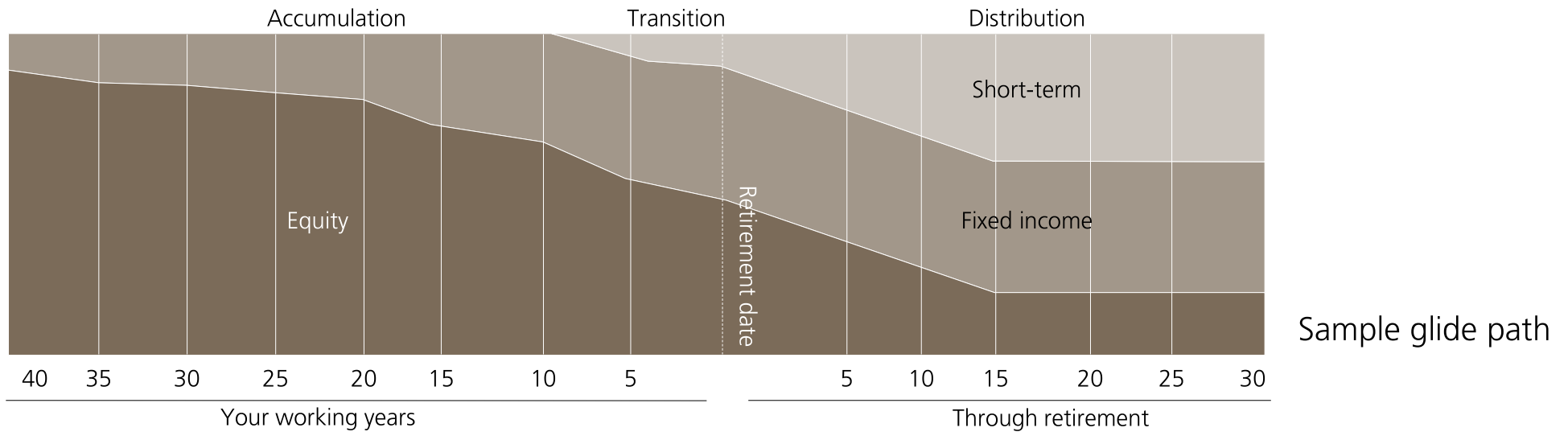
“Do it for me”

- My Total Retirement (additional fees apply)

Investments in target-date funds are subject to the risks of their underlying funds. The number of years until retirement within each incremental step along the glide path of each model refers to the approximate year (the target date) when an investor in the model would retire and leave the workforce. Generally, the asset allocation of each model will change in five-year increments with the asset allocation becoming more conservative as the participants approach their target retirement dates. **The principal value of the fund(s) within the model is not guaranteed at any time, including on or after the target date.**

2. Be an investor

Target-date funds use a glide path to help simplify retirement investing.



Target-date funds still have risks, but they take care of the work **of allocating your assets** for you.

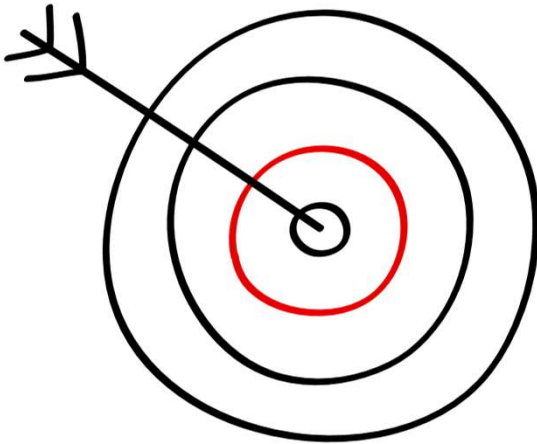
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2. Be an investor

Consider investing in a hands-off approach using American Funds Target Retirement Funds.

How to choose a target-date investment



If you were born in:	You could consider:*
1998 or later	→ Target-date 2065 investment
1993 to 1997	→ Target-date 2060 investment
1988 to 1992	→ Target-date 2055 investment
1983 to 1987	→ Target-date 2050 investment
1978 to 1982	→ Target-date 2045 investment
1973 to 1977	→ Target-date 2040 investment
1968 to 1972	→ Target-date 2035 investment
1963 to 1967	→ Target-date 2030 investment
1958 to 1962	→ Target-date 2025 investment
1953 to 1957	→ Target-date 2020 investment
1948 to 1952	→ Target-date 2015 investment
1947 or earlier	→ Income investment

*Assumes an anticipated retirement age of 65.

3. Know your options

Contributions	Employee Contributions	Employer Match													
	<p>Eligibility: Immediate</p> <p>Pre-tax & Roth: 100% max deferral</p> <p>Auto-enrollment: 2% initial savings rate unless you opt out or elect a different %</p> <p>Auto-escalation: 1% per year until max 5%</p> <p>IRS limits 2023: \$22,500</p> <p>Catch-up limit (age 50+): \$7,500</p>	<p>Eligibility: Age 18 and 2-months of service</p> <p>Match Formula: 50% match on first 16% you save</p> <p>*If you contribute 16% or more from your paycheck, Adjoin will deposit 8% into your 403(b) account</p>													
Vesting	Employee Contributions Vesting	Company Match Vesting													
	100% immediate	<table border="1"> <tr> <td>Years of service</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>Employer contribution % vested</td> <td>20%</td> <td>40%</td> <td>60%</td> <td>80%</td> <td>100%</td> <td>100%</td> </tr> </table>	Years of service	1	2	3	4	5	6	Employer contribution % vested	20%	40%	60%	80%	100%
Years of service	1	2	3	4	5	6									
Employer contribution % vested	20%	40%	60%	80%	100%	100%									
Loans	<p>Although your plan account is intended for the future, you may take a loan from your account.</p> <p><i>Loan terms: 1 outstanding loan allowed. Minimum loan is \$1,000. Interest rate is Prime + 2% paid back into your account.</i></p>														

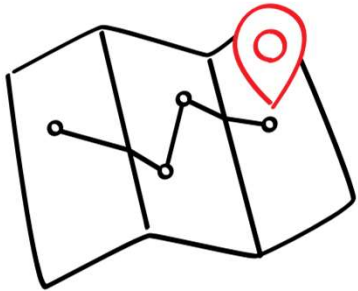


4. It's easy to manage your retirement account



Empower Retirement Services

- **Online** at empowermyretirement.com
- **Mobile App** – search “Empower Retirement” in the app store
- **By phone** at 800-338-4015 weekdays from 5:00am to 7:00pm PST



- **To enroll:**
 - Visit empowermyretirement.com
 - For first time users, select the “*Register*” button
 - Choose the “*I do not have a PIN*” tab
 - Follow the prompts to create a username and password
 - Enroll!

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Mutual Funds are sold by prospectus. Clients should consider the investment objectives, risks, charges and expenses of a fund carefully before investing. A fund's prospectus contains this and other information about the fund and should be read carefully before investing. Contact your Financial Advisor to receive a prospectus.

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