



BEYOND the 401(k)

✦ WHAT YOUR RETIREMENT PLAN DOESN'T DO ✦



WHAT IF YOUR BENEFIT DOLLARS
COULD DO MORE?



THE DOWNSIDE OF A PRE-TAX INVESTMENTS

Great Plan Today. Big Tax Bill Tomorrow?



TAXES DEFERRED,
NOT AVOIDED



REQUIRED MINIMUM
DISTRIBUTIONS (RMDs)



CAN PUSH YOU INTO
A HIGHER TAX BRACKET



NOT TAX-FREE
TO YOUR HEIRS



LIMITED ACCESS
TO YOUR MONEY



VULNERABLE TO
MARKET RISK

“

*The biggest risk
isn't market risk—
it's **tax risk!***”

”

— ED SLOTT, CPA
AMERICA'S IRA EXPERT



REMEMBER: The tax break today can become a tax bite tomorrow.
PLAN SMART. DIVERSIFY. CONSIDER TAX-FREE OPTIONS.

THE POWER OF TAX CHOICE

SEED vs. HARVEST



PAY TAXES ON THE SEED

(ROTH APPROACH)



Pay taxes now
while your income
may be lower.



Tax-free growth
every year.



Tax-free withdrawals
in retirement.



Leave more to
your family
tax-free.

*You can pay taxes now on the seed
or later on the harvest.*



PAY TAXES ON THE HARVEST

(403(b) APPROACH)



Delay taxes
and keep more
money working now.



Taxes may be higher
later due to higher
income or tax rates.



Taxes reduce
your harvest.



Potentially more
taxes for your
beneficiaries.

TAXED
NOW
GROWS
TAX-FREE

TAXED
LATER
REDUCES
YOUR HARVEST



YOU CONTROL IT NOW.

More growth. More flexibility.
More for you and your legacy.



TAXES CONTROL IT LATER.

Less growth. Less flexibility.
Less for your legacy.



✧ *The choice you make today can change everything tomorrow.* ✧

WHICH WOULD YOU RATHER PAY TAXES ON?

TODAY

\$100

Pay the tax now.



OR

20 YEARS FROM NOW

\$387

Pay the tax after your money has grown.



THE QUESTION ISN'T WHETHER YOU'LL PAY TAXES.
THE QUESTION IS: HOW MUCH MONEY WILL BE TAXABLE WHEN YOU DO?

THE PROBLEM WITH MANAGING A 401(k)

It's not exactly "set it and forget it."



PARTICIPATION

You can offer the plan.
You can offer a match.

*Will employees
actually participate?*



INVESTMENT OPTIONS

401(k) assets are
generally invested in
mutual funds.*

*That means the quality,
cost and performance of
those investments matter.*



PLAN COSTS

Investment expenses aren't
the only costs.

- Administration
- Recordkeeping
- Advisory
- Compliance



FIDUCIARY RESPONSIBILITY

Employers have an
ongoing responsibility
to prudently select
and monitor the plan
and its investments.



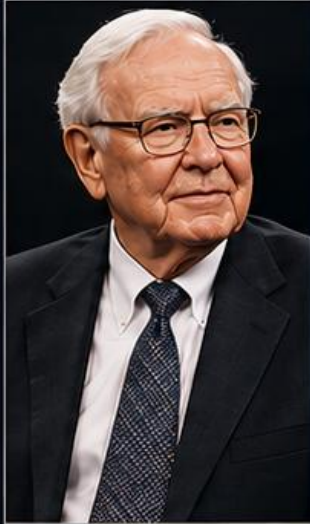
**YOU'RE PAYING TO PROVIDE IT.
YOU'RE WORKING TO MANAGE IT.**



ARE YOUR EMPLOYEES GETTING ENOUGH FROM IT?

THE DOWNSIDE OF MUTUAL FUNDS

RESPECTED VOICES. CRITICAL WARNINGS.

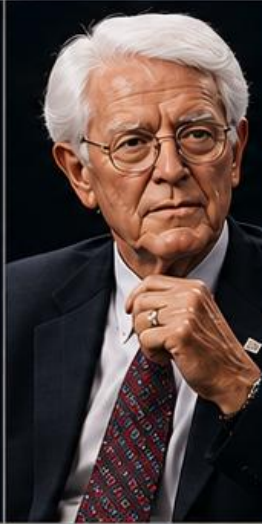


WARREN BUFFETT

CEO, Berkshire Hathaway

“Mutual funds charge **huge fees**, take money from investors, and don’t outperform.”

*2022 Berkshire Hathaway
Shareholder Letter*



PETER LYNCH

Legendary Fund Manager

“The average investor would do better in an index fund. Most mutual funds just **don’t make the grade.**”

One Up On Wall Street



RAY DALIO

Founder, Bridgewater Associates

“Most mutual funds are a **terrible investment**. They have high fees and underperform.”

*Principles for Dealing with
the Changing World Order*



JIM ROGERS

Investor, Author

“Mutual funds are mostly a game where **the house always wins.**”

Investment Biker

★ THE COMMON THREAD



HIGH FEES

Fees quietly eat away at your returns year after year.



HIGH TURNOVER

Excessive trading generates costs and taxes for investors.



TAX INEFFICIENCY

Frequent buying and selling creates unnecessary taxes.



UNDERPERFORMANCE

Most active funds fail to beat simple benchmarks.



These aren’t opinions from one person.

They’re recurring themes from some of the world’s most respected investors.

THE PROBLEM ISN’T INVESTING. IT’S PAYING TOO MUCH FOR TOO LITTLE.

MARKET DOWNSIDES HAPPEN

Four Major Market Declines Since 2000

PERIOD	MARKET EVENT	PEAK-TO-LOW DECLINE (%)
2000–2002	Dot-Com Bust	-49.1%
2007–2009	Global Financial Crisis	-56.8%
2020	COVID-19 Pandemic	-33.9%
2022	Inflation / Rate Hike Selloff	-25.4%

**THE QUESTION
ISN'T WHETHER
MARKETS FALL.**

It's whether they
fall at the wrong
time for you.



WHAT IF THE MARKET
IS DOWN WHEN **YOU** RETIRE?



CAN YOU AFFORD TO **WAIT**
FOR THE MARKET TO RECOVER?



WHAT IF...



Your retirement benefit could:



Protect employees from market losses?



Create tax-free retirement income?



Provide penalty-free access at any age?



Provide long-term and critical care coverage?



Provide meaningful health benefits without breaking the bank?



Require less administration from you?



What if your benefit dollars could **do more?**



WHAT IF THEY CAME LOOKING FOR YOU?

*When everyone else is competing
for the same good employees...*



What if your benefits gave them
A REASON TO CHOOSE YOU?



A reason to **STAY?**



And a reason to
TELL OTHER PEOPLE
where they work?



And what if you could
REDUCE BENEFIT COSTS
BY UP TO 40%?

**BECOME THE EMPLOYER
PEOPLE WANT TO WORK FOR.**
BETTER BENEFITS. **BETTER RETENTION.** LOWER COSTS.



**STRONGER TEAM.
STRONGER BUSINESS.
BRIGHTER FUTURE.**





NEXT STEPS

— WHAT HAPPENS NOW. —



— STAY FOCUSED. TAKE ACTION. KEEP GROWING. —



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