

BE A **GOAL GETTER**

YOUR GUIDE TO RETIREMENT READINESS



**Retirement Income Security Plan-Farwest Sports
Inc**

YOUR QUICK START GUIDE

Saving for retirement is one of the most important things you can do for yourself - and we've made it EASY for you!

Enroll online at myplanconnection.com in 3 easy steps. If you have questions or would like to enroll over the phone, call our Customer Service Department at 904.273.5220.

**WELCOME TO THE
RETIREMENT INCOME
SECURITY
PLAN-FARWEST
SPORTS INC**

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STEP ONE

Login at myplanconnection.com for the first time using your default user ID and password.

USERNAME: Your social security number (no dashes)

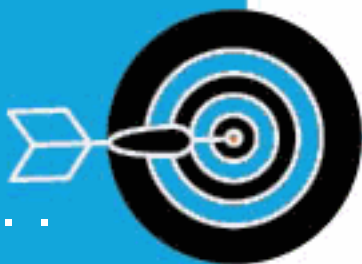
PASSWORD: Last 4 digits of your social security #

PLAN PASSWORD: BGIFCFarwest



STEP TWO

Change your username and password, provide contact information and answer security questions



STEP THREE

Click "Enroll Now" to select your contribution rate and your investments.

Retirement security may seem like something only the rich and famous can afford. But you'd be surprised what a little careful planning can do. Don't worry now about what you need to do next year or the year after. The only thing you need to do RIGHT NOW is to set up regular payroll deductions and start contributing to your retirement savings plan.

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READY. SET. GOAL.

GET STARTED TODAY



READY

Modern health advances are allowing us all to live longer, more fulfilling lives. And that's great news, but it means your retirement account will need to be ready for a longer retirement -- especially when you consider that Social Security covers less than 40% of most people's retirement needs.

But don't worry. Even though retirement planning is all about you -- that doesn't mean you have to do it alone. Your company is offering a great retirement plan to turn your retirement goal into a reality. Together we can help build you a more financially secure retirement.

SET

The only thing you need to do today is set a contribution rate so you can start on the path to a financially secure future.

Set a savings rate that you can afford today and then set up progressive savings so that your rate automatically increases over time until you hit your savings goal. Financial security depends on setting good savings habits. You can make that goal a reality today with a couple clicks on your phone or tablet.

GOAL

Maybe it's travel. Maybe it's finally sitting down with all those books you've been meaning to read. Or maybe it's just more time with those you love. Each of us has a different retirement goal, but the one thing that's true for all of us is that we will need a way to cover our expenses even when we are no longer bringing home a paycheck.

LOGIN TODAY TO LAUNCH YOUR SAVINGS JOURNEY !

THE JOURNEY TOWARDS RETIREMENT SECURITY MAY SEEM LONG AND UPHILL ALL THE WAY. BUT IT IS EASIER THAN YOU THINK! START TODAY AND GIVE YOUR SAVINGS PLAN SOME ROCKET FUEL.

ONE STEP GETS YOU STARTED.
ENROLL NOW.

[MYPLANCONNECTION.COM](https://myplanconnection.com)



CHARTING YOUR PATH TO RETIREMENT READINESS.



THE AMOUNT

You can contribute to your plan each paycheck on a pre-tax or after-tax (Roth) basis. How much do you need to save? If you have financial constraints, start saving at whatever rate you can afford. Just get started! Then set up progressive savings so your savings rate increases over time until you hit your savings goals. Most experts suggest that we need to be saving between 10-15% of our paycheck to reach that goal of financial security. That may not be possible right now, but you can definitely get started in the right direction. You can also go online and check out our GuideME tool. It can help you figure out how much you need to be saving based on your specific situation and goals.

Don't leave any money on the table! Make sure you save at least 5.00% so that you can receive the full matching contribution your company is providing.

TAXES

Saving is easier than you think! When you save on a pre-tax basis, your deductions come out of your paycheck before taxes are calculated. That means that you will pay less in taxes because your taxable income has been reduced by your savings amount. For instance, if you are in a 20% tax bracket, you can save \$100 a week and your paycheck will only be reduced by \$80 because your taxable income was reduced by your savings amount.

If you make Roth contributions, you save on an after-tax basis. Significantly, when you withdraw your money, you don't pay taxes on any earnings associated with your Roth contributions provided certain conditions are met. Whether you save on a pre-tax basis and save taxes up front or on a Roth basis and save taxes when you withdraw your money, saving in your plan makes great financial sense!



YOUR SAVINGS TRAJECTORY

Preparing for retirement is important no matter your age, but your age does play a part in determining how much you should be setting aside. The earlier you get started, the less money will need to contribute out of your own pocket. That's because the longer the money is invested, the more opportunity there is for it to grow.

So if you're 25 and you're thinking that retirement is too far off to worry about now, you may be surprised to know that not saving when they were younger is the #1 regret most retirees have. And if 25 is a distant memory for you, don't give up. If retirement no longer seems so far off, now is the time to take stock and take positive steps towards increasing your financial security in retirement.

IF YOU WANT \$500,000 IN SAVINGS WHEN YOU RETIRE:*

Start Saving:	Need to Save Each Week	Total Out of Pocket
Age 20	\$42	\$97,000
Age 30:	\$80	\$145,000
Age 40:	\$165	\$215,000
Age 50:	\$395	\$308,000

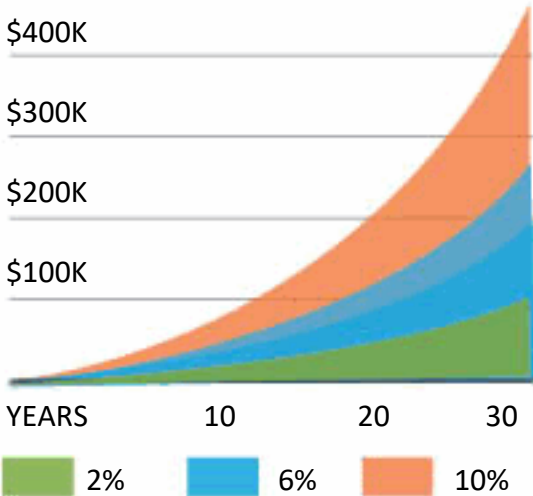
*Assumes 6% annual return with weekly contributions. This is an illustration only; returns are not guaranteed.



JOURNEY OF A THOUSAND MILES STARTS WITH A SINGLE STEP

Because saving for retirement takes place over such a long time, even a seemingly small difference in the amount you contribute can make a big difference in the end.

SAVING A LITTLE MORE CAN MAKE A HUGE IMPACT:*



*Assumes 6% annual return with weekly contributions of the specified contribution percentage on a \$50,000 salary. This is an illustration only; returns are not guaranteed.

YOUR RETIREMENT PLAN HIGHLIGHTS

Learn more about your company plan

Your company has designed a great retirement plan to help you achieve your savings goals. But to take full advantage of your plan, you need to make sure you understand all the great features of your plan. These plan highlights will help you take that first critical step - enrolling in your plan!

LET'S GET STARTED!

MYPLANCONNECTION.COM



When can you enter your plan?

You first must meet the eligibility requirements.

- **Age Requirement:** 18.00 Years of Age
- **Service Requirement:** One Year of Service
- **Hours During Service Period:** 1,000.00 Hours

Once you have met the eligibility requirements, you will enter the plan on the next plan entry date:

Plan Entry Frequency: Monthly Entry

Excluded Employees: The plan does not allow participation by employees who are:

- Union Employees
- Non-Resident Aliens

Start contributing to your plan

Your plan allows you to contribute to your plan by making salary deferrals. Each paycheck, you can take some of your paycheck and put it aside for later, most often for retirement.

You can make pre-tax (sometimes referred to as Traditional) salary deferrals to your plan. Since these contributions are made on a pre-tax basis, you will pay less in federal income taxes. Later, when you withdraw your money from the plan, you will pay taxes on the deferrals and earnings at that time.

Your plan also has a Roth option available. Roth contributions are made on an after-tax basis meaning that taxes have already been taken when these contributions are made to the plan. Later, when you withdraw money from the plan, you will not be taxed on the deferrals or earnings, provided certain conditions are met.



Deferral Limits: Each year, the Internal Revenue Service (IRS) sets a dollar limit on annual plan deferrals. The deferral limit for 2021 is \$19,500

Catch-Up Deferrals: If you are 50 years of age or older and defer the maximum IRS limit, but would like to save more, you can make an additional catch-up deferral of \$6,500

Deferral Changes: You may stop deferring to your plan at any time. If you want to increase, decrease, or restart your deferrals, you are able to do so as the plan's frequency permits.

- **Frequency:** Daily

Contributions by your employer

Safe Harbor Matching Contributions: If you make contributions to your Plan account, your employer will also make matching contributions to your Plan account. Your employer will match the contributions you make at a rate equal to the Matching Rate for deferrals up to the Matching Cap percentage of your pay for the Matching Period.

- **Matching Rate:** 100.00%
- **Matching Cap:** 3.00%

Your employer will also match your contributions at a rate equal to the Secondary Matching Rate for deferrals from the Matching Minimum to the Matching Cap.

- **Secondary Matching Rate:** 50.00%
- **Matching Minimum:** 3.00%
- **Matching Cap:** 5.00%
- **Matching Period:** the Plan Year

Profit Sharing Contributions: Your employer may at its discretion make a Profit Sharing Contribution to the Plan. The amount of this contribution is to be determined in your employer's sole discretion. If made, the Profit Sharing Contribution will be divided based on the Plan's allocation formula among participants eligible to share in the contribution for the Plan Year.

Allocation Conditions: In order to receive the profit sharing contribution you must meet the following criteria:

- **Last Day Requirement:** You must be employed on the last day of the Plan Year

Your employer is matching your contributions! Free money!
Make sure you contribute enough to take full advantage of your company's matching contributions.

Ownership in your Plan benefits

Vesting refers to your ownership of a benefit from the Plan. You are always 100% vested in:

- Your Plan Deferrals
- Your Rollover Contributions
- Any earnings they generate

Your employer's contributions to the Plan, plus any earnings they generate, are vested as follows:

Safe Harbor Contributions:

Years of Service	Vesting Percentage
Less than 1	100.00%
1	--
2	--

Profit Sharing/Non-Elect Contributions:

Years of Service	Vesting Percentage
Less than 1	0.00%
1	0.00%
2	20.00%
3	40.00%
4	60.00%
5	80.00%
6	100.00%

YOUR RETIREMENT PLAN HIGHLIGHTS

Learn more about your company plan

Other plan features

Distribution Options: In a retirement plan, money may be withdrawn from your account in the following events:

- The Retirement Age under the Plan
- Death
- Disability
- Termination of Employment
- In-Service

For more information on withdrawing plan distributions please refer to your Summary Plan Description.

Plan Loans: Your employer has included a feature that lets you borrow money from your vested balance in the plan. Please see your Summary Plan Description for more information. Important loan provisions include:

- **Number of Loans Allowed:** 2
- **Minimum Amount:** \$1,000
- **Maximum Amount:** The lesser of 50% of your total vested account balance or \$50,000 less your maximum outstanding loan balance in the prior 12 months.

Financial Hardship Withdrawals: If you have an immediate financial need created by severe hardship and you do not have other available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account.

A hardship is defined as:

- Buying a House
- Paying for College Tuition for you or other eligible individuals
- Paying for Certain Medical Expenses
- Preventing Eviction or Foreclosure on Your Home
- Payments for Funeral Expenses for eligible individuals
- Paying for Repairs of Damage to Your Primary Residence (that would qualify for the casualty deduction in the Internal Revenue Code)

IRA Rollovers: If you have retirement accounts from previous employers and are eligible for the plan, you have the option to roll that money into your plan. You may also want to consider rolling it over into an IRA or retirement income solution (if you are approaching retirement). For more information on options regarding your rollover, please contact your advisor or Customer Service at 904.273.5220





UNDERSTANDING YOUR INVESTMENT OPTIONS

To pursue long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. A favorable rate of return is more likely if you spread your assets among different types of investments, while minimizing your overall risk of losing money. **If you invest too much of your retirement savings in any one asset class or fund, your savings may not be properly diversified.** Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website <http://www.dol.gov/ebsa/investing.html> for information on individual investing and diversification.



INVESTMENT ALLOCATION MADE EASY.

BE AS INVOLVED AS YOU WANT TO BE.

HAVE YOU HEARD?

All Retirement Participants have online access to their dashboard - 24/7. This includes monitoring plan performance as well as other valuable resources like our retirement gap analysis tool!

MYPLANCONNECTION.COM
TO GET STARTED



GET YOUR RETIREMENT DONE THE WAY YOU WANT TO.

When you contribute to your plan, your money will get invested in mutual funds and other investment vehicles available to the Plan. If you are ready to dive in and get it done, you have the ability to design your own investment portfolio based on the investment options available to your Plan. If you need a little help, we've got you covered there too. And for those who are too busy or not comfortable managing their investments, your contributions can be automatically invested in the Plan's default investment option.



DO IT FOR ME

You don't have to be a savvy investor to achieve your financial goals. If stocks and bonds are greek to you, don't let that stand in your way. If you don't want to pick your own investments, your Plan will automatically invest your contributions in the Plan's default investment option.



I NEED A LITTLE HELP

You also have the option to personalize your investment choices without needing to be an investment expert. The Plan includes investment options that provide a ready-made diversified portfolio created by investment professionals. Pick the option that meets your investment objectives and you are all set.



I'VE GOT THIS

If you have investment expertise or just know what you want, you also have the ability to put together your own diversified portfolio that meets your desired balance between risk and return. While this option gives you the most flexibility, you are not on your own. You'll have access to tons of tools and research opportunities to make sure you are on the right track.

YOUR INVESTMENT OPTIONS

Choose an investment strategy that fits you

If you're reading this, that means you've decided to take action and prepare for your retirement. Congratulations! Don't let the investment side of things slow you down. Your plan is designed to let you be as hands-on or as hands-off as you want to be. Review your options below and pick the strategy that is right for you.

DO IT FOR ME

Your plan utilizes [PORTFOLIO MODELS](#) as the plan's default investment option. Since they are the plan's default option, that means that if you don't pick your own investment elections, you will be automatically invested in a portfolio model without you needing to do anything. How do models work? Models target a specific risk profile. Each model is made up of a mix of equities (stocks) and fixed income (bonds and cash) in a proportion appropriate for the level of risk they are targeting. Aggressive models have a higher percentage of equities so they expose the investor to more risk but have the potential for higher returns. Conservative models, in contrast, will have a higher percentage of fixed income options so while the maximum return is much more modest, there is also less likelihood for big losses.

MODEL NAME	APPLICABLE BIRTH DATE/AGE RANGE	AVERAGE ANNUAL RETURN (As of 12/31/2020)			
		1 YR	3 YR	5 YR	10 YR
IFC Aggressive Model	35 and younger	15.02	10.78	11.80	--
IFC Growth Model	36 to 45	14.31	10.09	10.70	--
IFC Balanced Model	46 to 55	12.03	8.74	9.21	--
IFC Stable Model	56 to 65	10.54	7.88	8.10	--
IFC Conservative Model	66 to 99	9.75	7.11	7.16	--

I NEED A LITTLE HELP

Diversification and asset allocation are the two key principles for long term investment success. [DIVERSIFICATION](#) helps you reduce your risk. Different elements of the market do well when other parts are doing poorly, so by spreading your investments across different categories like stocks, bonds, and cash equivalents, you reduce the chance that all your investments do poorly when the market turns. Even within each asset category, you can diversify further and reduce your risk more by spreading your money into different types of investments within each category like long and short-term bonds, corporate and government debt, foreign and domestic investments, and large and small industries.

The next, and perhaps most important, decision is how much of your savings goes in to each category. This is a question of [ASSET ALLOCATION](#). Do you spread your money equally between stocks, bonds, and cash equivalents or do you put most of your money in one category with only smaller investments in the other two? Asset allocation is crucial, because when it comes to potential risk and return, all categories are not created equal. While stocks have the potential for the highest return, they also have the highest



risk that you lose money. Cash equivalents are the exact opposite - there is very little risk but there is also very little potential for big returns. Investments in the fixed income category like bonds, are in the middle with modest upside and downside potential.

As a new investor, your primary challenge is to create a diversified portfolio that has an asset allocation that matches the amount of risk you are willing to take on in order to have the potential for higher returns. If this seems like a lot, don't worry! In order to make it easy for you, your plan offers investment options that have already done the hard work. The options below are already diversified portfolios. You just have to pick the one that best matches your risk/return objectives.

TARGET RISK MODELS are diversified portfolios made up of a mix of funds comprised of stocks, bonds, and cash equivalents. Rather than creating your own diversified portfolio, your Plan's advisor has made it easy for you by creating a model for each type of investor. The asset allocation of each model varies based on the model's targeted risk profile. Conservative models have an asset allocation more heavily invested in less risky investments like fixed income options and cash equivalents with a smaller percentage in equities in order to limit the downside risk. More aggressive models do the opposite - investing a larger percentage in riskier equities to increase the potential for a higher return. **Simply pick one and you're done!**

MODEL NAME	AVERAGE ANNUAL RETURN (As of 12/31/2020)			
	1 YR	3 YR	5 YR	10 YR
IFC Aggressive Model	15.02	10.78	11.80	--
This model is suitable for individuals with a high risk tolerance and/or a long-term investment horizon (approximate retirement date of 30+ years). 90% of the model is allocated to equities and 10% to fixed-income/alternatives. The underlying funds represent a range of asset classes including: U.S. large cap, U.S. mid cap, U.S. small cap, international-developed equity, emerging markets, real estate, government bonds, and corporate bonds.				
IFC Growth Model	14.31	10.09	10.70	--
This model is suitable for individuals with a moderately high risk tolerance and/or a mid-term investment horizon (approximate retirement date of 20-30 years). 70% of the model is allocated to equities and 30% to fixed-income/alternatives. The underlying funds represent a range of asset classes including: U.S. large cap, U.S. mid cap, U.S. small cap, international-developed equity, emerging markets, real estate, government bonds, investment-grade corporate bonds, and high-yield bonds.				
IFC Balanced Model	12.03	8.74	9.21	--
This model is suitable for individuals with a moderate risk tolerance and/or a mid-term investment horizon (approximate retirement date of 10-20 years). 50% of the model is allocated to equities and 50% to fixed-income/alternatives. The underlying funds represent a range of asset classes including: U.S. large cap, U.S. small cap, international-developed equity, emerging markets, real estate, government bonds, investment-grade corporate bonds, high-yield bonds, and treasury inflation-protected bonds.				
IFC Stable Model	10.54	7.88	8.10	--
This model is suitable for individuals with a low risk tolerance and/or a short term investment horizon (approximate retirement date of 5-10 years). 40% of the model is allocated to equities and 60% to fixed-income/alternatives. The underlying funds represent a range of asset classes including: U.S. large cap, U.S. small cap, international-developed equity, real estate, government bonds, investment-grade corporate bonds, high-yield bonds, municipal bonds, and treasury inflation-protected bonds.				
IFC Conservative Model	9.75	7.11	7.16	--
This model is suitable for individuals with a very low risk tolerance and/or a very short investment horizon (approximate retirement date of 1-5 years). 30% of the model is allocated to equities and 70% to fixed-income/alternatives. The underlying funds represent a range of asset classes including: U.S. large cap, U.S. small cap, international-developed equity, real estate, government bonds, investment-grade corporate bonds, high-yield bonds, municipal bonds, and treasury inflation-protected bonds.				

YOUR INVESTMENT OPTIONS

Choose an investment strategy that fits you

I'VE GOT THIS

If you're an investment guru who follows the stock market daily - or if you simply feel more confident doing things yourself - you can be in complete control of your investment portfolio. Your Plan provides everything you need to build your own asset allocation from a complete investment menu, along with a variety of research tools to make sure your decisions are informed. You're in the driver's seat!

INVESTMENT NAME	TICKER	ASSET CATEGORY	AVERAGE ANNUAL RETURN (As of 03/31/2021)				EXPENSE RATIO
			1 YR	3 YR	5 YR	10 YR	
DFA Intermediate Government Fixed Income Portfolio (I)	DFIGX	Intermediate Government	-4.16	4.53	2.34	3.15	0.12
DFA International Core Equity Portfolio (I)	DFIEX	Foreign Large Blend	57.92	5.06	9.35	5.67	0.25
DFA US Small Cap Portfolio (I)	DFSTX	Small Blend	95.61	12.22	13.49	11.25	0.33
Invesco FTSE RAFI US 1000 ETF	PRF	Large Value	67.22	13.76	13.87	12.17	0.39
iShares 1-3 Year Treasury Bond ETF	SHY	Short Government	0.12	2.65	1.58	1.16	0.15
iShares COMEX Gold Trust ETF	IAU	Commodities Focused	4.82	8.23	6.19	1.37	0.25
iShares Core S&P 500 ETF	IVV	Large Blend	56.31	16.74	16.25	13.86	0.03
iShares Core S&P US Growth ETF	IUSG	Large Growth	60.34	20.08	19.10	15.41	0.04
iShares Morningstar Mid-Cap Growth ETF	IMCG	Mid-Cap Growth	73.28	22.16	20.36	14.09	0.06
iShares Morningstar Small-Cap Growth ETF	ISCG	Small Growth	80.44	18.01	19.07	13.18	0.06
iShares MSCI EAFE ETF	EFA	Foreign Large Blend	44.77	6.08	8.82	5.46	0.32
iShares MSCI EAFE Minimum Volatility Factor ETF	EFAV	Foreign Large Blend	19.07	2.93	5.07	NS	0.20
iShares MSCI Global Minimum Volatility Factor ETF	ACWV	World Large Stock	24.60	8.10	8.52	NS	0.20
iShares MSCI International Quality Factor ETF	IQLT	Foreign Large Blend	43.04	10.23	10.41	NS	0.30
iShares MSCI USA Minimum Volatility Factor ETF	USMV	Large Blend	30.45	12.26	11.73	NS	0.15
iShares MSCI USA Quality Factor ETF	QUAL	Large Blend	52.62	15.74	15.24	NS	0.15
iShares National Muni Bond Fund	MUB	Muni National Intermediate	4.65	4.54	3.08	4.13	0.07
MainStay MacKay Strategic Bond Fund (R6)	MSYEX	Nontraditional Bond	15.83	4.34	4.81	3.86	0.83
MainStay MacKay Total Return Bond Fund (R6)	MTRDX	Intermediate Core-Plus Bond	7.13	5.41	4.18	4.02	0.53
Matrix Trust Retirement Cash Account	MTDDA	Cash Equivalent				NS	
SPDR Portfolio Emerging Markets ETF	SPEM	Diversified Emerging Mkts	56.11	6.47	11.85	3.73	0.11
SPDR Portfolio TIPS ETF	SPIP	Inflation-Protected Bond	7.34	5.66	3.82	3.40	0.12
SPDR S&P 600 Small Cap Value ETF	SLYV	Small Value	103.11	11.93	13.98	11.96	0.15
TIAA-CREF High-Yield Fund (I)	TIHYX	High Yield Bond	19.94	5.57	6.85	5.79	0.36
Vanguard Emerging Markets Government Bond Index ETF	VWOBO	Emerging Markets Bond	14.84	4.21	4.82	NS	0.25
Vanguard FTSE Social Index Fund (Adm)	VFTAX	Large Blend	60.37	18.72	18.05	15.14	0.14
Vanguard Information Technology ETF	VGIT	Technology	70.38	29.41	28.21	20.15	0.10
Vanguard Intermediate-Term Corporate Bond ETF	VCIT	Corporate Bond	9.58	6.49	4.69	5.20	0.05
Vanguard International Growth Fund (Adm)	VWILX	Foreign Large Growth	87.14	20.68	22.01	11.92	0.33
Vanguard Long-Term Treasury Index ETF	VGLT	Long Government	-15.68	5.88	3.11	6.23	0.05
Vanguard Mid Cap ETF	VO	Mid-Cap Blend	70.63	14.65	14.60	12.29	0.04
Vanguard Real Estate Index ETF	VNQ	Real Estate	36.47	10.97	6.11	8.89	0.12
Vanguard Short-Term Corporate Bond ETF	VCSH	Short-Term Bond	6.98	4.31	3.08	2.96	0.05



WisdomTree US MidCap Dividend ETF

DON

Mid-Cap Value

71.53

8.64

9.89

11.39

0.38

Fund Performance data as of 3/31/2021

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PROFESSIONAL HELP WHEN YOU NEED IT

Want a portfolio that's been specifically crafted for you and your needs? But not a do-it-yourself type? Then this option is for you. Your plan has given you the gift of expertise - on demand.

Personal Investment Guidance

While some plan participants feel comfortable making their own investment decisions, many of us could use a little help from a professional with financial expertise. That's why your employer's plan offers the opportunity to talk directly with an independent advisor. This service is offered through **Integrity Financial**, and is provided at no additional cost to plan participants who use the service. The benefit of the investment guidance service is that it enables you to talk personally with a qualified Registered Investment Advisor representative who will customize your plan investment recommendations to your specific needs. This personal touch is a part of your employer's commitment to provide you with an outstanding retirement plan program. You can reach a representative from **Integrity Financial** by calling **(800) 794-4015**.

You don't have to follow the guidance that is suggested and you can change your investments at any time by logging in to your account at www.MyPlanConnection.com or by calling the customer service center at (800) 878-5220.



USE GUIDEME TO GET READY TO RETIRE

Create a personalized retirement strategy

TOOLS YOU CAN USE

USE GUIDEME AND GET A RETIREMENT STRATEGY DESIGNED JUST FOR YOU

Your plan includes GUIDEME - a guidance tool designed to help make it easier for you to manage your retirement account. After answering a few simple questions, GUIDEME will develop a customized retirement strategy that maximizes your chances of reaching your retirement goals. You can even see how the proposed strategy compares with your current strategy. With GUIDEME, you can feel confident that your investment strategy is on track. To access this service, login to your account at www.MyPlanConnection.com and select MANAGE ACCOUNT and then GUIDEME.

GuideME answers

THE question:

Will you be ready to retire?

If your current strategy won't get you there, GuideME will propose a new strategy to help get you on track. GuideME addresses all of the components that will help you achieve retirement security:



Contribution Rate: How much do you need to save each paycheck to reach your goals?



Investment Strategy: Is your portfolio too risky or not risky enough?



Retirement Expectations: When should you retire and how much income should you try to replace?





MAKING THE MOST OF YOUR RETIREMENT PLAN



YOUR MONEY, YOUR LIFE.

THINGS TO CONSIDER

WHEN YOU HAVE COMPETING FINANCIAL PRIORITIES

We all face competing financial priorities. Student loans, credit cards debt, medical expenses, rent and mortgages. - it all adds up. While everyone's situation is different, here are some helpful hints to increase both your current and future financial security.

PAYING DOWN DEBT WHILE SAVING

How do you pay down existing debt and also start to save for your future? It's not easy and it may seem overwhelming. The first thing to do is to take stock. Identify all of your debt obligations and determine when you have to start paying on them and the interest rate on each one. Prioritize those with the highest interest rates and pay those down first, making minimum payments on the others.

Although paying down your debt is important, don't assume you should wait to start saving for retirement until all of your debt is paid off. Remember the importance of saving early and the benefits of compounding interest? If your expected return from saving exceeds the interest rate on your debt, it may be more beneficial to invest that dollar and pay your debt down at a slower rate. This is particularly true if your retirement plan offers a matching contribution.

PLANNING WITH A PARTNER

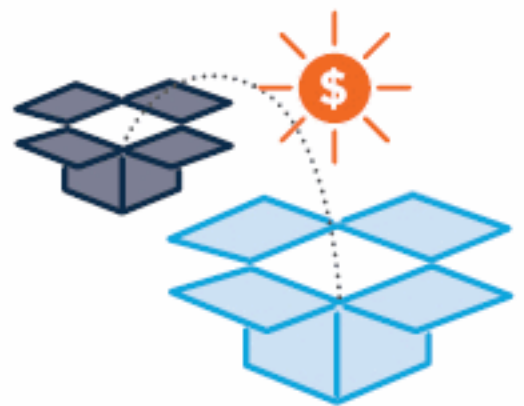
How involved is your partner in planning for retirement? Does one plan offer a match but the other does not? Have you both agreed on what you want to get out of your retirement plan and when each of you want to retire? Be sure to include your partner in your planning to align your goals and enjoy retirement security together!



ROLLING YOUR OLD PLAN ACCOUNT OR IRA INTO YOUR NEW PLAN

Consolidating your accounts can make great financial sense - one account is easier to administer, a single investment portfolio is easier to manage, and your expenses may even be lower!

We can help you consolidate your accounts so that it's quick, easy and stress-free. Call our Customer Service Department or email us for help consolidating your accounts.



**IF YOU'VE GOT QUESTIONS,
WE'VE GOT ANSWERS.**

CONTACT 904-273-5220 OR service@bluestarretirement.com