

What's New?

Presented by: Dale Powers
Date: October 2021



Today's
Focus

Plan Updates

Retirement
Overview

Alpha Pension Group

617.916.0335 Our Team Our Services ▾  **ALPHA**
PENSION GROUP, INC. For Clients ▾ About Us ▾  Consultation Requests

WE ARE ALPHA

- * Employee Advocates
- * Retirement Plan Consultants
- * Investment Fiduciaries
- * Objective Consultants

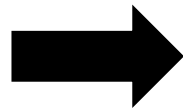
3001 How We Help Employees Plan for Retirement

Introducing Your Retirement Partners



Retirement Plan Advisor

- Reviews the investments in the fund lineup
- Provides regular financial wellness education
- Answers questions and provides guidance



Retirement Plan Provider

- Acts as the middleman between your contributions and your investments
- Provides quarterly statements
- Provides retirement plan website
- Processes transactions

The Right Recordkeeper For You





Introduction

Chris Muha, AIF®, CRPS®
Vice President, Institutional Clients - New England

Jordan

Today's Updates



New Recordkeeper

- Participant Notices & Timing
- Sign Up For New Log-In
- Access New Resources and Tools
- Remember to Add a Beneficiary



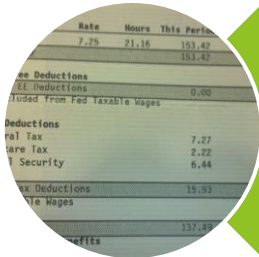
New Fund Lineup

- Funds Automatically Transfer to Similar Funds
- New Funds & Options Available

What Do I Need To Know?



Your Contributions
Will Remain the Same



Loans Transfer
Automatically



Free, Automatic
Transfer*

How Much Should I Save?




Ask Yourself...

- ▶ Where will my money come from if I'm not working?
- ▶ What do I need for today?
- ▶ What will I need in the future?
- ▶ Can my company help?



<http://www.lawfulrebel.com/thinking-important/>

You may need income for longer than you think.

Current Age	50% Chance of Reaching Age	25% Chance of Reaching Age
 Male: 65	87	93
 Female: 65	90	96
 Couple: 65	94	98

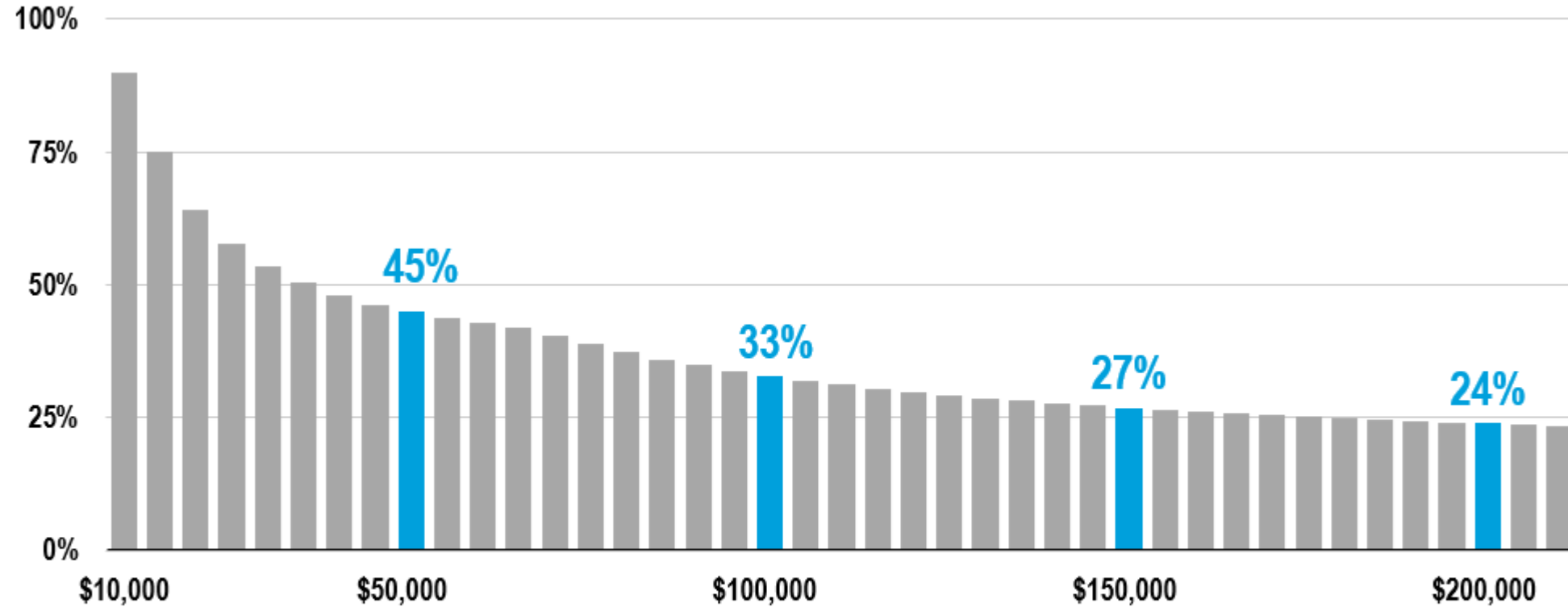
Source: Society of Actuaries RP-2014 Mortality Table projected with Mortality Improvement Scale MP-2014, as of 2016.
For illustrative purposes only.

Inflation can significantly drain your savings

	1969	2020	2030*
Cup of Coffee	10¢	\$2.85	\$4.29
Postage Stamp	6¢	49¢	76¢
Gallon of Gas	38¢	\$2.85	\$3.74
Movie Ticket	\$1.50	\$8.84	\$13.42
Mid-priced car	\$2,500	\$33,560	\$49,824

*Assumes a 3% rate of inflation. Sources: Lexis Nexis, U.S. Postal Service.

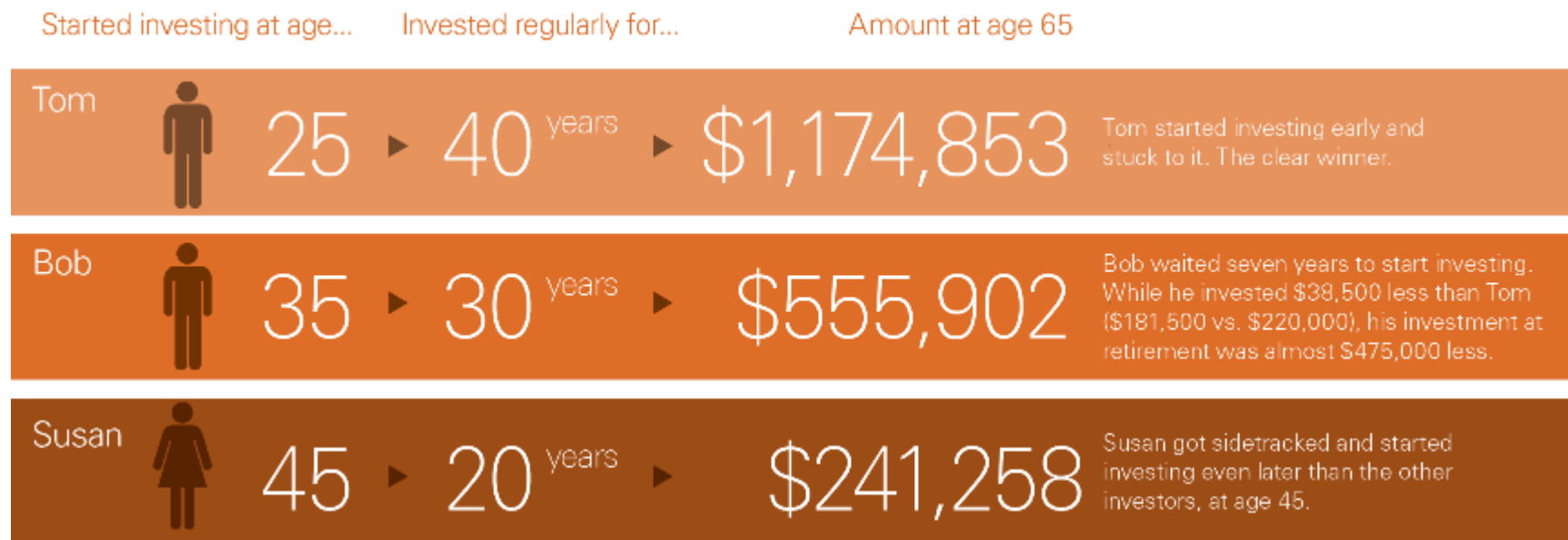
How Much Does Social Security Pay?



Source: Social Security Administration. Benefits calculated for different income levels using the Social Security Administration's Primary Insurance Amount formula for an individual at full retirement age in 2018.

How Your Savings Can Grow

Start investing early and stay disciplined



▶ Source: Legg Mason, 2017.

▶ The above information is for illustrative purposes only. All three investors contributed \$5,000 annually to an IRA. This illustration assumes a hypothetical pre-tax return of 7%, compounded annually. This example does not take into account any taxes, fees and expenses, and also it assumes no withdrawals were made and the fact that if they were considered, the results would be lower. Please note that Legg Mason, Inc., does not provide tax advice.

Pre-tax versus Roth

Pretax Contributions

- ▶ Contributions are made before taxes
- ▶ Lowers taxable income
- ▶ Grows tax deferred
- ▶ Feels like it costs less
- ▶ Defers taxes from a high tax bracket year to a hypothetical future lower tax bracket

Roth Contributions

- ▶ Contributions are made after taxes
- ▶ Contributions and earnings grow tax free
- ▶ Creates future after-tax income
- ▶ Locks in current tax rate avoiding potential future tax increases

3001

* ROTH Accounts have a 5-year minimum holding term regardless of age

Investment Options

Take the Driver's Seat



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Get a Lift



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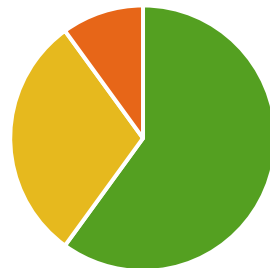
Investment Options

Mix Your Own

- ▶ Select your own combination of stocks and bonds to match your risk tolerance and time horizon
- ▶ Diverse investments to choose from
- ▶ Research your funds and select what will be best for you

Choosing a Pre-made Mix

- ▶ Easy one-stop shopping for bonds and stocks mixed for you
- ▶ Put 100% in one pre-mixed fund and know you are diversified
- ▶ Choose the investment for your age or a portfolio that will take more or less risk

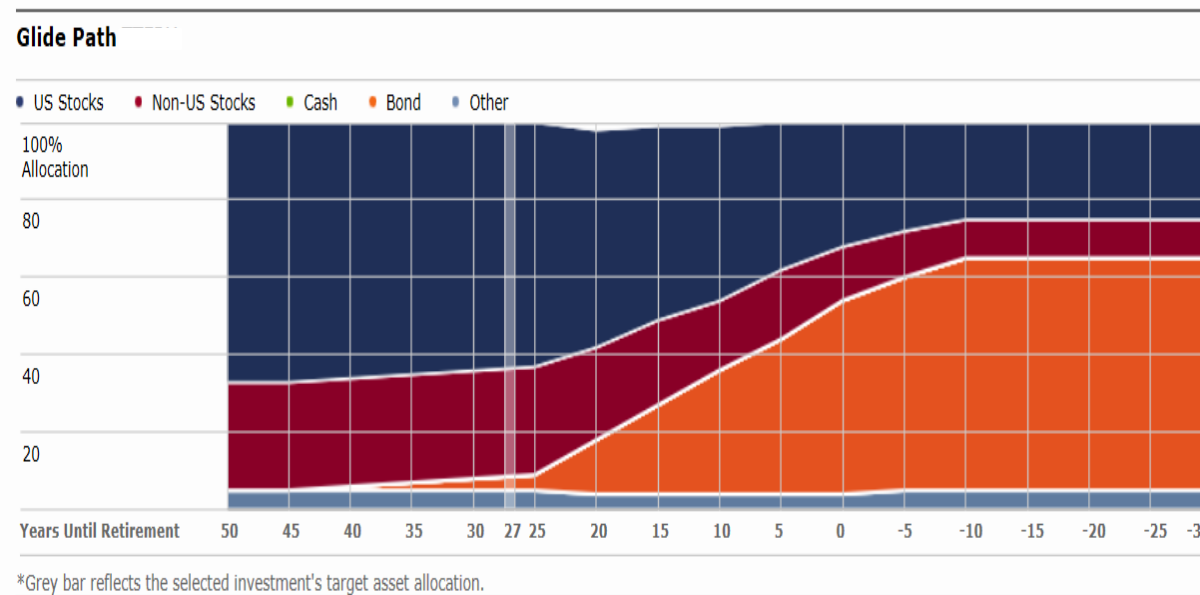


■ Stocks ■ Bonds ■ Cash

Target Date Funds

The year you were born + 67 (Full Retirement Age) = Your target date fund

Example: 1978 + 67 = 2045 Target Date Fund



http://portfolios.morningstar.com/fund/summary?t=TTFRX®ion=usa&culture=en_US

For illustrative purposes only as a guideline. Each experience is unique. This is not tax or investment advice. Consult your tax accountant for further guidance.

The three investment types and the role they play

Inflation risk

Investment risk

Short-term investments

- Money market, T-bills, CDs
- Relatively stable value
- Potential to pay interest
- Lower risk, lower potential return

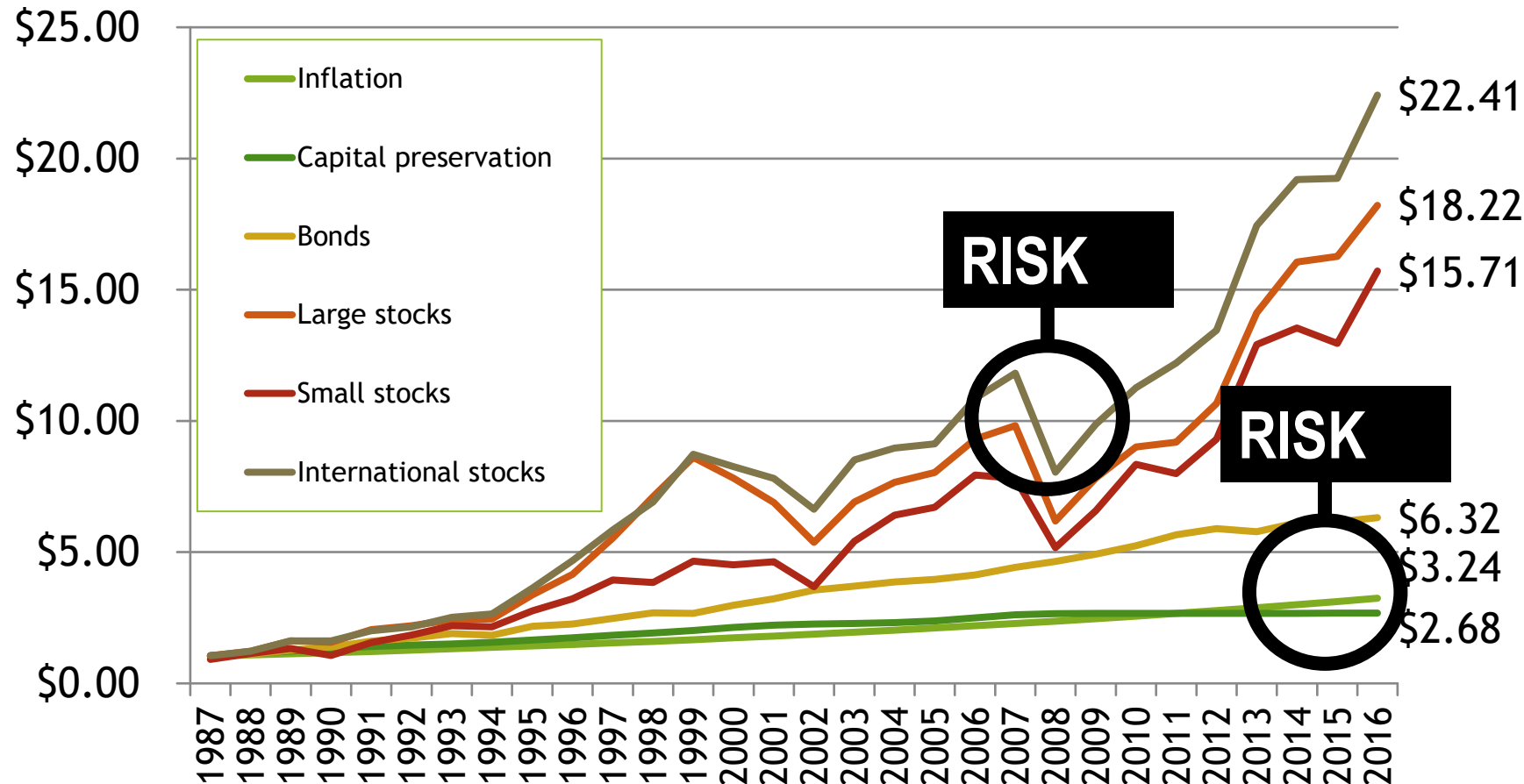
Bonds

- I.O.U.
- Debt securities issued by governments and corporations
- Potential to pay interest
- Moderate risk, moderate potential return

Stocks

- Share of a company, “equity”
- Long-term growth potential
- Value can go up and down
- Higher risk, higher potential return

Investing principles: Growth of \$1 over 30 years



Source: Morningstar® DirectSM FOR ILLUSTRATIVE PURPOSES ONLY. International stocks are represented by MSCI EAFE Index. Small stocks are represented by the Russell 2000. Large stocks are represented by the S&P 500 Index total return. Bonds are represented by the Bloomberg Barclays Capital U.S. Aggregate Bond Index. Capital preservation represented by the Citi Treasury Bill 3 Mon USD Index. A 4% annual inflation rate is assumed. For additional details on indices see disclosures at end of presentation. Past performance is no guarantee of future results. The indices' returns are for illustrative purposes only and are not intended to be an indication of fund performance. Data from 1/1/87 to 12/31/16. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees.

Selecting Your Beneficiary

Make sure you get to decide what happens with your money

Now

- ▶ Saving money for your future



https://en.wikipedia.org/wiki/Gal_Gadot

Later

- ▶ Your selected loved one(s)



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Add a beneficiary today and make changes as life changes

3-Step Review

1

- What Amount Should You Be Contributing?

2

- How Are You Diversifying?

3

- Who Is Your Beneficiary?



Take action today! We're here now and when you need us.

- Need information or guidance? Call us!
- Alpha Pension Group
- David Bradshaw - dave@alphapension.com
- 1-877-449-401k or 617-916-0335, extension 1007

- Prefer to make a change yourself? Call your recordkeeper.
- Customer Service Representatives
- Quarterly Statements
- TIAA
- www.tiaa.org
- Toll free: 1-800-842-2252

Want More?

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<https://www.alphapension.com/events-schedule/>

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Investing in stock includes numerous specific risks including: the fluctuation of dividend, loss of principal and potential illiquidity of the investment in a falling market.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

An investment in a target date fund is not guaranteed at any time, including on or after the target date, the approximate date when an investor in the fund would retire and leave the workforce. Target date funds gradually shift their emphasis from more aggressive investments to more conservative ones based on the target date.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

All investing involves risk including loss of principal. No strategy assures success or protects against loss.

Important Information

The prices of small cap stocks are generally more volatile than large cap stocks.

Government bonds and Treasury bills are guaranteed by the US Government as to the timely payment of principal and interest, and if held to maturity, offer a fixed rate of return and fixed principal value.

High yield/junk bonds (grade BB or below) are not investment grade securities, and are subject to higher interest rate, credit, and liquidity risks than those graded BBB and above. They generally should be part of a diversified portfolio for sophisticated investors.

Investing in Real Estate Investment Trusts (REITs) involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of this program will be attained. The fast price swings in commodities will result in significant volatility in an investor's holdings.

Commodities include increased risks, such as political, economic, and currency instability, and may not be suitable for all investors.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors. These risks are often heightened for investments in emerging markets.

Dollar cost averaging involves continuous investment in securities regardless of fluctuation in price levels of such securities. An investor should consider their ability to continue purchasing through fluctuating price levels. Such a plan does not assure a profit and does not protect against loss in declining markets.

Bloomberg Commodity Index is a broadly diversified commodity price that tracks prices of futures contracts on physical commodities on the commodity markets.

Bloomberg Barclays US Aggregate Bond Index is a market capitalization-weighted index, meaning the securities in the index are weighted according to the market size of each bond type. Most U.S. traded investment grade bonds are represented.

Bloomberg High Yield Bond Index measures the USD-denominated, high yield, fixed-rate corporate bond market. Securities are classified as high yield if the middle rating of Moody's, Fitch and S&P is Ba1/BB+/BB+ or below. High Yield bonds are considered low quality bonds.

Bloomberg Barclays US Treasury Index is a market-capitalization weighted index that measures the performance of public obligations of the U.S. Treasury that have a maturity of one year or more.

MSCI EAFE Index is a stock index that is a performance benchmark for the major international equity markets as represented by 21 major MSCI indices from Europe, Australia and Middle East.

MSCI Emerging Markets Index consists of 23 economies: Brazil, Chile, China, Columbia, Czech Republic, Egypt, Greece, Hungary, India, Indonesia, Korea, Malaysia, Mexico, Peru, Philippines, Poland, Qatar, Russia, South Africa, Taiwan, Thailand, Turkey and the UAE.

The FTSE NAREIT All Equity REITs Index is a free-float adjusted, market capitalization-weighted index of U.S. equity REITs.

Russell 2000 Index is an index measuring the performance of approximately 2,000 small-cap companies in the Russell 3000 Index. The index serves as a benchmark for U.S. small-cap stocks.

S&P 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.