



Your iSolved 401k Plan

Securities are offered through LPL Financial, Member FINRA/SIPC. Investment advisory services offered through RSG Advisory a registered investment advisor. RSG Advisory and LPL Financial are separate, non-affiliated entities.

RSG can help me...

- Figure out if I'm saving enough
- Determine my risk level
- Choose appropriate investments
- Rollover old retirement monies
- Create a retirement readiness plan
- Understand when I can take \$ out



Your Contributions

- 1% up to 100% of pay, Pre-tax or Roth (after tax)
- IRS 2024 limit: \$23,000 or \$30,500 if over age 50 - applies to your contributions only
- Change frequency = per payroll period
- Rollovers allowed



IMPORTANCE OF SAVING FOR RETIREMENT



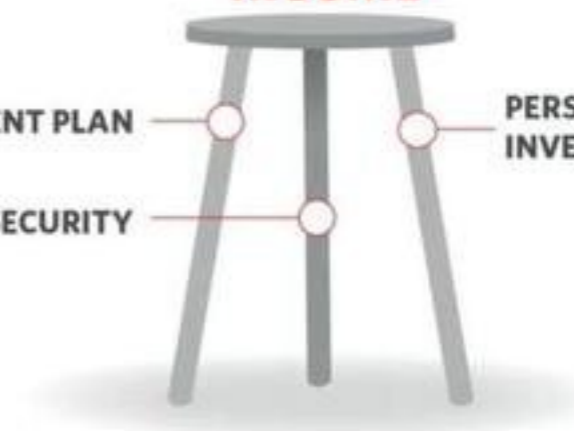
SOURCES OF RETIREMENT INCOME

RETIREMENT INCOME

RETIREMENT PLAN

PERSONAL SAVINGS / INVESTMENT ACCOUNT

SOCIAL SECURITY





QUICK FACT:

Average Social Security Benefit

\$1,907/month
\$22,884/year



**Can you live
comfortably on that?**

As of October 2023*

* "Fact Sheet: 2024 Social Security Changes," Social Security Administration, October 2023



Retirees today need about 80% of their annual income in retirement to retire comfortably.

OUTPACE INFLATION

INFLATION ERODES YOUR PURCHASING POWER OVER TIME

How much will \$1,000 of expenses cost with inflation?

Assumptions: \$1,000 present value with inflation rates of 1%, 2%, 3%, and 4% compounded monthly over 20 years

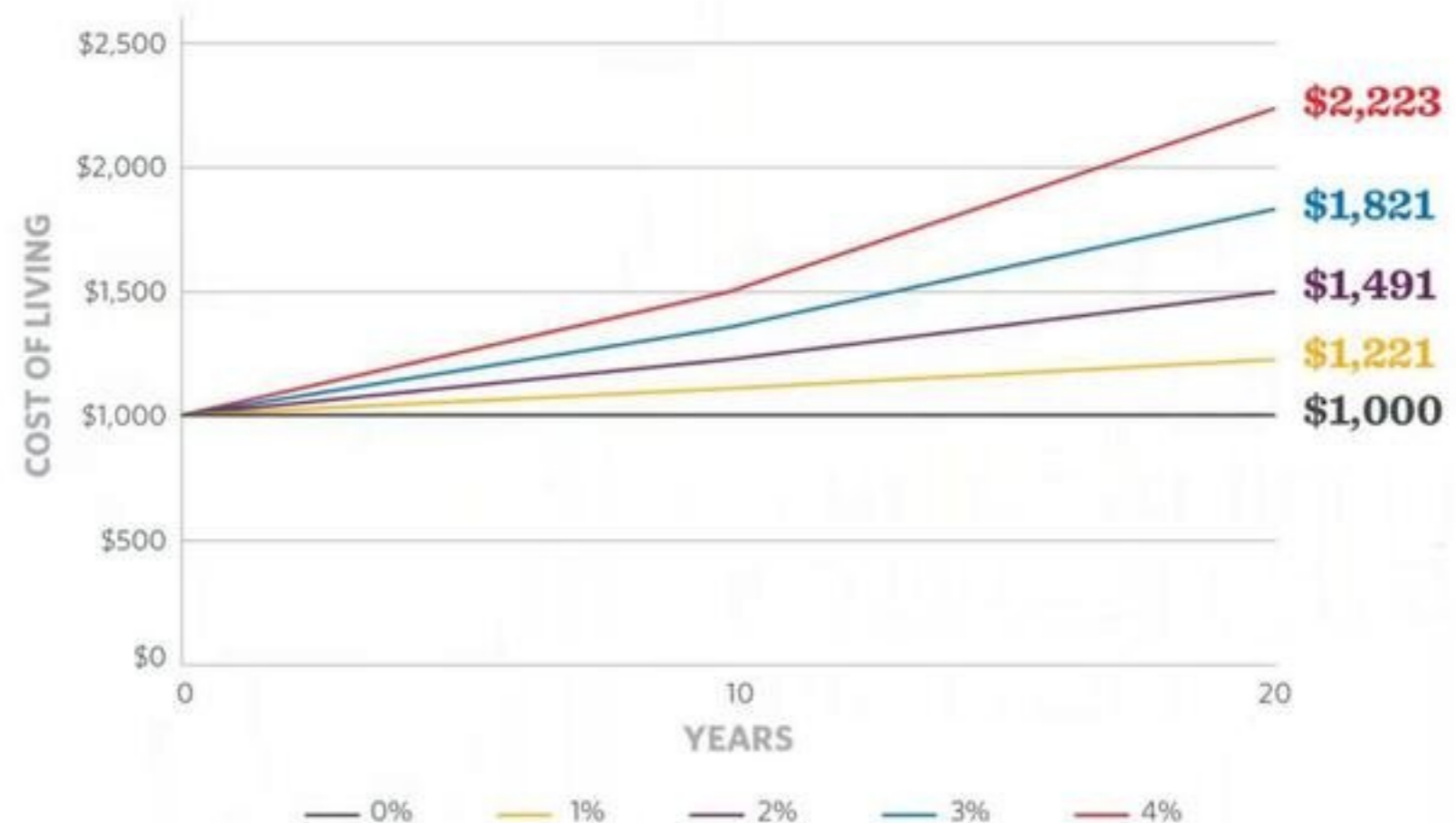


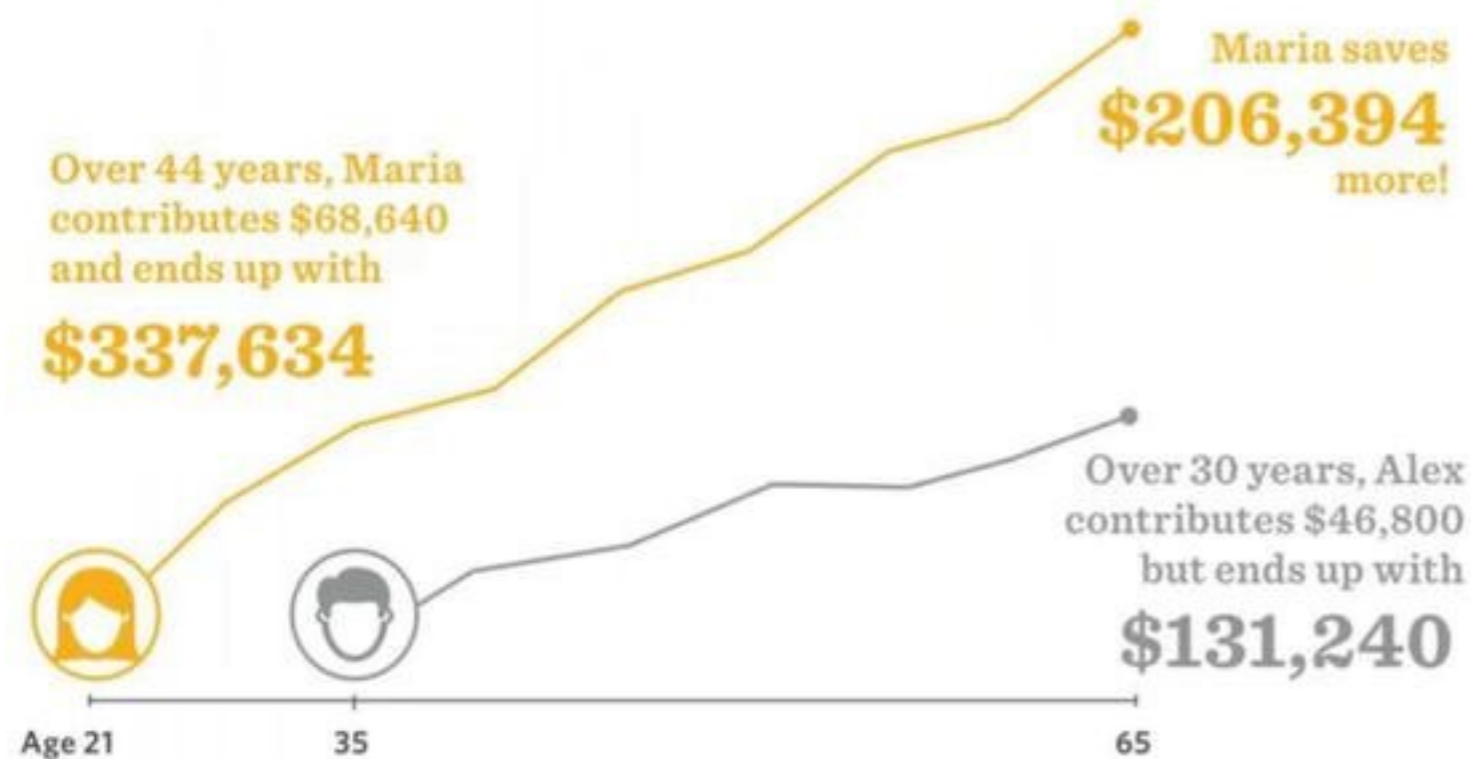
Illustration is hypothetical and not meant to reflect the return of any specific investment.

Source: "Inflation, consumer prices for the United States," Federal Reserve Bank of St. Louis, May 2021

TIME IS ON YOUR SIDE

DON'T DELAY

Even the smallest contribution can have a big impact down the road.



Both save \$130 per month and earn the same 6% annual growth.

Assumptions: Each saves \$130 per month with the same 6% annual return, with no wage increases, employer contributions, or inflation. Illustration is hypothetical and not meant to reflect the return of any specific investment.

Source: bankrate.com/calculators

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THE SAVER'S CREDIT

LOWERS FEDERAL INCOME TAXES DOLLAR-FOR-DOLLAR

2024 Saver's Credit

CREDIT RATE*	MARRIED FILING JOINTLY	HEAD OF HOUSEHOLD	ALL OTHER FILERS
50% of your contribution	Adjusted Gross Income (AGI) less than \$46,000	AGI less than \$34,500	AGI less than \$23,000
20% of your contribution	\$46,001 - \$50,000	\$34,501 - \$37,500	\$23,001 - \$25,000
10% of your contribution	\$50,001 - \$76,500	\$37,501 - \$57,375	\$25,001 - \$38,250
0% of your contribution	AGI greater than \$76,500	AGI greater than \$57,375	AGI greater than \$38,250

Visit irs.gov for more information.

*Up to the first \$2,000 (\$4,000 if married, filing jointly).

Transamerica and its agents and representatives do not provide tax or legal advice. This material is for informational purposes and should not be construed as legal or tax advice. For legal or tax advice concerning your situation, please consult your attorney or tax professional.

PRETAX AND ROTH CONTRIBUTIONS

	TRADITIONAL	ROTH [401(k)] [403(b)]
Contributions	Pretax, lowers taxable income*	After tax
Earnings	Tax-deferred	Tax free**
Withdrawals	Income tax due on all distributions (10% IRS penalty may apply before age 59½)	No tax due on qualified withdrawals**
Required minimum distributions (RMDs)	Begin at age 72 unless you're still working and contributing to your current, employer-sponsored plan.	Same as traditional accounts, RMDs begin at age 72 unless you roll into a Roth IRA***

* Federal and most states.

** You must hold account at least five years and past age 59½. Other withdrawals may be subject to a 10% IRS penalty if you are under age 59½.

*** Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a rollover from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you. Review the fees and expenses you pay to see if rolling over into an IRA could help reduce your costs.

TAX ADVANTAGES WITH PRETAX CONTRIBUTIONS

$$\begin{array}{r} \$50,000 \text{ ANNUAL INCOME} \\ - \$2,500 \text{ PRETAX CONTRIBUTION} \\ \hline = \$47,500 \text{ LOWER current} \\ \text{taxable income} \end{array}$$

Contributions are made to the account before taxes. Therefore, your taxable income is reduced by the amount you contribute.

Generally, pretax contributions, plus investment earnings and dividends, are subject to income taxes upon withdrawal.

INVESTMENT OPTIONS



Do it yourself

- Build a portfolio using choices from the plan's investment lineup



Automated investment services

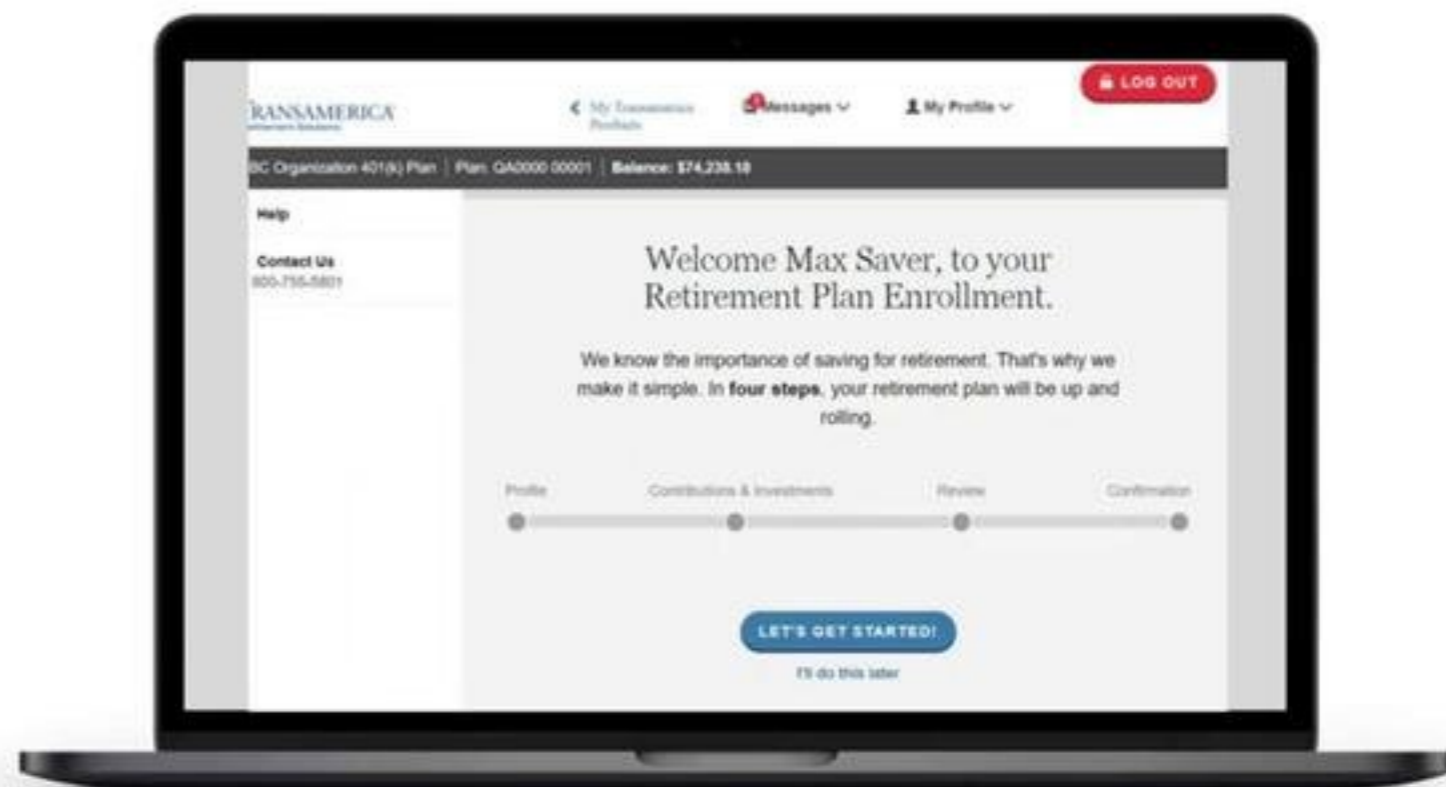
- Target date funds
- Asset allocation funds

 Log in at transamerica.com/portal to learn more about these options

ENROLLMENT IS EASY!

FOLLOW THESE STEPS TO ENROLL:

- Visit secure2.transamerica.com/login
- Click **Create an Account**
- Provide personal information and answer a few questions to verify your identity
- Upon completion, you will receive a security validation code via email, then you can select and answer security questions to create your account
- Log in to your account with your username and password, then click **Details** next to your retirement plan
- Click **Let's Get Started**
- Create your profile



 Visit: secure2.transamerica.com/login

CONSIDER CONSOLIDATION

FOUR OPTIONS:

1. Leave money in old account
2. Roll it into new plan with Transamerica
3. Roll it into an IRA (with Transamerica or another provider)
4. Cash it out – 20% mandatory federal tax withholding, plus 10% penalty tax if under age 59½

BENEFITS OF COMBINING RETIREMENT ACCOUNTS:

- Easily manage your accounts
- Get a more complete view of your retirement investment strategy
- Stay diversified

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

Questions?



RSG Advisory

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Transamerica:

- Website: secure2.transamerica.com/login
- Mobile App: Transamerica Retirement
- Phone #: 800-797-2643



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