



Retirement Savings 101

A Beginner's Guide to Investing

WEBINAR SERIES

*The material in this presentation is being provided for educational purposes only. It should not be construed as providing legal, investment, or tax advice and is not designed to be complete in all material respects.



Meet Our Team

Gary Ruybalid

Slavic401k Retirement Plan Manager





Retirement Reality

Today's savers are facing some challenges that previous generations didn't have to worry about.

- Life expectancy is longer, so long-term savings may be falling short.
- Medical costs are much higher than they used to be.
- You may not be able to fully rely on Social Security.
- More companies are moving away from defined benefit pensions.
- Social Security Retirement age has increased from 65 to 67.

A BRIEF HISTORY OF 401(K)



1981

The IRS Issued New Rules for 401(k) Contributions



1983

Nearly half of all large firms offer a 401(k)



Today

74% of companies offer 401(k) and Defined Contribution plan assets are \$11.1 trillion



3 Primary Factors In 401(k) Retirement Space

Contribution Amount | Time Compounding | Risk/Return Tradeoff



Generational Retirement Concerns

Understanding who is saving, and how

Gen Z



69%

worry about outliving their retirement savings, and they're turning to their plan for help.

Millennials



72%

likely to stay with their current employer if they matched contributions to their retirement plan.

Gen X



74%

agree they won't have the income certainty in retirement that retirees used to have.

Baby Boomers



85%

those who are already retired say it makes a bigger difference than they thought it would.



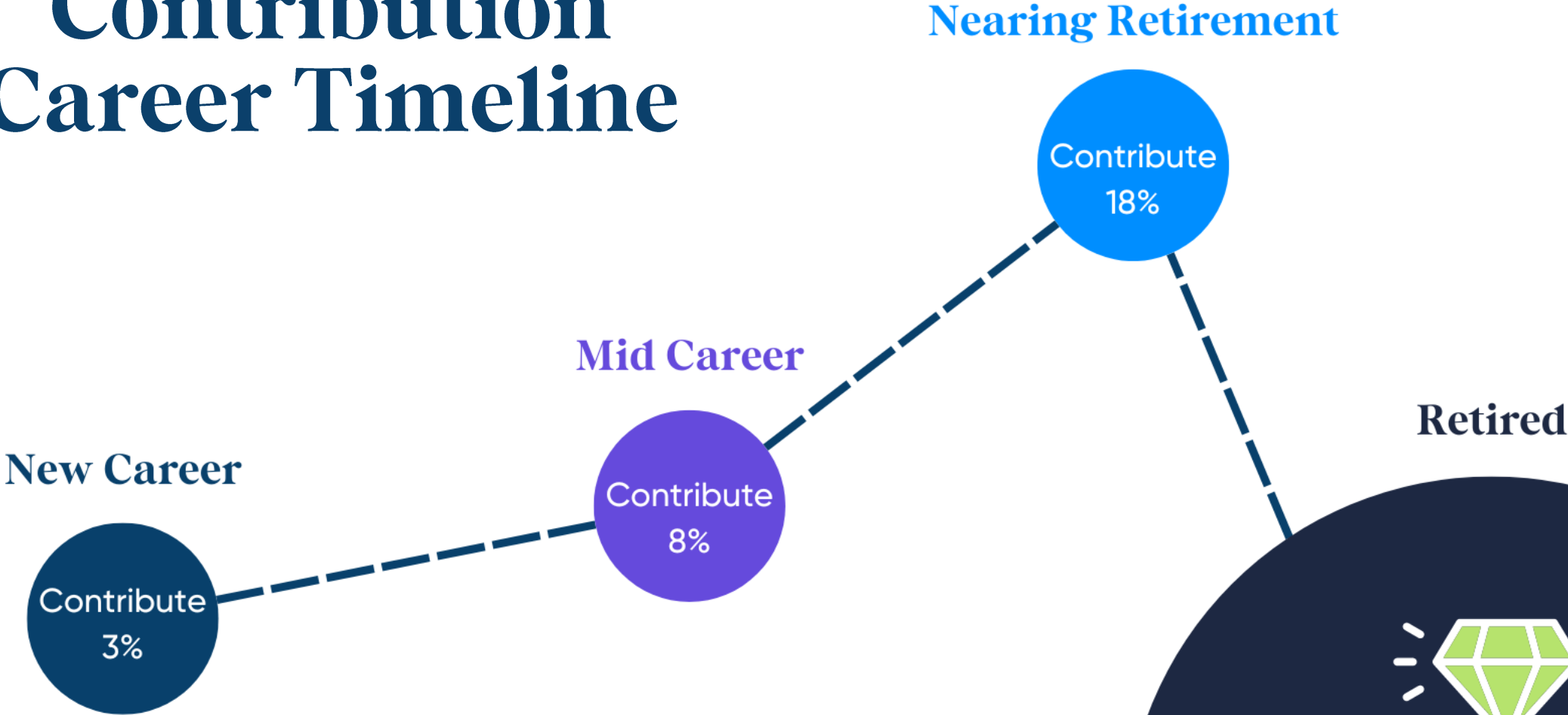
Contribution Amount

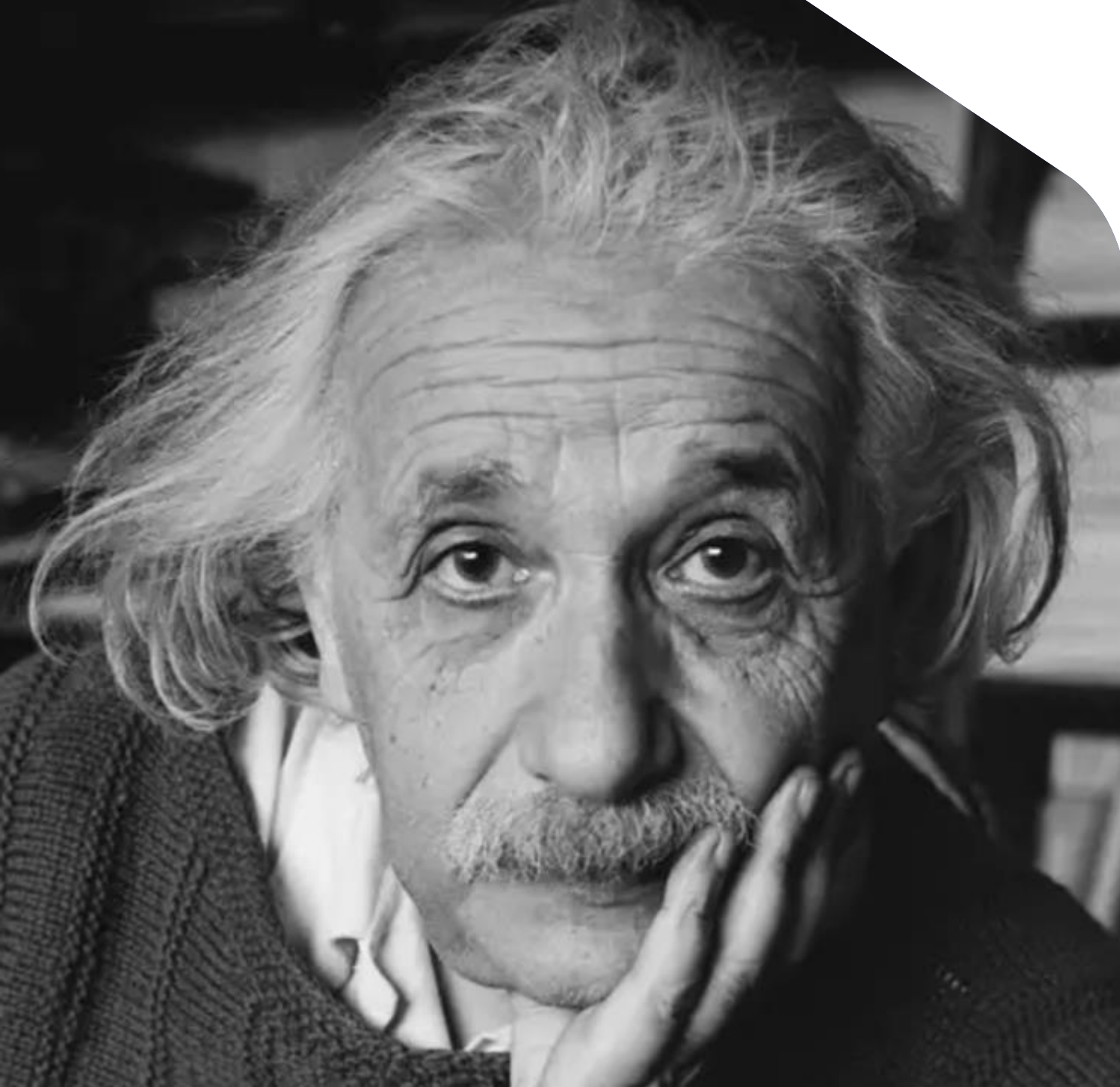


**Don't wait to save
for retirement
until it's too late.**

The more you can contribute
early, the better off you are!

Contribution Career Timeline





**“ Compound
Interest is the **eighth
wonder of the world.**
He who understands
it, earns it. He who
doesn't... Pays it. ”**

ALBERT EINSTEIN

1 Year

5 Years

10 Years

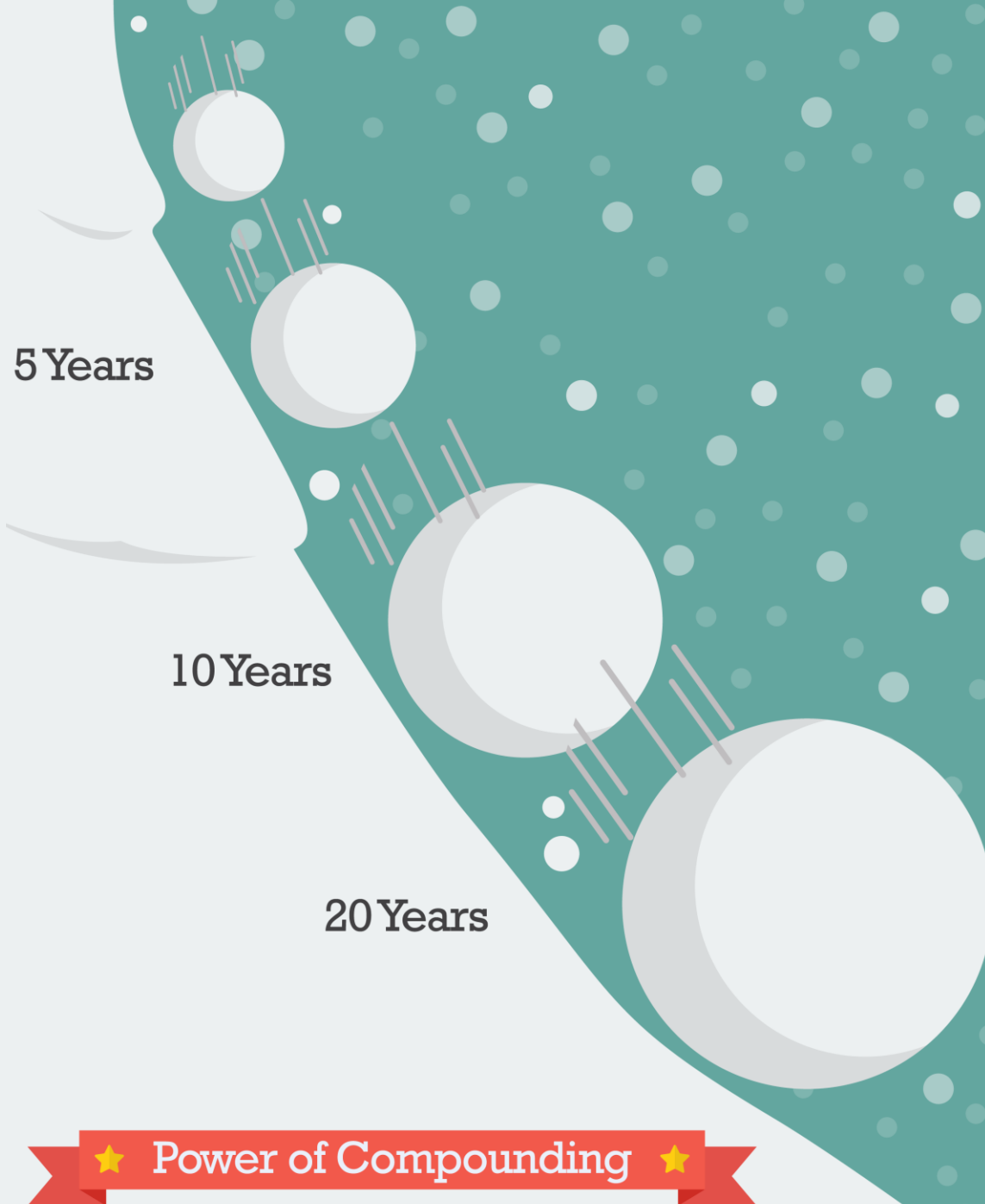
20 Years

Compound Interest

The money you earn is continually reinvested!

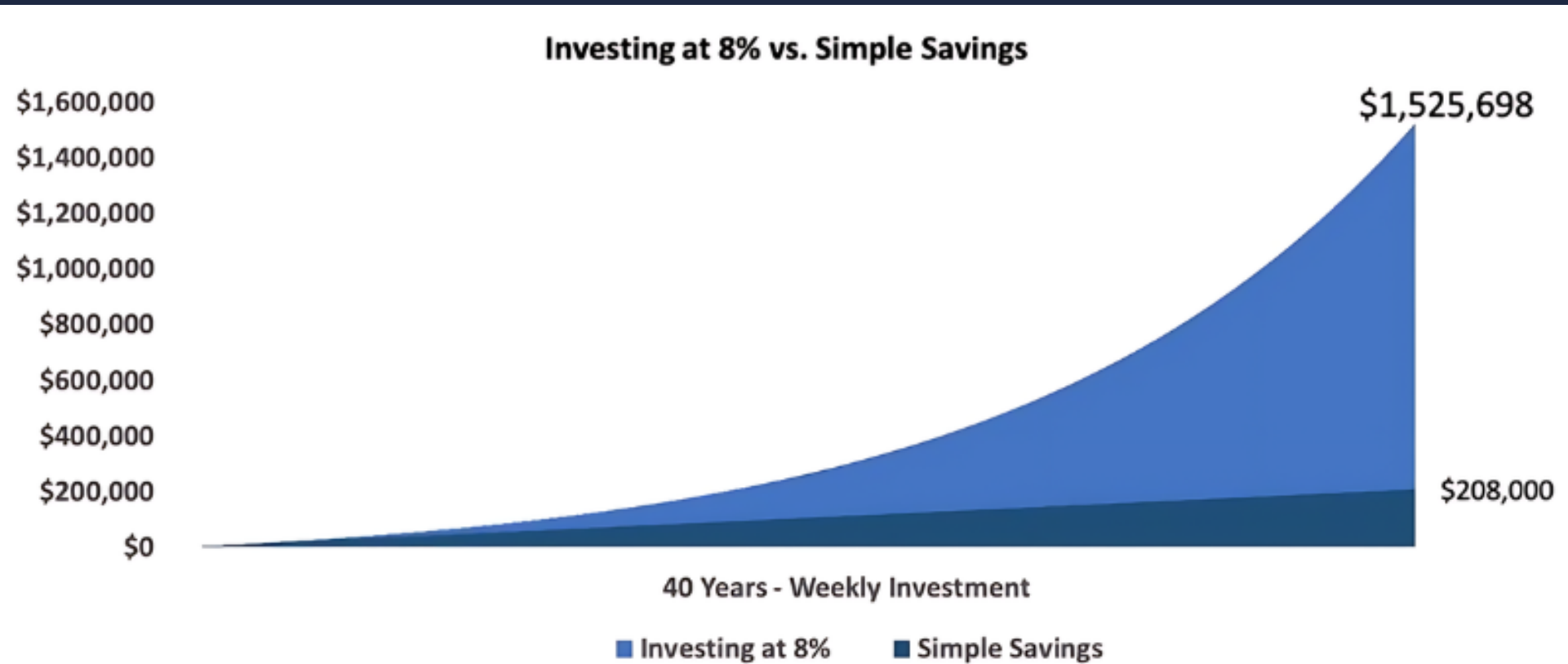
Small changes over time lead to significant benefits.

★ Power of Compounding ★



A Look at Saving vs. Saving and Investing

Someone investing just \$100 per week, over 40 years, can retire a millionaire.



Understanding Risk and Return



CONSERVATIVE INVESTOR

Retire in Five Years or Less
Target Return: 4-5 percent
Risk or Decline: -15 percent



MODERATE INVESTOR

Retire in Six to 15 Years
Target Return: 5-8 percent
Risk or Decline: -25 percent



AGGRESSIVE INVESTOR

Retire in 15 Years or More
Target Return: 9-10 percent
Risk of Decline: -40 percent

Model Stock-Bond Allocations

50-70 percent Bonds &
Money Market
20-25 percent Domestic Stocks
10-25 percent Foreign Stocks

25-40 percent Bonds
40 percent Domestic Stocks
20-35 percent Foreign Stocks

0-20 Percent Bonds
50 percent Domestic Stocks
30-50 percent Foreign Stocks



Bonds vs. Equity

When a company fails, bondholders are generally paid first, stockholders get whatever is left over.

BONDS A loan to a company or government



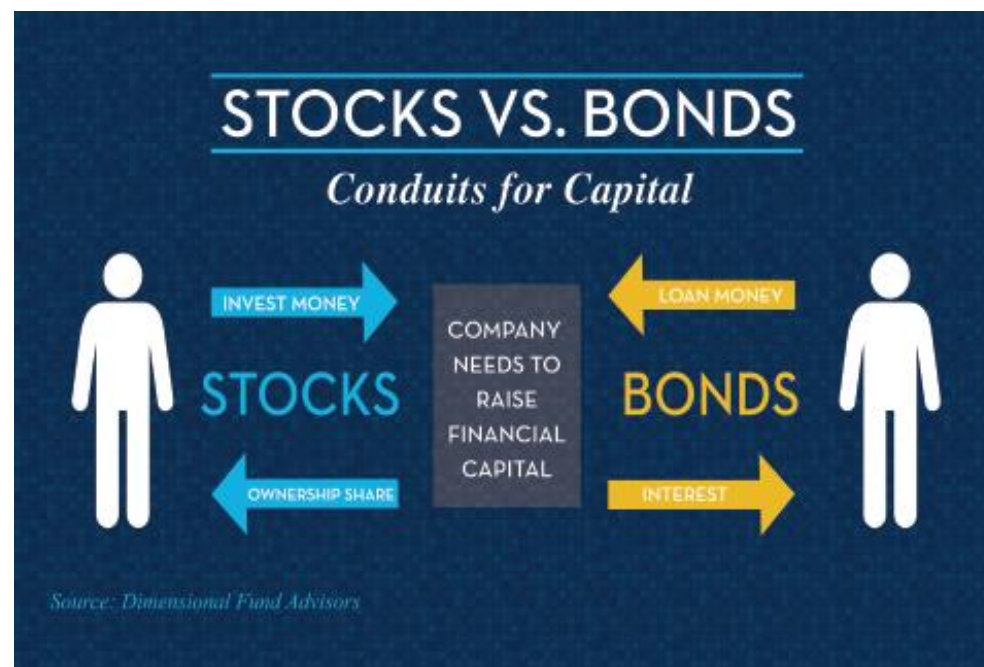
- More stable in the short term
- Tend to underperform over the long term
- Earn money through interest

STOCKS Ownership of a business



- More volatile in the short term
- Better performers over the long term
- Earn money through dividends

The Motley Fool



What is a Retirement Money Market Account?

- Held in a retirement account: 401(k) or an IRA
- Pay lower interest rates
- Provides liquidity and stability
- Held in a bank are FDIC-insured
- If you're retired, you can use a retirement money market account to write checks and make withdrawals as needed



Fund Lineup Terminology

Market capitalization, or “market cap”, is the total dollar value of a company’s outstanding common shares owned by stockholders.

Large-cap: Market value \$10 billion – \$200 billion

Mid-cap: Market value \$2 billion – \$10 billion

Small-cap: Market value \$250 million – \$2 billion



1

401(k) Plan Fund List

TRAILING PERIOD RETURNS
FOR THE PERIOD ENDING June 30, 2024

3

SLAVIC
401K

| Fund Name | SYMBOL | Morningstar Category | 1 YTD | 1 Year | 3 Year | 5 Year | 10 Year | Expense Ratio | Ratio Net |
|---|--------|------------------------------|--------|--------|---------|--------|---------|---------------|-----------|
| Fidelity® Emerging Markets Idx | FPADX | Diversified Emerging Mkts | 7.06% | 11.33% | -5.41% | 2.72% | 2.74% | 0.68% | 0.67% |
| Morningstar EM TME NR USD | | | 7.43% | 13.03% | -3.99% | 3.77% | 3.45% | | |
| iShares MSCI EAFE Intl Idx K | BTMXX | Foreign Large Blend | 5.52% | 11.44% | 3.13% | 6.63% | 4.37% | 0.66% | 0.64% |
| Morningstar Global xUS TME NR USD | | | 5.76% | 11.80% | 0.87% | 5.86% | 4.03% | | |
| Vanguard Small Cap Index Adm | VSMAX | Small Blend | 3.07% | 11.50% | 0.50% | 8.45% | 8.04% | 0.66% | 0.65% |
| Morningstar US Small Extended TR USD | | | 1.26% | 10.25% | -1.26% | 7.24% | 7.22% | | |
| Vanguard Small Cap Growth Index Adm | VSGAX | Small Growth | 3.80% | 8.69% | -4.21% | 6.67% | 7.82% | 0.67% | 0.67% |
| Morningstar US Small Cap Grwth Exp TR USD | | | 3.71% | 9.09% | -3.57% | 6.49% | 7.71% | | |
| Vanguard Small Cap Value Index Adm | VSLAX | Small Value | 2.47% | 12.86% | 3.69% | 9.18% | 7.89% | 0.67% | 0.67% |
| Morningstar US Small Cap Val Exp TR USD | | | -1.50% | 8.21% | 7.79% | 8.49% | 6.85% | | |
| Vanguard Mid Cap Index Adm | VIMAX | Mid-Cap Blend | 4.90% | 11.49% | 2.21% | 6.18% | 6.10% | 0.66% | 0.65% |
| Morningstar US Mid Cap TR USD | | | 5.25% | 12.74% | 3.14% | 10.07% | 9.99% | | |
| Delaware Ivy Mid Cap Growth I | DMXK | Mid-Cap Growth | 6.89% | 2.48% | -3.60% | 8.87% | 10.49% | 0.64% | 0.78% |
| Morningstar US Mid Cap Growth TR USD | | | 5.54% | 12.23% | 0.20% | 10.01% | 10.36% | | |
| MFS Mid Cap Value RE | MVCKK | Mid-Cap Value | 6.26% | 12.88% | 6.49% | 10.37% | 8.66% | 0.63% | 0.62% |
| Morningstar US Mid Cap Value TR USD | | | 4.80% | 13.29% | 5.71% | 9.42% | 8.75% | | |
| iShares Total US Stock Market Idx K | ITOTX | Large Blend | 13.53% | 23.29% | 7.99% | 14.68% | 12.68% | 0.62% | 0.62% |
| Morningstar US Large-Mid TR USD | | | 14.37% | 24.73% | 8.06% | 14.72% | 12.48% | | |
| Fidelity 500 Index | FZAXX | Large Blend | 14.28% | 24.84% | 10.60% | 15.82% | 13.85% | 0.62% | 0.61% |
| Morningstar US Large-Mid TR USD | | | 14.87% | 24.73% | 10.87% | 16.22% | 12.98% | | |
| JPMorgan US Research Enhanced Equit | JREUX | Large Blend | 16.16% | 26.46% | 11.12% | 16.63% | 13.84% | 0.33% | 0.29% |
| Morningstar US Large-Mid TR USD | | | 14.87% | 24.73% | 10.87% | 14.72% | 12.58% | | |
| Principal Large Cap Growth I RE | PLCGX | Large Growth | 16.26% | 28.36% | 4.75% | 14.86% | 14.44% | 0.61% | 0.59% |
| Morningstar US Large-Mid Growth TR USD | | | 20.52% | 31.88% | 8.69% | 17.17% | 14.70% | | |
| Vanguard Value Index Adm | VVALX | Large Value | 6.73% | 15.84% | 7.99% | 10.50% | 6.86% | 0.65% | 0.65% |
| Morningstar US Large-Mid Value TR USD | | | 9.21% | 17.49% | 8.20% | 11.47% | 10.98% | | |
| Vanguard High-Yield Corporate Adm | VWEAX | High Yield Bond | 2.18% | 8.41% | 1.77% | 3.48% | 6.14% | 0.12% | 0.13% |
| Morningstar US HY Bd TR USD | | | 2.22% | 10.50% | 7.71% | 3.90% | 4.59% | | |
| Victory Short-Term Bond RE | URSBX | Short-Term Bond | 2.85% | 7.88% | 2.81% | 2.46% | 3.34% | 0.34% | 0.34% |
| Morningstar US 1-3Y Gov&Corp TR USD | | | 1.39% | 4.42% | 0.40% | 1.71% | 1.94% | | |
| Vanguard Short-Term Federal Adm | VSBGX | Short Government | 1.33% | 4.84% | -0.26% | 0.99% | 1.24% | 0.16% | 0.16% |
| Morningstar US 1-5 Yr Top Bd TR USD | | | 0.80% | 4.56% | -0.42% | 0.72% | 1.12% | | |
| Vanguard Inflation-Protected Secur Adm | VAPFX | Inflation-Protected Bond | 0.76% | 2.89% | -1.43% | 1.96% | 0.18% | 0.16% | 0.16% |
| Morningstar US TIPB TR USD | | | 0.80% | 2.74% | -1.20% | 1.82% | 1.62% | | |
| Investco Corp & Special Mineral RIS | OGMXX | Equity Precious Metals | 8.52% | 18.33% | -1.31% | 8.69% | 4.83% | 0.66% | 0.66% |
| Morningstar Gbl Cnfr Prssn Mktl NR USD | | | 10.72% | 10.75% | -20.11% | -0.08% | -1.42% | | |
| Fidelity International Bond Index Fund | FBIBX | Global Bond-USD Hedged | 6.16% | 4.47% | -1.34% | --- | --- | 0.66% | 0.66% |
| Morningstar Gbl Core Bd GH ASG USD | | | 5.22% | 3.85% | -2.24% | -0.19% | 1.81% | | |
| BlackRock Health Sciences Opps Instl | SHBSX | Health | 8.84% | 11.85% | 3.76% | 16.27% | 11.98% | 0.64% | 0.65% |
| Morningstar US Health TR USD | | | 7.25% | 10.59% | 4.21% | 10.48% | 10.62% | | |
| Fidelity US Bond Index | FKNAX | Intermediate Core Bond | -0.59% | 2.78% | -3.03% | -0.22% | 1.33% | 0.63% | 0.62% |
| Morningstar US Core Bd TR USD | | | -0.49% | 2.65% | -3.02% | -0.40% | 1.01% | | |
| Vanguard Inter-Term Bond Index Adm | VBIJX | Intermediate Core Bond | -0.51% | 3.36% | -3.06% | 0.66% | 1.79% | 0.67% | 0.67% |
| Morningstar US Core Bd TR USD | | | -0.59% | 2.56% | -3.07% | -0.28% | 1.30% | | |
| Fidelity Advisor Real Estate Income Z | FKMXX | Moderate Allocation | 2.67% | 7.92% | 0.46% | 3.68% | 5.11% | 0.57% | 0.57% |
| Morningstar US Mod Yld Alloc NR USD | | | 2.92% | 14.71% | 3.07% | 7.70% | 7.11% | | |
| Vanguard Federal Money Market Investo | VFMXX | Money Market | 2.46% | 5.41% | 3.09% | 3.13% | 1.47% | 0.11% | 0.11% |
| Morningstar USD 1M Cash TR USD | | | 2.72% | 5.47% | 3.17% | 2.21% | 1.59% | | |
| Vanguard Short-Term Infl-Prot Sec Idx Adm | VTAPX | Short-Term Inflation-Protect | 2.28% | 5.33% | 2.63% | 3.63% | 1.96% | 0.06% | 0.06% |
| Morningstar US 1-3Y TIPS TR USD | | | 2.45% | 2.34% | 1.60% | 2.69% | 1.55% | | |
| Vanguard Target Retirement 2020 Inv | VTWXX | Target-Date 2020 | 3.91% | 8.24% | 0.84% | 5.10% | 5.95% | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2020 TR USD | | | 3.48% | 8.48% | -0.32% | 4.94% | 4.71% | | |
| Vanguard Target Retirement 2025 Inv | VTVXX | Target-Date 2025 | 5.11% | 11.82% | 1.51% | 6.12% | 6.93% | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2025 TR USD | | | 4.92% | 11.82% | 0.72% | 6.29% | 5.72% | | |
| Vanguard Target Retirement 2030 Inv | VTHRXX | Target-Date 2030 | 6.86% | 12.39% | 2.67% | 6.99% | 6.98% | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2030 TR USD | | | 4.40% | 10.64% | 0.20% | 6.60% | 5.89% | | |
| Vanguard Target Retirement 2035 Inv | VTTXX | Target-Date 2035 | 6.87% | 13.52% | 2.69% | 7.77% | 7.12% | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2035 TR USD | | | 5.76% | 11.80% | 1.11% | 6.80% | 6.42% | | |
| Vanguard Target Retirement 2040 Inv | VFORX | Target-Date 2040 | 7.68% | 14.74% | 3.23% | 8.58% | 7.65% | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2040 TR USD | | | 6.38% | 13.32% | 2.00% | 7.54% | 6.90% | | |
| Vanguard Target Retirement 2045 Inv | VTVXX | Target-Date 2045 | 8.48% | 15.81% | 3.79% | 8.40% | 8.12% | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2045 TR USD | | | 7.17% | 14.81% | 2.25% | 8.19% | 7.25% | | |
| Vanguard Target Retirement 2050 Inv | VVFX | Target-Date 2050 | 9.89% | 16.83% | 4.19% | 8.66% | 8.36% | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2050 TR USD | | | 7.52% | 15.19% | 3.08% | 8.49% | 7.30% | | |
| Vanguard Target Retirement 2055 Inv | VVFXV | Target-Date 2055 | 8.93% | 16.81% | 4.19% | 8.67% | 8.24% | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2055 TR USD | | | 7.42% | 15.23% | 3.06% | 8.11% | 7.24% | | |
| Vanguard Target Retirement 2060 Inv | VVTSX | Target-Date 2060 | 9.84% | 16.80% | 4.16% | 8.68% | 8.22% | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2060 TR USD | | | 7.42% | 15.72% | 2.93% | 8.29% | 7.15% | | |
| Vanguard Target Retirement 2065 Inv | VLVXX | Target-Date 2065+ | 8.65% | 16.43% | 4.19% | 8.66% | --- | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2065 TR USD | | | 7.89% | 14.97% | 2.87% | 7.26% | --- | | |
| Vanguard Target Retirement 2070 Inv | VSVXX | Target-Date 2070 | 9.83% | 16.85% | --- | --- | --- | 0.68% | 0.68% |
| Morningstar Lifetime Mod 2070 TR USD | | | 8.87% | 16.41% | 17.60% | 16.20% | 21.41% | | |

4

SLAVIC MANAGED OPTIONS

| Portfolio Allocation | Asset | Manager | 1 YTD | 1 Year | 3 Year | 5 Year | 10 Year | Expense Ratio |
|----------------------------|-------|----------------------|-------|--------|--------|--------|---------|---------------|
| SIM Aggressive Portfolio | N/A | Managed Aggressive | 7.29% | 14.87% | 2.81% | 8.23% | 7.08% | 0.41% |
| SIM Conservative Portfolio | N/A | Managed Conservative | 3.86% | 7.88% | 5.68% | 3.79% | 3.96% | 0.43% |
| SIM Moderate Portfolio | N/A | Managed Moderate | 6.27% | 11.87% | 3.70% | 8.21% | 6.85% | 0.42% |

*Certain mutual fund companies pay the broker of record or the 401(k) Record-keeper fees based upon assets in their funds. These fees are called 12b-1, Shareholder Servicing or Soft Fee fees. Slavic's policy is to credit fund share fees to participants owning the fund at the time payment is received. The gross expense ratio displayed does not reflect the credit which reduces the actual expense of the fund. In addition, some funds may waive a portion of their expense ratio. These waivers are also not reflected in the gross expense ratio. Investment returns do not include participant level administration and asset fees. These charges, if included, would reduce total return.

Performance data is provided by Morningstar. For more information including a prospectus and investment glossary, please visit www.slavic401k.com. Calendar-year results for 2022 are based on preliminary data and may not reflect dividends and capital gains that have not yet been reported to Morningstar. Also, performance data may reflect a different share class of the identical mutual fund to demonstrate longer term performance.

The cost of investing in a particular fund can easily be estimated by multiplying the gross expense ratio by \$1000. For example, a fund with a gross expense ratio of 0.67% will cost the participant \$6.70 on annual basis for each \$1000 invested in the fund. An index fund with an expense ratio of 0.07% will cost \$0.70 per \$1000 invested.

The index funds used for benchmarking are the Vanguard 500 Index Fund and the Vanguard Total Bond Market Index fund (not audited) for fees.

Fund Lineup Basics

01

| Fund Name | SYMBOL |
|--------------------------------------|--------|
| Fidelity® Emerging Markets Idx | FPADX |
| Morningstar EM TME NR USD | |
| iShares MSCI EAFE Intl Idx K | BTMXX |
| Morningstar Global xUS TME NR USD | |
| Vanguard Small Cap Index Adm | VSMAX |
| Morningstar US Small Extended TR USD | |

02

| Morningstar Category | YTD |
|---------------------------|--------|
| Diversified Emerging Mkts | 7.06% |
| | 7.43% |
| Foreign Large Blend | 5.52% |
| | 5.70% |
| Small Blend | 3.07% |
| | 3.71% |
| Small Growth | 3.80% |
| | 2.47% |
| Small Value | -1.10% |
| | 5.25% |
| Mid-Cap Blend | 4.90% |
| | 0.89% |
| Mid-Cap Growth | 0.89% |
| | 5.54% |
| Mid-Cap Value | 6.20% |
| | 4.88% |
| Large Blend | 13.53% |
| | 14.97% |

04

| | | |
|--------------------------------------|--------|------------------|
| Vanguard Lifetime Mod 2020 TR USD | | |
| Vanguard Target Retirement 2025 Inv | VTTVX | Target-Date 2025 |
| Morningstar Lifetime Mod 2025 TR USD | | |
| Vanguard Target Retirement 2030 Inv | VTHRXX | Target-Date 2030 |
| Morningstar Lifetime Mod 2030 TR USD | | |
| Vanguard Target Retirement 2035 Inv | VTTXX | Target-Date 2035 |
| Morningstar Lifetime Mod 2035 TR USD | | |
| Vanguard Target Retirement 2040 Inv | VFORX | Target-Date 2040 |
| Morningstar Lifetime Mod 2040 TR USD | | |
| Vanguard Target Retirement 2045 Inv | VTVXX | Target-Date 2045 |
| Morningstar Lifetime Mod 2045 TR USD | | |
| Vanguard Target Retirement 2050 Inv | VVFX | Target-Date 2050 |
| Morningstar Lifetime Mod 2050 TR USD | | |
| Vanguard Target Retirement 2055 Inv | VVFXV | Target-Date 2055 |
| Morningstar Lifetime Mod 2055 TR USD | | |
| Vanguard Target Retirement 2060 Inv | VVTSX | Target-Date 2060 |
| Morningstar Lifetime Mod 2060 TR USD | | |
| Vanguard Target Retirement 2065 Inv | VLVXX | Target-Date 2065 |

03

| YTD | 1 Year | 3 Year | 5 Year | 10 Year |
|-------|--------|--------|--------|---------|
| 7.06% | 11.33% | -5.41% | 2.72% | 2.74% |
| 7.43% | 13.03% | -3.99% | 3.77% | 3.45% |
| 5.52% | 11.44% | 3.13% | 6.63% | 4.37% |
| 5.70% | 11.80% | 0.87% | 5.86% | 4.03% |
| 3.07% | 11.50% | 0.50% | 8.45% | 8.08% |

Target Date Funds

Workplace retirement plans use these as their “default investment.”

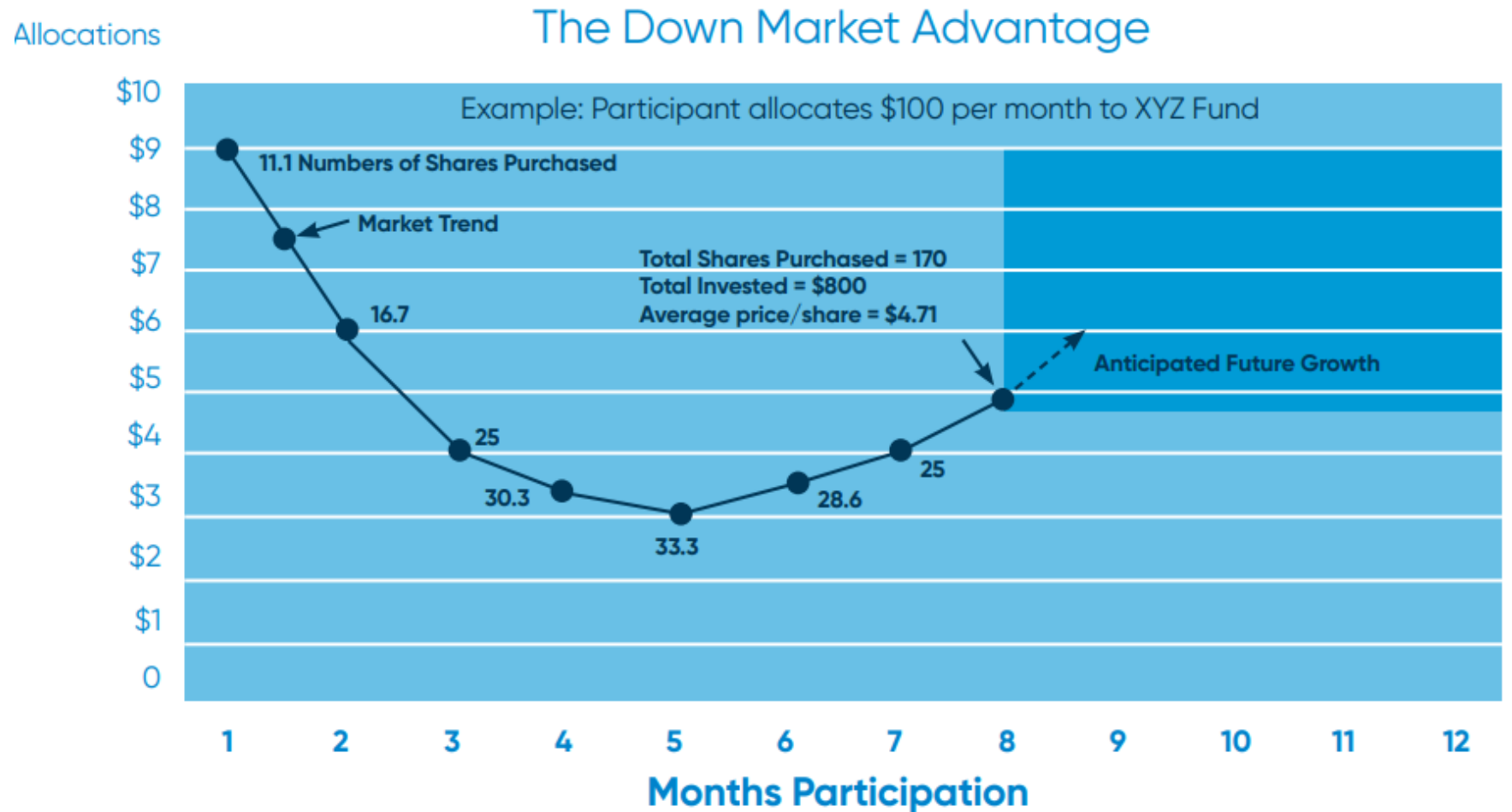
Target date funds (TDFs) help take the guesswork out of saving for retirement because they are managed by a professional and provide you with a diversified mix of equities and fixed income that changes over time.



Dollar Cost Averaging

The practice of investing a fixed dollar amount on a regular basis, regardless of the share price.

- Establishes good investing habits
- Keeps you open to opportunities
- Reduces the overall cost of your investments



I have a 401k, What's Next

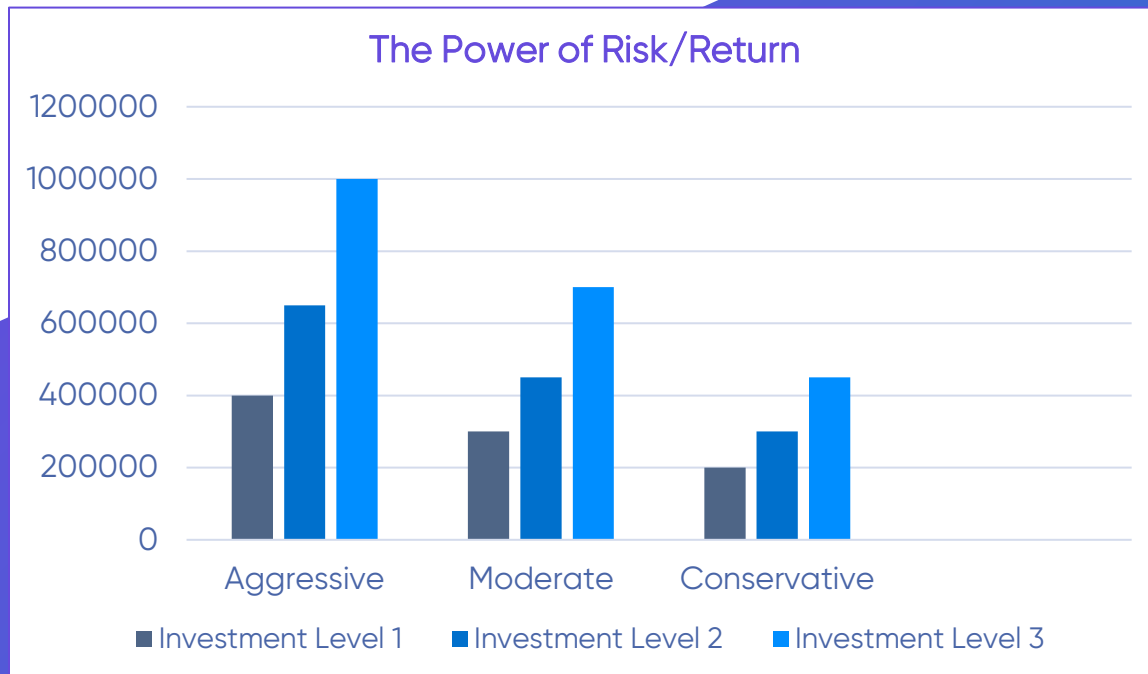


Considerations For Your Needs During Retirement



- Retirement age
- Retirement taxes
- Social Security
- Inflation
- Life insurance
- Debt
- Housing costs
- Future Health-care needs
- Day-to-day living: food, clothing, transportation
- Lifestyle expenses: Entertainment, restaurants, travel
- Emergency accounts

Small Changes Make Big Impacts



- Increase contribution amount by 1 % and take advantage of compound interest.
- Increase 401k contributions when an annual raise or bonus comes along.
- Look at your actual investment lineup and if it is appropriate to your situation.
- Take advantage of full employer match.
- Make sure to enroll, if you haven't already!



Questions?

This webinar presentation will be shared with the attendees and available online at Slavic401k.com

Have more questions.. Visit slavic401k.com/support



Thank you!

Sign up for our full Webinar Series
at Slavic401k.com/events



*The material in this presentation is being provided for educational purposes only. It should not be construed as providing legal, investment, or tax advice and is not designed to be complete in all material respects.

