

# Your road to retirement starts here

Your employer has partnered with Guideline to provide you with a retirement benefit—a 401(k). Our 401(k) plans are designed to make it easy for you to save and invest in your financial future.



## Quick setup

Answer a few questions to set up your account in minutes – on your desktop or phone.



## Recommended investments

Start investing with a guide. Guideline Investments can recommend an investment portfolio that fits your financial goals.<sup>1</sup>



## Live support

Get answers to your questions with live support, educational content and videos.



## Anytime access

Check your progress and make updates with the Guideline app.



## Helpful articles and resources

[How much should I contribute to my 401\(k\)?](#)

[Breaking down the difference between a Traditional and Roth 401\(k\)](#)

[The basics of compound interest and dollar-cost averaging](#)

[Help Center](#)

## Next steps

1. Look out for an email invitation
2. Download the Guideline app
3. Set up your account using the app or your computer

**We're here to help answer any questions**

(888) 344-5188 · [support@guideline.com](mailto:support@guideline.com)

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# Important information

## Automatic enrollment

All employer sponsored Guideline 401(k) plans include automatic enrollment. This feature is designed to encourage more people to save for retirement by automatically enrolling eligible employees into the 401(k) plan. If you do not wish to participate, you can always opt out.

However, if you don't set up your account and make a deferral election or opt out before the date provided in your enrollment invitation email, you will be automatically enrolled in your 401(k) at the plan's Default Contribution Rate (see "Contribution rates"). This contribution will be invested into one of Guideline's professionally managed portfolios based upon your current age and estimated time to retirement (see "Investment options" in this guide). You are free to change your contribution, set up a custom portfolio, or opt out at any time.

Note that only individuals who take no action by the date indicated in the invite email will be automatically enrolled. Additionally, if your plan includes auto-increases and you have been automatically enrolled your deferrals will increase by 1% each subsequent year until a certain rate is reached or until you make a different election.

## Opting out

We know that retirement savings are very personal and can be hard to prioritize. The decision is completely up to you, but even starting small may have big benefits.

- **Save on taxes:** compared to other saving methods, a Starter 401(k) lets you reduce your taxable income and keep more for retirement.<sup>23</sup>
- **Grow your money over time:** the earlier you start saving, the longer your money can take advantage of compound interest and grow over time.<sup>1</sup>

If you would still like to opt out of contributing to your Guideline 401(k) plan, you simply need to set up your participant account and select "Opt Out". If you initially decide to participate but change your mind at a later date, you can change your employee contribution rate to 0% at any time.

## Employer Contributions

In addition to your own contributions, known as elective deferrals, your employer may make discretionary employer contributions to your account. These can be matching or nonelective contributions.

When making matching contributions, employers match a percentage of your deferrals, up to a certain portion of your total salary. Once you are eligible for the 401(k) plan, the only requirement to receive any applicable matching contribution is that you are contributing to the 401(k) plan. Make sure you are taking advantage of the matching contributions your employer may offer by contributing your deferrals into the plan.<sup>1</sup>

When making nonelective contributions, employers will contribute a certain percentage of your compensation regardless of your deferral amount. You do not have to defer into the plan to receive a nonelective contribution.

At Guideline, your employer may elect to be a safe harbor plan. When they make this election they will be obligated to make either a fixed matching or nonelective contribution that meets certain requirements.

If your employer chooses to include a safe harbor provision, they can elect either a traditional or Qualified automatic contribution arrangement (QACA) version. If they choose QACA, your 401(k) will include an automatic escalation provision if you do not elect a deferral amount or opt out. The automatic escalation provision means that the deferral rate will increase each year until a certain rate is reached.

## Contribution rate

When setting up your 401(k) account, you'll have the opportunity to select your initial contribution rate in the 'Set Contributions' screen. After account setup is complete, you can change your contribution rate at any time.

To adjust your contribution rate, select "Manage Contribution" on your Portfolio page. If you change your contribution rate after payroll has been processed for that pay period, the change will not take effect until the following pay cycle. When you enroll, Guideline's system will ask you how much you have already contributed in the year to help ensure that you are within contribution limits.

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# Important information

## Traditional and Roth contributions

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With a Guideline 401(k), employee contributions can be made in two ways:

### Traditional (Pre-tax)

Contributions are made to your 401(k) before taxes are taken out. You then pay taxes when you take money out of your account in retirement.

### Roth (After-tax)

Contributions are made to your 401(k) after taxes are taken out. Since you pay taxes right away, you can generally take your Roth contributions out tax-free and the earnings will be tax free when certain requirements are met.

Learn more about the [difference between Traditional and Roth contributions](#) and which might be right for you.

## Investment options<sup>1</sup>

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Guideline Investments has carefully curated our fund menu using a diverse mix of funds across asset classes, all with historically below-average fees. As a plan participant, you can create a [custom portfolio](#) from the [fund menu](#) or take the investment questionnaire to receive a recommendation for one of the [professionally managed portfolios](#).

If you don't choose any investments for your account, your funds will be invested in the [Qualified Default Investment Alternative](#), which will be a Guideline Investments managed portfolio that is chosen based upon your current age and estimated time to retirement age.

## 401(k) rollovers<sup>1</sup>

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If you'd like to [roll over funds](#) from another [eligible account](#), simply select "Transfers" on the upper right, then select, "Transfer money in" once the plan has started. You can also initiate this from the "Account" tab in your mobile app.

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## Disclaimers

1. Investment advisory services for Guideline's 401(k) (when 3(38) fiduciary services are appointed) are offered by Guideline Investments, LLC, an SEC-registered investment adviser. For more information regarding fees and services, see the [ADV 2A Brochure](#) and [Form CRS](#). This information is general in nature and if for information purposes only. It should not be construed as investment advice. Investing involves risk and investments may lose value. Consult a qualified financial adviser.
2. Savings are dependent on selected tax deferrals.
3. This content is for informational purposes only and is not intended to be construed as tax advice. You should consult a tax professional to determine the best tax advantaged retirement plan for you.



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