Get a head start on your future.

A step-by-step overview of your ASU Financial Plan

Presented by:

Date:
Welcome to your retirement program.

- About your plan
- Advantages of participating in your retirement program
- Creating your retirement strategy
- Updating your account
- Learn more
About your plan
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A retirement plan created to work for you.

- Many investment options
- Personalized investment advice
- Enhanced services and tools
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The specifics of your plan

1. Contribution rates
2. Eligibility requirements
3. Vesting schedule
4. Other aspects
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Your investment options offer choice and flexibility

- Lower Risk
  - GUARANTEED*
  - MONEY MARKET
  - FIXED INCOME
  - MULTI-ASSET
  - REAL ESTATE
  - EQUITIES

For your specific investment options go to your plan provider’s website

*Investing involves risk of loss of principal.
Investment options offered in the “guaranteed” asset class are subject to the claims-paying ability of the issuing company.
Asset classes offer choice and flexibility

Self-Directed Brokerage Account

- Choose your own investments
- Access to thousands of mutual funds
- Easy to set up
- Buy, sell or transfer funds online or by phone

Certain securities may not be suitable for all investors. Securities are not FDIC insured and are not a deposit or other obligation of or guaranteed by any bank or your plan provider. Securities are subject to investment risk, including possible loss of the principal amount invested.
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Self-directed brokerage account window

- Minimum investment
- Annual maintenance fee
- Brokerage service fees for transactions may apply
- ASU will not monitor performance of funds from the self-directed brokerage account window

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Get help with your plan
Get answers to key questions with a one-on-one advice session

- Are you saving enough?
- How should you invest?
- How do you meet your retirement income needs?
- Get personalized retirement plan advice from your plan advisor.
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Get help with your plan
One-on-one advice session

Scheduling options

- Sign up at this workshop
- Call your provider
- Visit the website
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Get help with your plan
Prefer an online advice tool?

Online Advice and Guidance

- 4 simple steps to directly address your goals and financial situation
- Quickly update your account

Log on to your plan provider’s website and select the “Advice and Planning” tab.
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Retirement Program
Advantages
Retirement program advantages

- Invest more for retirement
- Lower your current taxable income
- Tax-deferred growth
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2014 Contribution Limits for 403(b) and 457(b) Plans

- Employees under age 50: $17,500
- Employees age 50 or older: $23,000

These limits are for each plan. If you participate in both plans, you may contribute up to the limits in each of your plans.
An early start can help make it easier to reach your savings goal

The chart above is based on a hypothetical 6% annual rate of return and is not intended to represent the performance of any specific investment product. It cannot predict or project investment returns. Charges and expenses that would be associated with an actual investment, and which would reduce performance, are not reflected.
Creating Your Retirement Strategy
Choosing your retirement strategy

- One-step investing
- Active investing
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One-step investing

Target Date Funds

- Fixed-income Funds
- Equities and Real Estate Securities Funds

2030 Fund

The chart is only a visual representation of the target date or lifecycle fund fixed-income and equity percentages. Please refer to the prospectus for the funds for more details on asset allocation for each of the target date funds.
One-step investing

Pick the fund closest to your anticipated retirement date

Age-appropriate allocations

Target Date Funds are actively managed, so their asset allocations are subject to change and may vary from those shown.

As with all mutual funds, the principal value of a target date fund isn’t guaranteed. Also, please note that the target date represents an approximate date when investors may plan to begin withdrawing from the fund. After the target date has been reached, some of these funds may be merged into a fund with a more stable asset allocation. However, there is no need to withdraw the funds at that target date.

The charts are only visual representations of the target date or lifecycle fund fixed-income and equity percentages. Please refer to the prospectus for the funds for more details on asset allocation for each of the target date funds.

In addition to the fees and expenses associated with lifecycle funds and target date funds, there is exposure to fees and expenses associated with the underlying investment options. The fund is also subject to risks associated with the types of securities held by each of its underlying funds.
One-step investing

Professional managers adjust the fund’s asset allocation

As with all mutual funds, the principal value of a Target Date Fund isn’t guaranteed. Also, please note that the Target Date represents an approximate date when investors may plan to begin withdrawing from the fund. After the Target Date has been reached, some of these funds may be merged into a fund with a more stable asset allocation. However, there is no need to withdraw the funds at that Target Date.
Active investing

- Use your own selections from the plan’s investment options
- Work with your plan advisor

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Updating Your Account
Accessing and updating your account

Phone
Online
One-on-One advice session
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Managing your account online
Get a head start on your future.
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My ASU Plan

1. Review investment options
2. Manage your portfolio
3. Update beneficiaries
4. Get help
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Importance of updating your beneficiary

Be sure to review and update your beneficiary designation yearly.
Next steps

Things to do:

- Enroll in the plan if you are not already enrolled
- Review and update your beneficiary designation
- Review investment options and contribution rate
- Get personalized retirement plan advice from your plan advisor

Before initiating a transfer of assets, carefully consider differences in features, costs, charges and expenses, services, company strength and other important aspects. There may also be surrender charges and tax consequences associated with the transfer. Indirect transfers may be subject to taxation and penalties. Consult with your own advisors regarding your particular situation.
ASU Human Resources Employee Service Center – 855-278-5081
ASU HR Benefits – https://cfo.asu.edu/hr-benefits    HRESC@asu.edu

Call to speak with a representative:
1-800-343-0860
Schedule a complimentary one-on-one guidance consultation
Mr. Damond Petersen
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Schedule a complimentary one-on-one guidance consultation
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1-602-513-2204
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Mr. Michael Lager
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Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.
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Investment products may be subject to market and other risk factors. See the applicable product literature or visit your plan provider’s website. The tax information in this article is not intended to be used, and cannot be used, to avoid possible tax penalties. It was written to promote the products and services the article describes. Taxpayers should consult an independent tax advisor for advice based on their own particular circumstances.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Go to your plan provider’s website for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.