

# Your road to retirement starts here

Your employer has partnered with Guideline to provide you with a retirement benefit—a Starter 401(k). Our Starter 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.



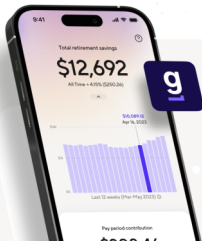
## Recommended investments

Start investing with a guide. We can recommend an investment portfolio that fits your financial goals.



## Educational resources

Get answers to your questions from our Help Center. New content is always being added and updated.



## Anytime access

Check your progress and make updates with the Guideline app.



## Helpful articles and resources

[Getting started with your new Starter 401\(k\)](#)

[Investment portfolios 101](#)

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

### 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

### Have questions?

Visit our [Help Center](#) to learn more about your new Guideline 401(k).

# Important information

## Automatic enrollment

All employer sponsored Guideline Starter 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 Starter 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 an employee contribution election or opt out before the date provided in your enrollment invitation email, you will be automatically enrolled in your Starter 401(k) at the plan's [Default Contribution Rate](#) (see "Contribution rates"). This employee 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 employee contribution rate, 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.

## 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>1,2</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>3</sup>

If you would still like to [opt out](#) of contributing to your Guideline Starter 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.

## 401(k) rollovers<sup>3</sup>

If you'd like to [roll over funds](#) from another [eligible account](#), simply select your name on the upper right corner and choose "Start a Rollover" once the plan has started. You can also initiate this from the "Account" tab in your mobile app.

<sup>1</sup> Savings are dependent on selected tax deferrals.

<sup>2</sup> 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.

<sup>3</sup> 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. Consults a qualified financial adviser.

## Contribution rate

When setting up your Starter 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 "Change 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](#).

## Traditional and Roth contributions

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

### Traditional (Pre-tax)

Contributions are made to your Starter 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 Starter 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>3</sup>

We've 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 our [fund menu](#) or take our investment questionnaire to receive a recommendation for one of our [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 managed portfolio that is chosen based upon your current age and estimated time to retirement age.