

User Guide

Your Financial & Retirement Planning Tools

SRP offers a suite of tools that can help you achieve your financial goals for the future.

This User Guide provides you with an overview of the financial & retirement planning tools available at no cost.

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TotalRewards

Benefits Statement

The **Total Rewards Statement** provides a snapshot of all the rewards you receive in your SRP benefits package. This is a summary of the company's total investment in you.

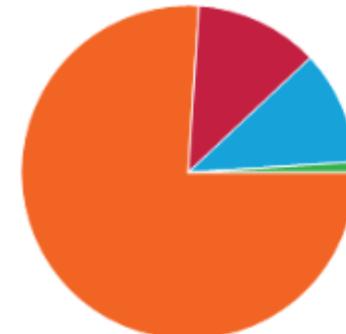
To view more detail about each of your rewards and benefits, simply click on the blue highlighted sections.

How to use it

Your **Total Rewards Statement** shows a comprehensive overview of your benefits at SRP. See a snapshot of SRP's annual investment in you, as well as how much you are contributing. The Total Rewards Statement is updated quarterly to provide you with the most up-to-date information.

This information can help you plan for retirement, prepare for your **PLANwell** consultation, and ensure you are getting the most out of your benefits at SRP.

Access your **Total Rewards Statement** from the insideHR homepage.
Click on the blue "TotalRewards" icon.



SRP's Total Investment in You
\$59,220

Data as of
June 30, 2017

Plan	SRP's Annual Investment	Your Annual Investment
● Pay & Incentives	\$45,579	\$0
● Health, Life & Disability	\$7,174	\$1,374
● Retirement & Savings	\$6,422	\$3,589
● Other Benefits	\$45	\$0
TOTAL	\$59,220	\$4,963

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PLANwell

Financial Planning

PLANwell is a voluntary program that allows you to have three confidential consultations with a Blakely Walters financial advisor, free of charge. These appointments can help you to take control of your finances and feel more confident about your financial plan.

You will leave your PLANwell meeting with:

- A personalized action plan
- An online dashboard that shows your whole financial picture in one place

How to use it

Contact Blakely Walters to set up a free consultation with one of their financial advisors. Together you will develop a financial strategy that works for you and your household. Having a solid financial plan can help you to feel more confident about the future, no matter where you are in your career.

To prepare for your appointment, print your most recent **TotalRewards Statement** and complete your information in **myFiTage**.

Your **PLANwell** advisor will let you know if there is any additional paperwork you need to bring.



"PLANwell is a tremendous value. With my advisor's assistance, I will pay off my car loan and refinance my mortgage for a lower interest rate and monthly payment. In addition, I've established a much needed emergency fund and created a realistic budget. I feel a lot less stressed and much more confident about my financial plan. I encourage everyone to take advantage of this benefit."

– Sharon, SRP employee

To get started, contact **Blakely Walters** financial advisors and schedule your free consultation:

Phone: 480-776-5897

Email: info@BlakelyWalters.com

Find more information on insideHR's PLANwell page.

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Empower 401(k) Savings Plan

SRP provides a 401(k) Savings Plan through **Empower Retirement** to assist you in saving for retirement. Contributions to your 401(k) can boost your retirement income and help you retire when you want to. SRP offers a company matching contribution of 90 cents for every dollar you contribute, up to 6% of your base pay.

How to use it

Visit the **Empower** website to access your 401(k) Savings Plan for balance and account information. When you access the site from insideHR, no login is needed. You can make changes to your contribution amounts any time during the year.

The website provides tools in the "Me & My Money" section that can help you save money and invest wisely. Bring your current 401(k) savings plan info with you to your **PLANwell** consultation to be incorporated into your financial planning strategy. **Empower** offers SRP employees a Managed Accounts Program which can help you develop a personalized plan for saving and investing. A no-cost Online Advice service is also available to help you build your retirement plan.

Access your Empower account from the insideHR homepage. Click on the green Empower icon, or go to: Empower-Retirement.com/participant
Empower can be reached at: 844-725-8787



The screenshot shows the Empower Retirement website's "Me & My Money" section. It features four main categories: **Spending**, **Saving**, **Investing**, and **Protecting**. Each category has associated sub-links:

- Spending:** Create a budget in three steps, Manage your debt.
- Saving:** Have an emergency fund, Participate in your retirement plan, Maximize your contributions, Manage your health and wealth.
- Investing:** Investing 101, Working with an advisor, Find your investing style in three easy steps.
- Protecting:** Estate planning, Disability and life insurance.

Below these are sections for **Calculators** (with a "Featured" link for "Your retirement lifestyle") and **Other topics** (with links for Transitioning to retirement, Four basics to understanding target date funds, and Managing things to do after saving 1.0).

Click "View All" to see the financial, planning, savings and spending calculators available on the site.

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YPR

Your Pension Resources

YPR is a confidential pension estimating tool that can help you calculate what your pension payout could be in retirement.

How to use it

This tool allows you to run different pension scenarios and then compare the outcomes. See how different retirement dates might affect your potential future benefit. The tool saves up to 15 estimates that can be viewed at a later date to assist you with retirement planning.

The calculations are based on the plan's formula which takes into account your years-of-service, age and earnings.

Please note that **YPR** calculations are only estimates. To find "Spend Down" information or Social Security details from past statements, use the "FiT Lifetime" tool in **myFiTage**.

Access the YPR tool from the insideHR homepage.
Click on the red "Pension" icon.



Understanding your Options

Early Retirement

To receive a pension as early as age 55, ten years of vesting service is required.

Regular Retirement

To become vested in the Pension Plan, and receive a Pension at age 65, five years of vesting service is required. If you reach age 65, and you are a participant in the plan, you are immediately vested.

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myFiTage™ Retirement Tool

myFiTage can help you determine your **Financial Independence Target** age. This is when your financial resources are projected to be enough to cover your expected living expenses through retirement.

The tool comes pre-populated with some basic information about you, such as your base pay, 401(k) balance and pension benefits. Your FiT Age will become more accurate as you enter additional information about your savings balances, savings rates, annuity income, assumptions and health insurance. All of the information you provide is secure and confidential.

How to use it

Use this tool to begin modeling your retirement and savings goals. Your current FiT Age will give you an idea of what changes need to be made to your retirement contributions and investment accounts. As you make changes to your data, your FiT Age will change accordingly. This information will be beneficial to bring to your **PLANwell** consultation.

Access myFiTage from the insideHR homepage.
Click on the green icon (shown above).

The screenshot shows the 'my Plan' section of the myFiTage tool. At the top, it displays 'your FIT Age' as 62 and 'your FIT Lifetime' as 50 years. Below this, there are four colored boxes: 'Health' (yellow), 'Wealth' (green), 'Invest' (purple), and 'Lifestyle' (blue). Each box contains various financial metrics and links to change them. The 'Invest' box includes a link to 'Share myFiTage with your financial advisor'. The 'Lifestyle' box includes a link to 'Change your 401(k) asset allocations here'. The 'FIT Lifetime' box includes a link to 'Change your 401(k) savings rates here'. At the bottom right, there is a note: 'The "my Plan" section provides an overview of the new plan you put together. Use the links in the colored boxes to go to your accounts and make real time changes to your contributions.'

The "my Plan" section provides an overview of the new plan you put together. Use the links in the colored boxes to go to your accounts and make real time changes to your contributions.

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Luis

Luis has been working for SRP for 5 years. He is getting married soon and is realizing that he and his fiancée combined have only around \$1,000 in savings. Luis is concerned with day-to-day expenses and keeping his credit cards paid down. He doesn't know where to start when it comes to making a budget, let alone saving for retirement right now. SRP's financial planning tools can help him and his fiancee see how they are doing and where they need to make some changes.

To get started, Luis reviews his **Total Rewards Statement** and then calls to set up a free consultation with a **PLANwell** advisor. He gathers his bills, current paystub and other financial information. His PLANwell advisor helps make sure he's taking full advantage of the benefits and rewards available to him at SRP.

With a solid financial plan in place, and a realistic budget to follow, he sets up his 401 (k) Savings Plan on the **Empower** website and makes sure he's maximizing the SRP contribution match.

Luis checks his **Empower** account and **Total Rewards Statement** quarterly to make sure he's on-track to reach his financial goals.

"I don't have time to think about retirement right now. I'm just trying to keep up with the day-to-day bills, so how will I be able to save money for retirement?"



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Grace

Grace has been with SRP for 30 years and is getting close to retirement. She thinks she's on the right track, but is feeling overwhelmed by financial goal setting and isn't sure if she has enough saved up for retirement.

To get started, Grace goes to **myFiTage** and adds some additional information about her financial situation. The tool shows her the age at which she is projected to be ready to retire. It also provides information about her current savings and retirement plan benefits that will support her during retirement.

In **myFiTage**, Grace sees that increasing her 401 (k) Savings contribution a little bit each month could help her reach her retirement date sooner than she thought. She visits the **Empower** website and makes changes to her contribution amount.

She also visits **YPR** to get an estimate on how much her pension benefit would be if she retires on the new date she's aiming for. Armed with this new information, Grace feels confident about her ability to retire comfortably.

"I'm excited to retire in the next few years, but I'm not sure if I have enough money set aside. Sometimes it feels a little bit overwhelming just thinking about it."



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Ashley

Ashley has been working for SRP for 2 years, and has 8 years of experience in her field. She studied business in school so she feels pretty confident about her investment and savings strategy. Ashley also has student loan payments that take up a portion of her income, so she isn't saving as much as she'd like. She wants to know how she can take full advantage of her benefits and Total Rewards at SRP.

To get started, Ashley reviews her **Total Rewards Statement** and **myFiTage**. She sees how putting more data into **myFiTage** will help her get a better picture of her financial future. The FiT Age modules show Ashley the impact of shifting some of her 401 (k) contribution from pre-tax to Roth. She decides to increase her 401 (k) contribution on the **Empower** website to help grow her retirement funds.

Ashley decides to make an appointment with a **PLANwell** advisor to review her financial health. They put together a plan that will help her get to where she wants to be financially over the next 10 years.

Ashley checks **myFiTage** twice a year to make sure she's on track with her financial goals.

"I have some student loans I'm still paying off, but I think I'm doing pretty well with my savings strategy. I'm not too worried about retirement at this point."



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Mark

Mark has been working for SRP for 12 years and is concerned about planning for his retirement. He wants to ensure that his family is financially healthy for the future.

Mark would like to contribute money to his kids when they go to college, but isn't sure how to make it all happen. Mark and his wife are also unsure of when to start cashing out their stocks and other investments to prepare for retirement.

Mark prints his **Total Rewards Statement** and uses **YPR** to create a few realistic pension estimates. He schedules an appointment with a **PLANwell** advisor who helps him and his wife put a strategy together that will meet their budget, savings, and retirement planning goals.

With a strategy now in place, Mark visits the **Empower** website to increase his 401 (k) Savings Plan contribution to take advantage of the company match.

He also uses **myFiTage** to help him determine when he and his wife will be ready to retire and live the lifestyle they envision.

"I want to help my kids get through college, but I also want to make sure my wife and I can retire when we want too. I'm not sure how to prepare for all of that."

