Financial security is one of the most important issues for most Americans. Whether it's putting kids through college, saving for an emergency, buying a house, or saving for retirement - having enough money for life's demands is among our biggest concerns. We hope these tools will help you take the first steps toward a secure financial future.

# CALCULATORS

## RETIREMENT CALCULATORS

- How long will my money last in retirement?
- How much should my retirement nest egg be?
- How much monthly income will my retirement savings provide?
- What is the difference between Roth 401k vs. Traditional 401k savings?
- How much income will social security replace?
- How does inflation affect my retirement income needs?
- What is my life expectancy?
- How much will I earn in my lifetime?

## PAYCHECK CALCULATORS

- How will a contribution change affect my paycheck?
- How can I convert my salary to an hourly wage?
- How can I convert my hourly wage to a salary?

## SAVINGS CALCULATORS

- How can I become a millionaire?
- How long will it take to double my money?
- How long until I reach my savings goal?
- How much should I save to reach my goal?
- What will my current savings grow to?

## COLLEGE CALCULATORS

- Will I be able to pay back my student loans?
- What are the advantages of a 529 plan?

## ADDITIONAL CALCULATORS

- Choose to Save is a national public education and outreach program which is dedicated to raising awareness about the need to plan and save for long-term personal financial security. On this site you will find calculators on health & life insurance, family budgeting, credit card debt, and much more.

# EDUCATION

## ARTICLES / FLYERS

- Beneficiary Designation
- Considering Roth
- Diversify Your Plan
- Dollar Cost Averaging
- How Long Will Your Money Last
- Inflation, Pay More Buy Less
- Lifetime Savings
- Making Up for Lost Time
- Market Timing
- Market Unrest
- Post Retirement Investing
- Power of Compounding
- QDRO (Qualified Domestic Relations Order)
- Rebalancing Your Account
- Required Minimum Distributions
- Retirement Plan Check Up
- Retirement To-Do List
- Revisiting Retirement
- Rollovers
- Social Security
- Taking a Loan From Your Plan
- Tax Benefits
- What's Your Retirement Plan
- What Your Plan Offers
- Choose to Save is a national public education and outreach program which is dedicated to raising awareness about the need to plan and save for long-term personal financial security. View brochures on a variety of topics for financial planning.

## WORKSHEETS

- Financial Wellness - Use these worksheets to manage your financial life and begin a savings fitness plan.
- Retirement Horizon - Use these worksheets to help determine your income, expenses, and withdrawal strategy for nearing retirement.
- Risk Quiz - Use this worksheet to help determine your risk tolerance, which will enable you to allocate your assets among different investment types.

# EDUCATION

## RETIREMENT PLANNING BROCHURES

- Allocate, Diversify, Rebalance
- Prepare for Retirement
- Retirement Planning Guide
- Saving and Investing
- Saving and Investing for Students
- Social Security Benefits
- Social Security and Women
- Understanding Mutual Funds
- Understanding Target Date Funds
- Women and Retirement Savings

## WORKSHOPS (Recorded Tutorials)

- Asset Classes – Learn about stocks, bonds and cash equivalents and the risks associated with these types of investments.
- Building A Portfolio – Learn how to build a personal investment strategy based on your time horizon and risk tolerance.
- Financial Wellness – Learn the fundamentals of budgeting and how you can prepare financially to meet your future needs and goals.
- Investing for Women – Learn about the myths and facts related to women and investing today, and why it is so important for women to have a retirement savings plan in place
- Leaving Your Employer – Learn about the various distribution options available as you considering leaving your employer or nearing retirement.
- Plan Loans – Learn about the pros and cons from taking a loan from your retirement plan account, and the questions you should consider before taking a loan.
- Roth Savings – Learn the differences between pre-tax savings and Roth after-tax savings, and who should consider the Roth savings option.
- Saving for Retirement – Learn about the tax-deferred benefits, tax-deferred growth benefits, and saver's tax credits that may be available when you participate in our Plan

# RESOURCES

## GENERAL INFORMATION

- Beneficiary Designation - View an explanation of beneficiary terms.
- Contingent Redemption Fees - Some funds in your retirement plan may assess a contingent redemption fee (CRF) if the funds are not held for a minimum holding period before being transferred to another investment option. This guide explains more about those fees.
- Fee Disclosure Notice FAQ - View an FAQ sheet regarding your annual Fee Disclosure Notice which discusses your plan fees, expenses, and investments.
- Mobile Set Up (Android) - View instructions for adding a website shortcut to your mobile device. For Android as of PIE.
- Mobile Set Up (iPhone) - View instructions for adding a website shortcut to your mobile device. For iPhone as of iOS 12.
- Online Distribution Guide - This guide provides step-by-step instructions for requesting an online distribution, along with an FAQ sheet.
- Online Loan Instructions - This guide provides step-by-step instructions for requesting a loan online.
- Participant Website FAQ - View an FAQ sheet which covers basics questions on account set up and investment information.
- Participant Website User Guide - This guide provides step-by-step instructions for establishing your account, updating your account, and accessing your investment information.
- Quicken FAQ - View an FAQ sheet which covers basics questions on account set up.
- Quicken Guide - This guide provides step-by-step instructions for converting data into Quicken.
- Retirement Plan Fees - This brochure reviews the basics of retirement plan fees and who pays them.
- Retirement Plan Term Glossary - This glossary defines terms that are likely to apply to a wide group of plans and investments within your retirement plan.
- Special Tax Notice Regarding Plan Payments - For terminated participants, you may view tax information on your distribution.
  - For Payments Not from a Designated Roth Account
  - For Payments from a Designated Roth Account

## FINANCIAL LINKS

- Bloomberg
- Kiplinger
- Morningstar
- MSN Money
- Yahoo Finance

## GOVERNMENT LINKS

- Internal Revenue Service
- Social Security Administration
- US Department of Labor

*The sites on this page are listed for information only. USI Advisors offers no endorsement of, and assumes no liability for, the currency, accuracy, or availability of any information on these sites.*