

# Your Guide to Retirement Wellness

## Making the Most of Your 401(k) Plan



### RETIREMENT PLANNING ANYTIME, ANYWHERE

Your retirement account website allows you to access your retirement plan account and manage your savings strategy at your convenience. The site is accessible via desktop, tablet, and smartphone and enables you to:



Enroll in the plan\*



Track your savings progress\*



Check your balance\*



Update your account settings



Access educational material



Get investment information



Review current and past statements



Stay updated on market activity

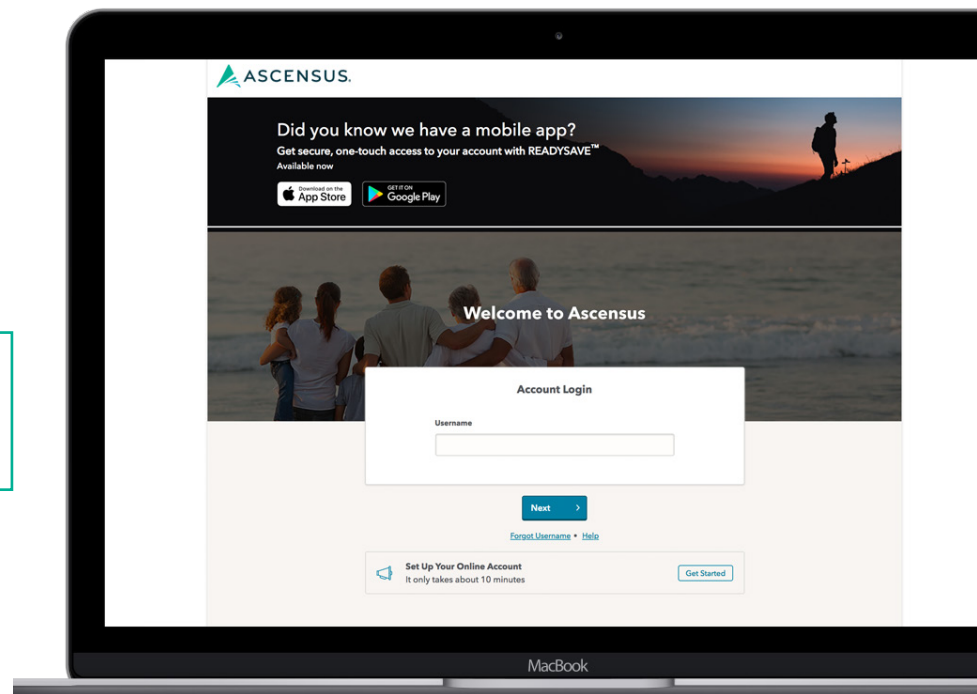
\*Only these functions are available via smartphone. Log in to the full site for all other functionality

Your retirement account website is equipped with an online calculator to help you set and refine your retirement goals. This tool provides your projected monthly retirement income based on your salary, intended retirement age, and other personal variables. You can also check how different savings rates can impact your future retirement income.

If you have other retirement savings, such as IRAs, annuities, or 401(k) or 403(b) accounts from a prior employer, you can utilize the 'Advanced Options' feature to do some fine tuning. The calculator lets you customize your inputs so that you can refine your personal retirement strategy.

Like Heritage Valley Health System (HVHS), the calculator operates 24/7, so it's ready when you are.

Visit your retirement account website today to register for anytime access and to track your savings progress: [myaccount.ascensus.com](https://myaccount.ascensus.com)



## TAKE ADVANTAGE OF FREE MONEY TO BUILD SAVINGS

Heritage Valley Health System helps all eligible employees build a foundation of retirement savings with regular base contributions to your retirement account. No matter what savings rate you've selected, you'll receive these contributions at the end of each calendar year after one year of service.

You have the opportunity to tap into even more free money courtesy of Heritage Valley. All participating employees with a savings rate of 4% or more receive additional matching contributions based on their years of service. **Remember:** The match is calculated each Heritage Valley pay period. Each time you celebrate a new milestone for years of service, you'll see your matching contribution increase for the next pay period.

What does this mean for you? See the table below to determine how much you should be saving to make the most of these free base and matching contributions.

### 1. Your HVHS base contribution\*

Eligible employees receive the greater of 3% of their annual pay or \$1,000 per year.

### 2. Your HVHS match\*

Years of service	HVHS match if your savings rate is less than 4%	HVHS match if your savings rate is 4% or more
1-9	50% of your contribution	50% of 4% (2% of your pay)
10-19	50% of your contribution	75% of 4% (3% of your pay)
20-29	50% of your contribution	125% of 4% (5% of your pay)
30 or more	50% of your contribution	150% of 4% (6% of your pay)

### Calculate your total savings

Your savings rate \_\_\_\_\_ %  
 + HVHS base contribution \_\_\_\_\_ %  
 + HVHS match \_\_\_\_\_ %  
 = Total savings \_\_\_\_\_ %

\*Eligibility rules apply to employer contributions. To check your eligibility status, please contact Human Resources or refer to the Summary Plan Description (SPD). Additional details and other important information about the plan's features and benefits are available in the SPD. If there are any inconsistencies between this brochure, the SPD, and the plan document, the plan document will be followed.



## RISK TOLERANCE WORKSHEET

The following worksheet may help you assess your ability to take on investment risk in pursuit of long-term goals. Please answer each question and total up your score. The reverse side of this page shows the suggested portfolio that corresponds to your score.

**1. When making a long-term investment, I plan to hold the investment for:**

- a. 1 to 2 years (1 point)
- b. 3 to 4 years (2 points)
- c. 5 to 6 years (3 points)
- d. 7 to 8 years (4 points)
- e. 9+ years (5 points)

Points \_\_\_\_\_

**2. If you owned an investment that fell 20% over a short period of time, what would you do?**

- a. Sell all of the investment (1 point)
- b. Sell a portion of the investment (2 points)
- c. Sell nothing (3 points)
- d. Buy more of the investment (4 points)

Points \_\_\_\_\_

**3. Generally, I prefer an investment with little or no fluctuation in value, and I am willing to accept a lower return associated with these investments.**

- a. I strongly agree (1 point)
- b. I agree (2 points)
- c. I disagree (3 points)
- d. I strongly disagree (4 points)

Points \_\_\_\_\_

**4. When it comes to investing in stocks and bonds, I would describe myself as a:**

- a. Very inexperienced investor (1 point)
- b. Somewhat inexperienced investor (2 points)
- c. Somewhat experienced investor (3 points)
- d. Experienced investor (4 points)
- e. Very experienced investor (5 points)

Points \_\_\_\_\_

**5. How optimistic are you about the long-term prospects of the economy?**

- a. Pessimistic (1 point)
- b. Unsure (2 points)
- c. Somewhat optimistic (3 points)
- d. Optimistic (4 points)

Points \_\_\_\_\_

**6. What do you hope your portfolio value will be 10 years from now?**

- a. A little higher than it is today (1 point)
- b. Moderately higher than it is today (2 points)
- c. Substantially higher than it is today (3 points)

Points \_\_\_\_\_


**Total Points** \_\_\_\_\_


Score	Investor Type	Description
6-9	Conservative	The Conservative Growth portfolio seeks to generate long-term growth of capital at a rate in excess of the increase in the cost of living. It may be suitable for investors who score in the conservative range on a risk evaluation questionnaire. Accounts invested in this portfolio will fluctuate in value, up and down, and an investor should be willing to experience a degree of short- and intermediate-term volatility.
10-13	Moderately Conservative	The Moderately Conservative Growth portfolio seeks to generate long-term growth of capital at a rate in between that of the Conservative Growth and Moderate Growth portfolios. It may be suitable for investors who score between moderate and conservative on a risk evaluation questionnaire. Accounts invested in this portfolio will fluctuate in value, up and down, and an investor should be willing to experience a degree of short- and intermediate-term volatility.
14-17	Moderate	The Moderate Growth portfolio seeks to generate long-term growth of capital with a moderate degree of volatility in account value. It may be suitable for investors who score in the moderate range on a risk evaluation questionnaire. Accounts invested in this portfolio will fluctuate in value, up and down, and an investor should be willing to experience a moderate degree of short- and intermediate-term volatility.
18-21	Moderately Aggressive	The Moderately Aggressive Growth portfolio seeks to generate long-term growth of capital at a rate in between that of the Moderate Growth and Aggressive Growth portfolios. It may be suitable for investors who score between moderate and aggressive on a risk evaluation questionnaire. Accounts invested in this portfolio will fluctuate in value, up and down, and an investor should be willing to experience a relatively high degree of short- and intermediate-term volatility.
22-25	Aggressive	The Aggressive Growth portfolio seeks to generate long-term growth of capital. It may be suitable for investors who score in the aggressive range on a risk evaluation questionnaire. Accounts invested in this portfolio will fluctuate in value, up and down, and an investor should be willing to experience a high degree of short- and intermediate-term volatility.

**IMPORTANT DISCLOSURES:** Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice. This tool is not intended as investment advice, but rather as a guide to help you assess your risk tolerance. Retirement Resources can help you understand how your results relate to your investment choices.


### For account matters, contact Ascensus:


- Check your balance
- Change your investments
- Request a distribution or a loan
- Change savings rate
- Ask statement questions
- Resolve web access/ password issues


 866-809-8146  
Representatives available: Monday-Friday, 8 a.m. – 8 p.m. ET

 [myaccount.ascensus.com](https://myaccount.ascensus.com)

### For advice, contact the investment advisors at Retirement Resources:

 Patrick McGinn & Jim Phillips  
advice@ret-res.com

 800-846-3276  
978-535-7777 (Fax)

 100 Corporate Place  
Peabody, MA 01960