DAP
A lifelong retirement plan

Heads Up

Directed Account Plan (DAP) 401K Plan Quarterly Newsletter July 2022

Your New Personalized Web Experience

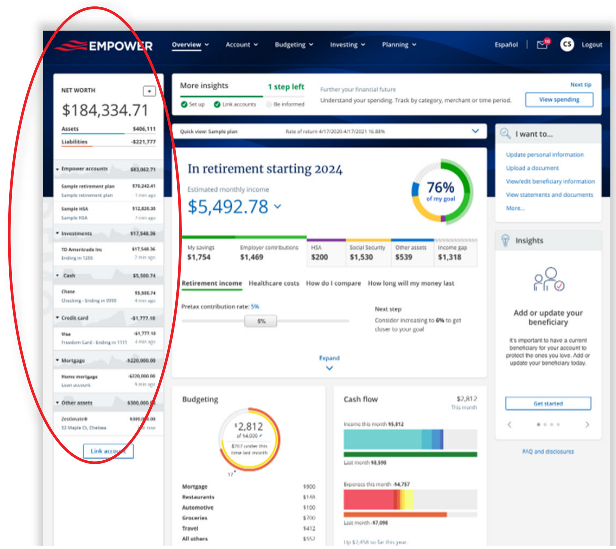
See your complete financial picture in a whole new way at **www.dap401k.com**. Your new DAP personalized web experience allows you to track and analyze your finances, both inside and out of your DAP 401(k) Plan. You now have a sophisticated set of financial analysis and reporting tools to help you achieve the financial wellness you deserve both to and through retirement.

Account Aggregation

Link outside accounts at any time, from any device or platform - website, iOS app and Andriod app. Linking accounts takes just moments and allows you to see your savings, spending and investments in one place, with near real-time transactional detail.

Any type of account can be linked - health savings accounts, 529 college savings, checking and savings accounts, credit cards, brokerage, stock accounts, and more.

Over 16,000 financial institutions are available for aggregation, including equity compensation accounts. Beyond financial institutions, individuals can include other elements for a total picture, e.g., home values via Zillow, mortgages and collectibles.



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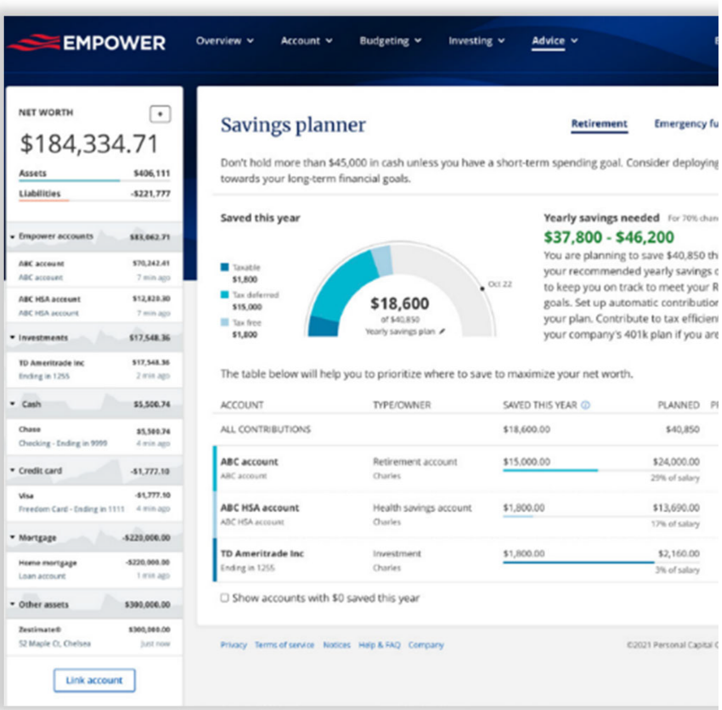

Retirement & Savings Planner

The **Retirement Planner** runs 5,000 Monte Carlo simulations to deliver custom household retirement projections. This incorporates expected return and volatility, annual savings, income, spending goals, retirement spending, Social Security and tax rules for taxable, tax-deferred and tax-free accounts.

The **Savings Planner** helps you see how much you are saving and how that compares to your goals - going beyond the retirement plan - to help you pay down debt and plan for a rainy day with the emergency fund.

There is also a **Net Worth** view allowing you to see your total net worth by combining assets and liabilities for your linked accounts. A **Budgeting & Cash Flow** tool shows the inflows and outflows for all your linked accounts and includes spending trends by category, month-to-month comparables and configurable budgets.

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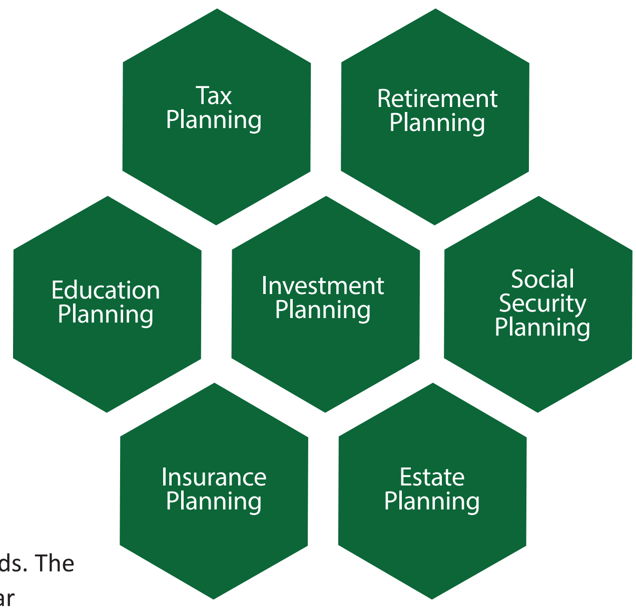
It's time for an annual wellness check-up...of your finances

While you are taking care of the yearly doctor and dentist appointments to assess your health status and make adjustments to your habits and lifestyle, also consider giving your financial well-being a good review as well. Like health, finances are constantly changing and require routine monitoring. Over time, your goals and priorities change alongside both external and personal circumstances, which may impact the most thoughtfully developed financial plans.

Key checkpoints of a comprehensive financial wellness check-in



- ☑ **Tax Planning** - Consider options for reducing taxable income such as contributing to a 401(k) or IRA, charitable planning, or consider residing in a state with favorable state income tax, sales tax and estate tax. Review taxable income, available deducations and legislation changes.

- ☑ **Retirement Planning** - Diversify savings amongst various buckets. For instance, categorizing savings into these categories might be useful:

  Taxable (Individual/Joint/Trust accounts)
  Pre-Tax (Pre-Tax 401(k)/Traditional IRA)
  After-Tax (Roth 401(k)/Roth IRA)

  Consider consulting with a financial planning professional to verify you are on target with your future retirement goals.

- ☑ **Social Security Planning** - Consider income supplementation needs. The Annual Social Security benefit increases by 8 percent for each year delayed after full retirement age, up to age 70.

- ☑ **Insurance Planning** - Review for adequate coverage as assets/liabilities change over time. Also review for the best premiums available at each agency every five years.

- ☑ **Estate Planning** - Make sure your beneficiary designations are on record with your financial institutions and there is direction of assets to heirs. Ensure a clear transition of assets in a tax-efficient and private way.

Linking your accounts through the new DAP personalized web experience - with a single login - will help you organize the various components of your financial well-being review. There are also financial wellness calculators on your new website.

Empower Financial Wellness Calculators and RMD Calculators:
https://www.empower.com/learning_center/calculators/index.shtml#/

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