



# DAP

A lifelong retirement plan

# Heads Up

Directed Account Plan 401(k) Quarterly Newsletter

April 2023

## Register Online at [www.DAP401k.com](http://www.DAP401k.com)

*recommended tips for protecting your DAP Retirement Savings Account*

If you haven't done so already, it is a good security measure to register your DAP account at [www.dap401k.com](http://www.dap401k.com) because it reduces the risk of hackers falsely registering your account for you. If you already registered your account and it has been a long time since your last visit, perform an online check-up. Make sure your username and password are still working. The instructions below will guide you through the registration process.



### How do I register my DAP account?

Participant Login

[Login help?](#)

- Type **www.dap401k.com** into the address bar. You know you are at the correct site when you see a person holding a cell phone on the login page. Click on the green register button in the participant login box.
- Choose the ***I do not have a PIN Tab*** and follow the prompts to create your username and password.
- Create a strong password and keep your passwords a secret. Make sure that your password contains both upper and lower case letters and numbers along with symbols. Do not share your passwords with others and do not store them on your computer. Use a password management software like Keypass. If you need to write down your passwords, store your list in a secure, private place. You should change your passwords regularly and use a different password for each of your accounts.

### What if I am locked out and exceeded login attempts?

An Empower representative is prepared to assist you with registering and re-establishing your login. Please call **1-844-861-4327** and listen for the prompts. You will need to state the reason you are calling as "Unlock my Account". Then enter your social security number. A PIN will be texted or emailed to your contact information on record. After entering your PIN, you will be directed to a DAP Specialist who can assist you with establishing your login.

### Is there a security guarantee on my retirement assets?

Empower is hired by the Directed Account Plan as the recordkeeper and custodian for your DAP 401(k) retirement assets. Empower and the DAP are committed to maintaining the highest level of online security and the protection of personal information and accounts. Empower's security efforts cross networks, applications, data and users. They have invested in systems and staff a team with experienced security professionals, and employ multilayer processes to protect your information and accounts. They also continually evaluate, increase and update security measures to protect you. Empower stands behind its online security with the Empower Retirement Security Guarantee. This guarantee states that Empower will restore losses from your account that occur as a result of unauthorized transactions through no fault of your own.

### What are the best practices to secure my DAP account?

The Department of Labor website has a pdf document that you can print with online security tips that can reduce the risk of fraud and loss to your retirement accounts. Type the web address below into your address bar on your browser:

**<https://www.dol.gov/sites/dolgov/files/ebsa/key-topics/retirement-benefits/cybersecurity/online-security-tips.pdf>**

Keep this document near your computer as a constant reminder of good security best practices.



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## Save for your future through the DAP

maximize your 401(k) benefit and build your retirement savings

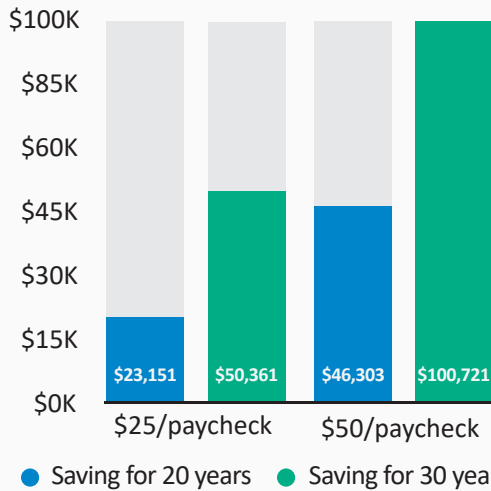


### Starting early can make a big difference

The earlier you start, the better. But it is never too late. Starting early and making small increases in the amount you contribute could make a big difference when you retire.

#### The Sooner the Better

Any earnings are reinvested over time, building your savings, and it doesn't take a lot to start. Just \$25 or \$50 a paycheck can add up to a lot.



FOR ILLUSTRATIVE PURPOSES ONLY: This hypothetical illustration is not intended as a projection of future investment results, nor is it intended for financial planning or investment advice. It assumes semi-monthly contributions at a 6% annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

### Reduce taxable income

Since with traditional pretax savings (Non-Roth), your contributions are deducted from your pay before taxes, whatever amount you decided to contribute may affect your take-home pay less than you think while also reducing taxable income.

#### Tax Breaks

Pretax contributions reduce your taxable income, so you'll save for tomorrow and also save today.

Here's an example of a \$30,000 income:

	Saving	Non Saving
Your contributions	4%	0%
Saved annually for retirement	\$1,200	\$0
Saved on taxes	\$180	\$0

FOR ILLUSTRATIVE PURPOSES ONLY: This is a hypothetical illustration that assumes a 15% federal tax rate. State and local tax are not included. Your salary, contribution rate and tax bracket may vary.

### Automatic and controlled by you

Your company provides a 100% matching contribution on up to 6% of your compensation (pretax savings). You are automatically enrolled with this benefit. By saving 6%, you get a 6% match from your company translating into a 12% annual savings rate. You can take control of your savings online at [www.dap401k.com](http://www.dap401k.com) to save more.

#### Plan Office Contact Information

Directed Account Plan  
12400 Olive Blvd.  
Suite 329  
St. Louis, MO 63141

(p) 314-739-7373  
(f) 314-739-7978

**Empower DAP Specialist**  
1-844-861-4327

**Informational Web Site:**  
[dapretirement.com](http://dapretirement.com)

**Personal Account Access:**  
[www.dap401k.com](http://www.dap401k.com)

The intent of this communication is to provide useful information, not investment advice. Each participant in the Directed Account Plan is ultimately responsible to make his or her own investment decisions.

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