



Retirement planning education resources

Retirement planning often starts with a conversation. To help you guide and educate your plan participants, we have a range of resources—such as presentations and demonstrations—available at your fingertips.

PRESENTATIONS

Enrollment presentation

Target audience: All eligible employees

Description: Highlights plan design features and benefits, provides investment options, and explains how to enroll

Retirement plan transition

Target audience: Existing participants

Description: Provides information about Sentry, why the plan is making a change to Sentry, and what to expect during transition

Understanding Roth 401(k)

Target audience: Existing participants

Description: Discusses the differences and benefits of investing using a Roth 401(k) option

Understanding your investment options

Target audience: All eligible participants

Description: Educational presentation on investing, diversification, and money management



LIVE DEMONSTRATIONS

Navigating the Sentry retirement website

Target audience: Existing participants

Description: A participant demo experience showing where and how to get things done and where to find participant resources

The Morningstar® experience

Target audience: Existing participants

Description: Demonstrates how to navigate Morningstar through three retirement phases:

- Accumulation
- Transition to retirement
- Drawdown



FACT SHEETS

- **401(k) Roth deferral option:** Discusses the difference between pretax and after-tax contributions
- **American Funds diversification:** Illustrates how different asset classes perform over time and the importance of diversification within an investment portfolio
- **Beneficiary designations:** Helps plan participants understand the importance of setting up their beneficiaries
- **Benefits of saving early:** Provides education on the benefits of saving early
- **Borrowing against your retirement plan:** Illustrates the investment impact of a plan loan
- **Dollar limits for qualified retirement plans:** Outlines annual dollar limits and salary thresholds for retirement plans
- **Guaranteed Fund:** Discusses the benefit of a Sentry retirement plan with the Guaranteed Fund
- **IRA rollover:** Provides information for participants who may be ready for a rollover and want to know the pros and cons of having their assets in an IRA or in their employer-sponsored plan
- **Key retirement milestones:** Highlights participant milestones as individuals approach retirement
- **Morningstar® investment management:** Helps participants decide how to manage their investments
- **Manage your account online:** Explains the benefits of going paperless and encourages participants to register online
- **Power of time and compounding gains fact sheet:** Emphasizes the importance of using time and compounding gains to your advantage
- **Recovering from a market downturn fact sheet:** Highlights the benefits of staying invested—even in times of crisis
- **401(k) infographic:** Communicates upcoming enrollment meetings and encourages prospective plan participants to consider investing
- **Saver's Tax Credit fact sheet:** Explains how the Saver's Tax Credit can help the retirement contributions of qualified employees go further
- **Savings goals fact sheet:** Provides smart saving tips for participants
- **Target retirement accounts fact sheet:** Explains how target retirement accounts (TRAs) take the guesswork out of investing
- **Time not timing fact sheet:** Provides reasons for investing for the long term
- **What type of investor are you? (fact sheet for plans with Morningstar):** Provides information on the different types of investors and what type of investments might be suitable for those types
- **What type of investor are you? (fact sheet for plans that don't offer Morningstar):** Provides information on the different types of investors and what type of investments might be suitable for those types

We're here to help you educate and inform your plan participants. If you have questions or need help, give our 401(k) department a call at 800-473-6879. NY residents call 800-962-2922.