

# Your future's already looking brighter

Your employer has partnered with Guideline to provide you with a 401(k) plan. Before we jump into some of the details, here are a few things you should know about our plans and how we can help you create a roadmap to retirement.



## Invest with confidence

We can help you select a diversified portfolio that sets you on the right course.



## Make changes whenever

Our dashboard lets you make updates at any time.



## Keep more of your retirement savings

Our mutual funds are from low-cost providers like Vanguard.



## Retirement is within reach

### Contributions are automatic

Before you get your paycheck, a small percentage of it will go to your 401(k)—helping you save seamlessly.

### No contribution is too small

Stock market growth and compound interest can transform modest contributions into a much larger nest egg. [Learn more](#)

## Let's get started. Here are the next steps:

We know that 401(k) plans and saving for retirement can seem a little daunting.

### Here are the next steps:

1. Look out for an email invitation
2. Set up an account—we can walk you through it
3. Sit back—we'll take it from there!

We're here to help for any questions you have

(888) 344-5188

support@guideline.com

# Important information

## Automatic enrollment

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All employer sponsored Guideline 401(k) plans include automatic enrollment. This feature is designed to encourage more people to save for retirement by automatically enrolling eligible employees into the 401(k) plan. If you do not wish to participate, you can always opt out.

However, if you don't set up your account or opt out before the date provided in your enrollment invitation email, you will be automatically enrolled in your 401(k) at the plan's Default Contribution Rate (see "Contribution rates"). This contribution will be invested into one of Guideline's professionally managed portfolios based upon your current age and estimated time to retirement (see "Investment options" in this guide). You are free to change your contribution, set up a custom portfolio, or opt out at any time.

Note that only individuals who take *no action* by the plan start date will be automatically enrolled.

## Opting out

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To opt out of contributing to your Guideline 401(k) plan, you simply need to set up your participant account and select "Opt Out". If you initially decide to participate but change your mind at a later date, you can change your contribution rate to 0% at any time.

## Matching

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In addition to your own contributions, known as elective deferrals, your employer may make matching contributions to your account. Typically, employers match a percentage of your deferrals, up to a certain portion of your total salary. Occasionally, employers may elect to match deferrals up to a certain dollar amount, regardless of your compensation. Once you are eligible for the 401(k) plan, the only requirement to receive any applicable matching contribution is that you are contributing to the 401(k) plan. Make sure you are taking advantage of the matching contributions your employer may offer by contributing your deferrals into the plan.

At Guideline, your employer may elect to make a fixed matching contribution called a safe harbor matching contribution. The safe harbor matching contribution is calculated based on your compensation and deferrals each pay period. If your employer does not elect the fixed safe harbor matching option, they will have a discretionary matching contribution option instead. A discretionary matching contribution means that it is at the employer's discretion to make a matching contribution or not and if a matching contribution will be made, the employer can elect the timing and amount of the matching contribution.

## Contribution rate

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When setting up your 401(k) account, you'll have the opportunity to select your initial contribution rate in the 'Set Contributions' screen. After account setup is complete, you can change your contribution rate at any time. To adjust your contribution rate, select "Change Contribution" on your Portfolio page. If you change your contribution rate after payroll has been processed for that pay period, the change will not take effect until the following pay cycle. When you enroll, Guideline's system will ask you how much you have already contributed in the year to help ensure that you are within contribution limits.

## Pre-tax and Roth contributions

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With a Guideline 401(k), contributions can be made in two ways:

### Pre-tax

Contributions are made to your 401(k) *before* taxes are taken out. You then pay taxes when you take money out of your account in retirement.

### Roth

Contributions are made to your 401(k) *after* taxes are taken out. Since you pay taxes right away, you can generally take your money out tax-free when you retire.

## Investment options

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We offer 40+ index funds from Vanguard and other low-cost providers that keep investment fees to an industry low. As a plan participant, you can create a custom portfolio from our [fund menu](#) or take our investment questionnaire to receive a recommendation for one of our professionally managed portfolios.

If you don't choose any investments for your account, your funds will be invested in the Qualified Default Investment Alternative, which will be a Guideline-managed portfolio that is chosen based upon your current age and estimated time to retirement age.

## 401(k) rollovers

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If you'd like to roll over funds from another eligible account, simply select your name on the upper right corner and choose "Start a Rollover" once the plan has started.

### Educational resources

In addition to our support team, you can find answers to a lot of 401(k) questions—from rollovers to contribution types—in our [Support center](#), [video library](#) and [blog](#) (and also in your [resource library](#) once you create an account).