AMERICAN INDIAN COLLEGE FUND
EDUCATION IS THE ANSWER

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Enrollment & Plan Overview

American Indian College Fund| May 29, 2024

Scott Dooley, CRPS | Vice President – *Wealth Management*

Investment advice offered through OneDigital Investment Advisers LLC, an SEC-registered investment adviser and wholly owned subsidiary of OneDigital.

Who’s Involved with My 403(b)?

The Recordkeeper

- Selected by your employer to provide administrative, record keeping, and investment services.

- Website, App, and 800# allow you to complete transactions regarding your 403(b) savings and investing.

VOYA FINANCIAL™

The Investment Adviser

- Advises your company’s retirement committee to identify and monitor investment selection.

- Available to participants for 1-on-1 Retirement Readiness conversations with a plan adviser.

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Today's Topics

AGENDA

1. American Indian College Fund Plan Details
2. Retirement Savings
3. Investments & Market Commentary

Eligibility

AGE: 18

SERVICE:

- Immediately eligible to contribute as long as you work at least 20 hours per week.
- To receive Employer Contributions, you must complete 6 months of service

ENTRY DATE: Monthly on the first day of the month

Contributions

EMPLOYEE CONTRIBUTION:

- IRS: 2024 contribution limit is $23,000
- Catch up contributions: Additional $7,500 for 50+ employees
- Pre-tax deferrals or Roth deferrals

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Contributions

EMPLOYER CONTRIBUTION:

The Company will make a matching contribution equal to 100% of the first 5% of eligible pay.

Non-Elective Employer Contribution: 2%

Company contribution example

Annual income: $50,000

5% contribution = $2,500

You receive $3,500 from Employer

Contributions

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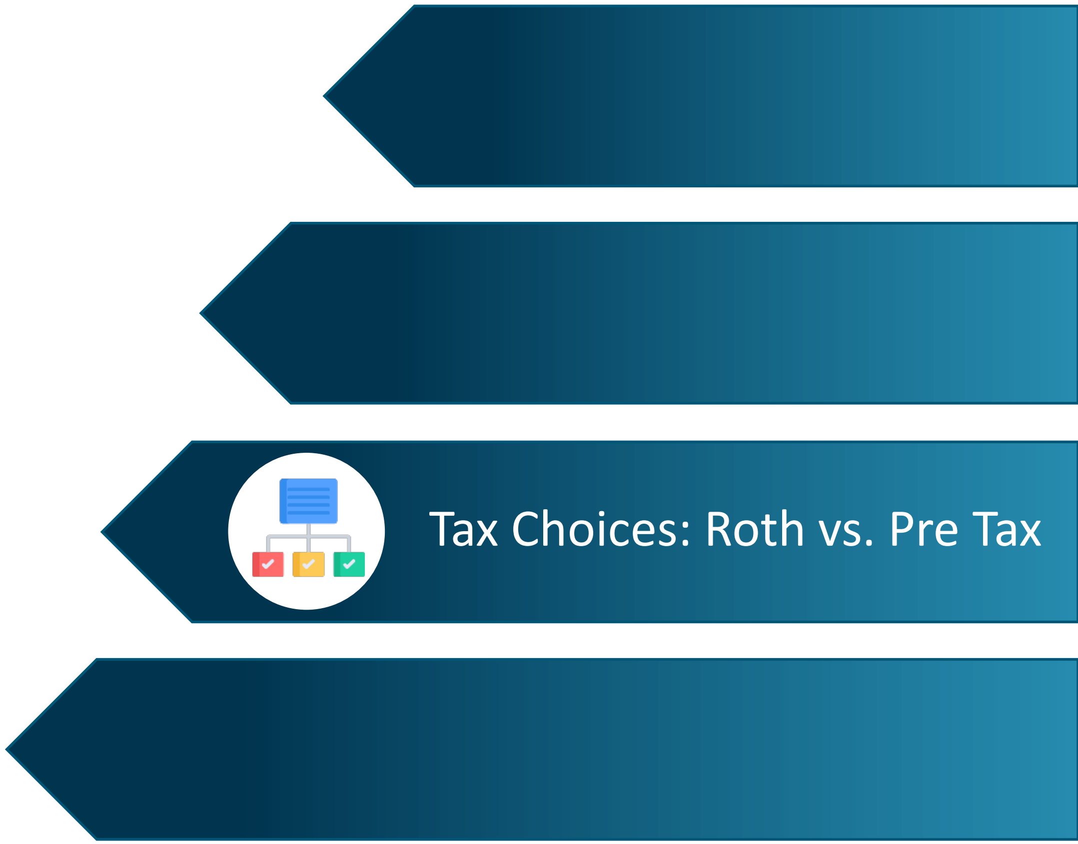
Taxes…Now or Later

Pre-Tax Contributions

- Money is contributed before you pay income taxes
  - Reduces your taxable income so you pay less taxes now
- Contributions and earnings grow tax deferred
- If you withdraw money after age 59 ½, you pay normal income tax based on current tax rates

Roth (after tax) Contributions

- Money is contributed after you pay taxes
- Contributions and earnings grow tax-free
- If you withdraw money after age 59 ½, you pay no tax



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How Do I Decide?

I have a long time horizon.

I have significant pretax assets accumulated.

I expect a higher tax bracket in retirement.

My current tax rate is low.

I can wait to make qualified distributions.

Roth may be optimal

My responses to the questions fell across both contribution types.

Combined Roth & Pre-Tax

I won't be able to wait to make qualified distributions.

My current tax rate is high.

I expect a lower tax bracket in retirement.

I have a short time horizon.

Pre-Tax may help most with current tax obligations

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Taxes…All or Nothing?

Is it All or Nothing?

- No. You can contribute on a pre-tax basis, a Roth basis, or a combination
- The total of pre-tax and/or Roth contributions cannot exceed the annual IRS limit

Example: 2024 IRS contribution limit is $23,000 (excluding Catch-up contributions)

- You could contribute $23,000 pre-tax
- You could contribute $23,000 Roth
- You could contribute $13,000 pre-tax and $10,000 Roth

Tax Choices: Roth vs. Pre Tax

What to Think About When You Decide to Contribute

- When do you want to retire?
- How much current income do you want to replace?
- What other assets/resources do you have?
- How much can you afford?
- Should you contribute on a pre-tax or Roth (after tax) basis?

The answer must be considered within the context of your overall financial plan.

Investment Choices & Target Date Funds

Retirement Savings

How do you create wealth?

Start saving early!

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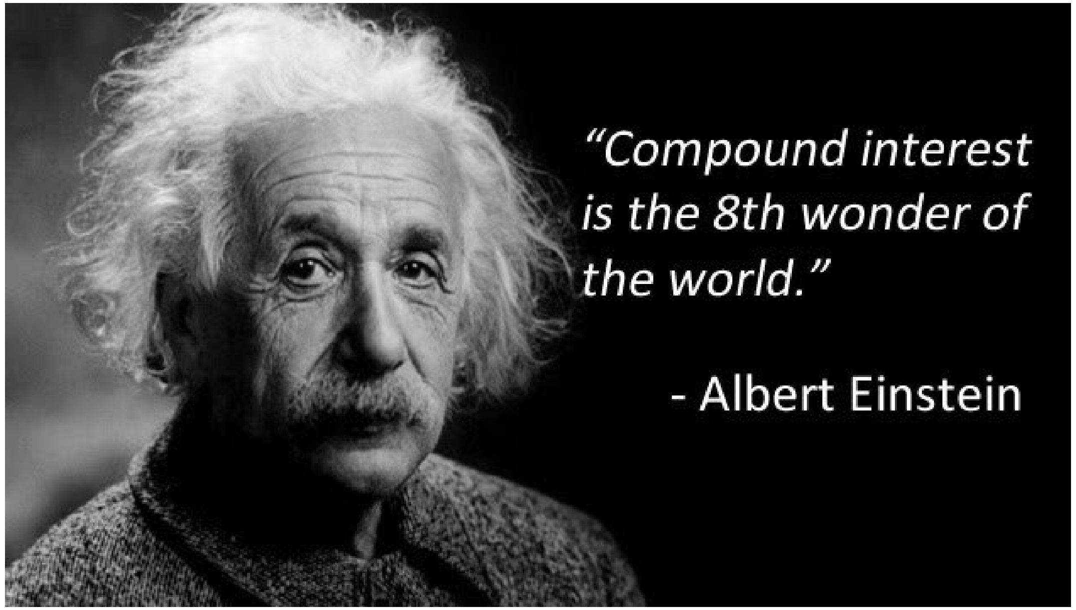
Compound Interest



The Retirement Equation

RETIREMENT

TOTAL CONTROL		SOME CONTROL		OUT OF YOUR CONTROL	
Asset allocation and location	Saving vs. spending	Employment earnings and duration	Longevity	Policy regarding taxation, savings, and benefits	Market returns

Make the most of factors under **Total Control**; evaluate the factors under **Some Control** and **Out of Control**

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S&P 500 Index at inflection points

Equities

S&P 500 Price Index

Characteristic	3/24/2000	10/9/2007	2/19/2020	1/3/2022	12/31/2023
Index Level	1,527	1,565	3,386	4,797	4,770
P/E Ratio (fwd.)	25.2x	15.1x	19.2x	21.4x	19.5x
Dividend Yield	1.4%	1.9%	1.9%	1.3%	1.5%
10-yr. Treasury	6.2%	4.7%	1.6%	1.6%	3.9%

Source: Compustat, FactSet, Federal Reserve, Refinitiv Datastream, Standard & Poor's, J.P. Morgan Asset Management.
Dividend yield is calculated as consensus estimates of dividends for the next 12 months, divided by most recent price, as provided by Compustat. Forward price-to-earnings ratio is a bottom-up calculation based on IBES estimates and FactSet estimates since January 2022. Returns are cumulative and based on S&P 500 Index price movement only, and do not include the reinvestment of dividends. Past performance is not indicative of future returns.
Guide to the Markets – U.S. Data are as of December 31, 2023.

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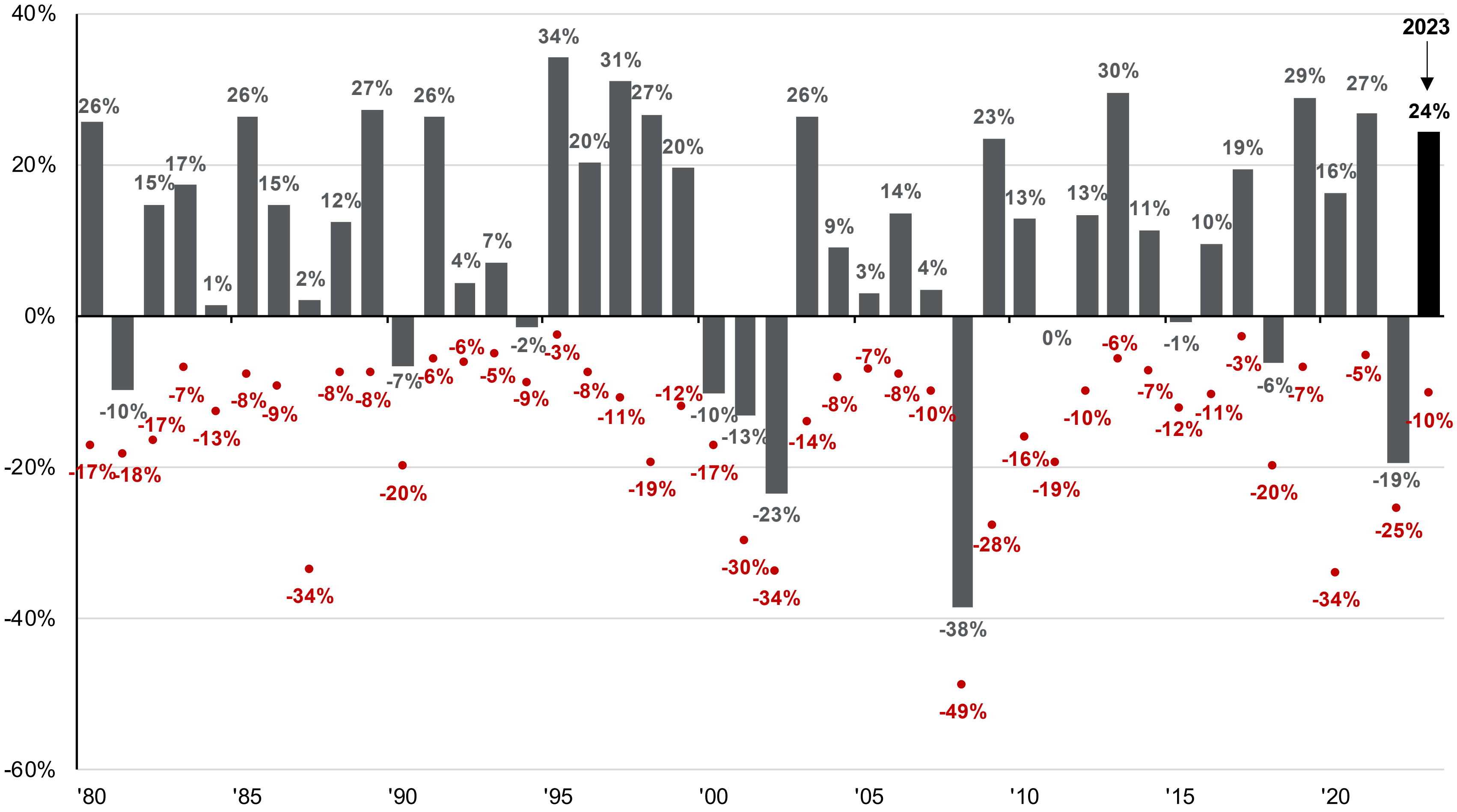
Equities

Annual returns and intra-year declines

S&P intra-year declines vs. calendar year returns

Despite average intra-year drops of 14.2%, annual returns were positive in 33 of 44 years



Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management.
Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest market drops from a peak to a trough during the year. For illustrative purposes only.
Returns shown are calendar year returns from 1980 to 2023, over which time period the average annual return was 9.0%.
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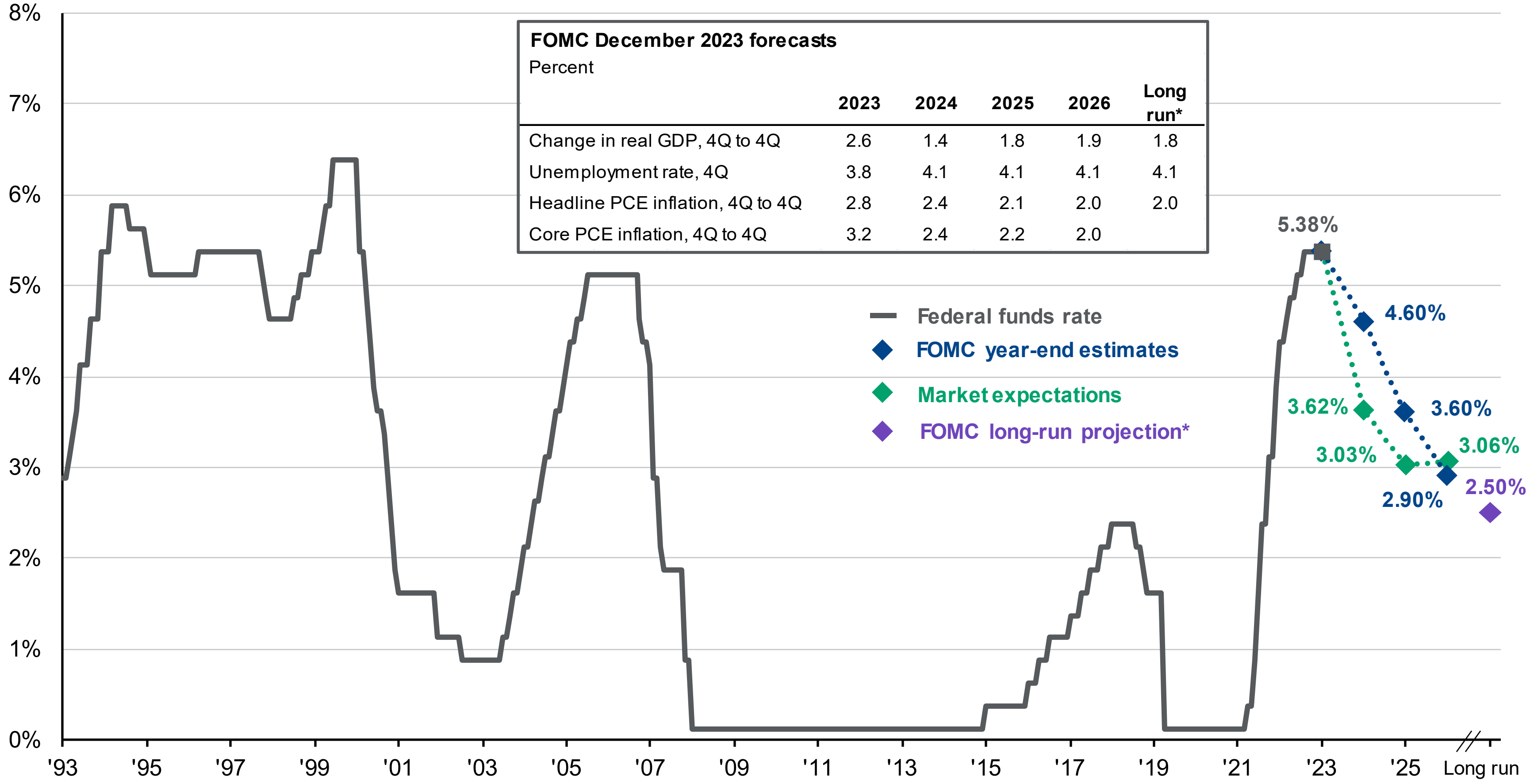
The Fed and interest rates

Federal funds rate expectations

FOMC and market expectations for the federal funds rate



FOMC December 2023 forecasts

Percent

	2023	2024	2025	2026	Long run*
Change in real GDP, 4Q to 4Q	2.6	1.4	1.8	1.9	1.8
Unemployment rate, 4Q	3.8	4.1	4.1	4.1	4.1
Headline PCE inflation, 4Q to 4Q	2.8	2.4	2.1	2.0	2.0
Core PCE inflation, 4Q to 4Q	3.2	2.4	2.2	2.0	

Source: Bloomberg, FactSet, Federal Reserve, J.P. Morgan Asset Management.
Market expectations are based off of USD Overnight Index Swaps. *Long-run projections are the rates of growth, unemployment and inflation to which a policymaker expects the economy to converge over the next five to six years in absence of further shocks and under appropriate monetary policy. Forecasts are not a reliable indicator of future performance. Forecasts, projections and other forward-looking statements are based upon current beliefs and expectations. They are for illustrative purposes only and serve as an indication of what may occur. Given the inherent uncertainties and risks associated with forecasts, projections or other forward-looking statements, actual events, results or performance may differ materially from those reflected or contemplated.
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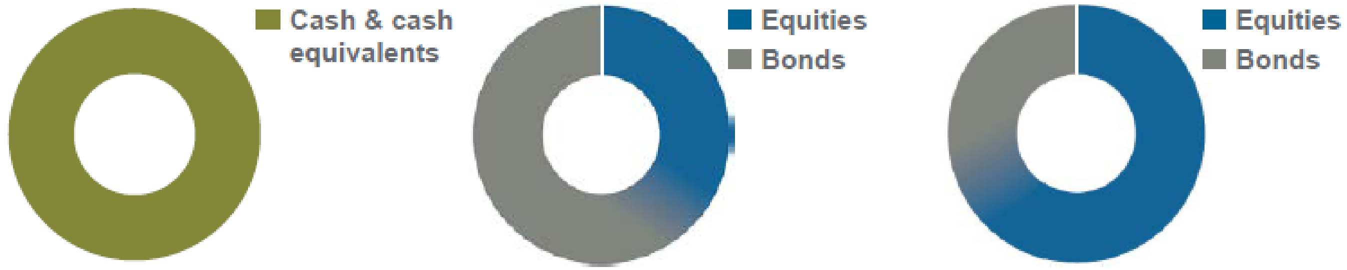
Investments Based on Goals

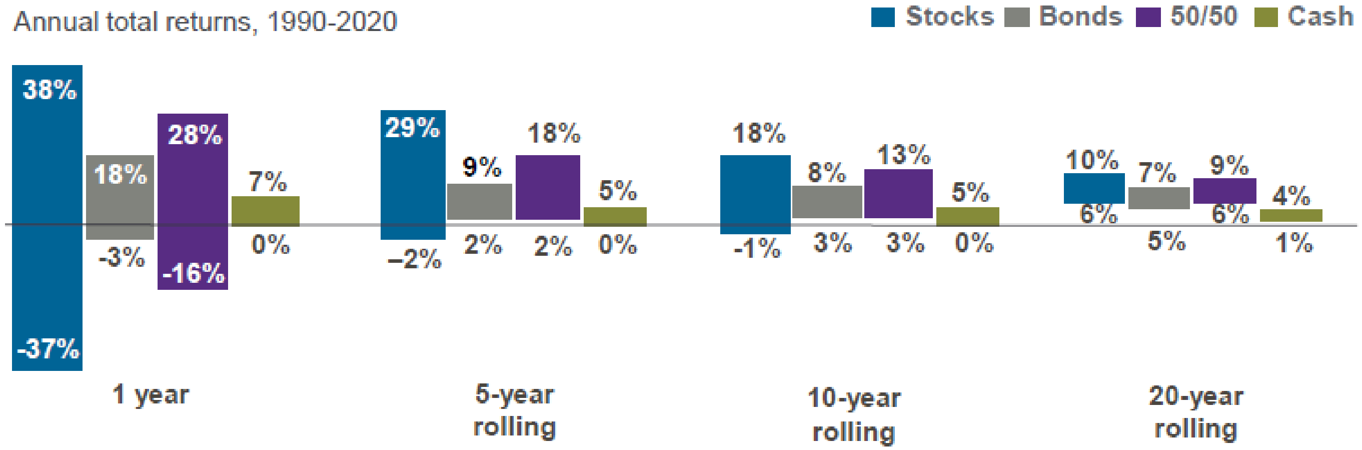
Short-term goals
Includes emergency reserve fund of total spending needs for 3-6 months

Medium-term goals
5-10 years, e.g., college, home

Long-term goals
15+ years, e.g., retirement



Range of stock, bond and blended total returns
Annual total returns, 1990-2020



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Past performance is no guarantee of future results. All investments are subject to risk of loss, and any investment strategy may lose value.

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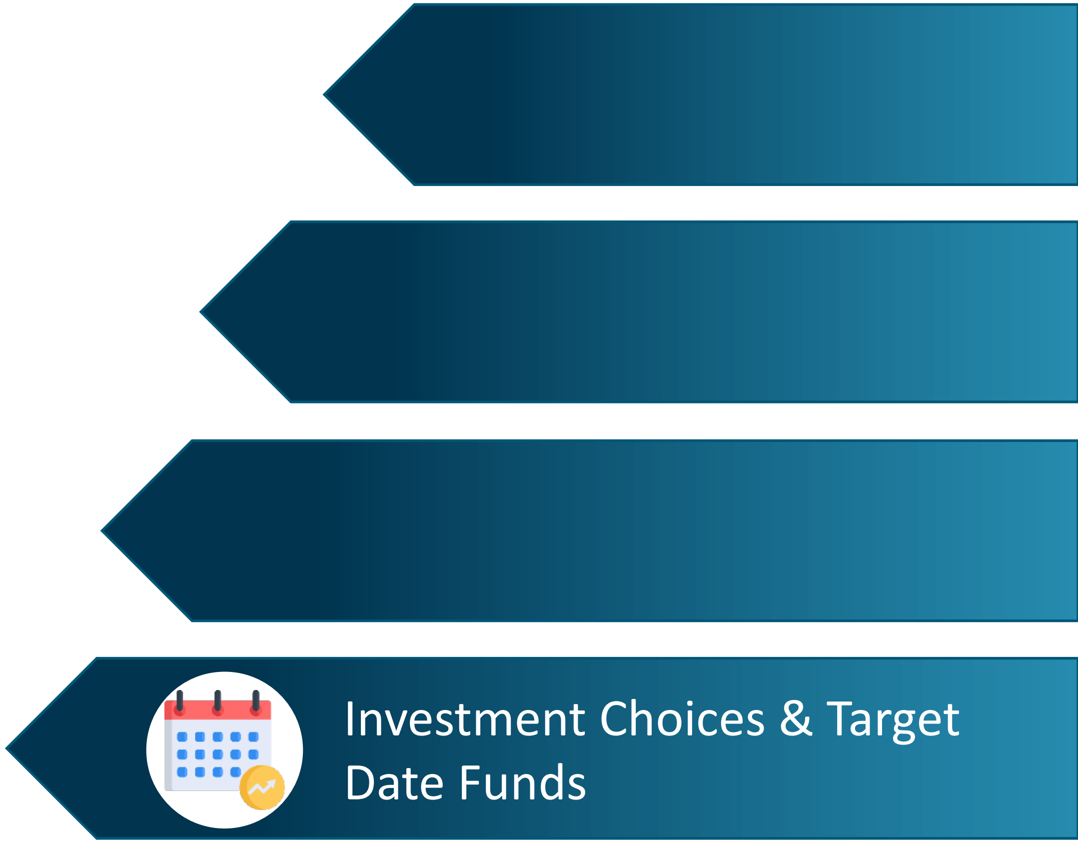
Plan Fund Choices

- Target Date Funds include a diversified portfolio
- As simple as selecting the fund with the year closest to when you plan to retire (2035, 2040, 2045, and so on)
- Professionally managed and automatically de-risk as you approach retirement
- The allocation is the same for everyone in a given fund. For example, everyone who has selected the JPMorgan Retirement Blend 2030 fund will have the same mix of investments.

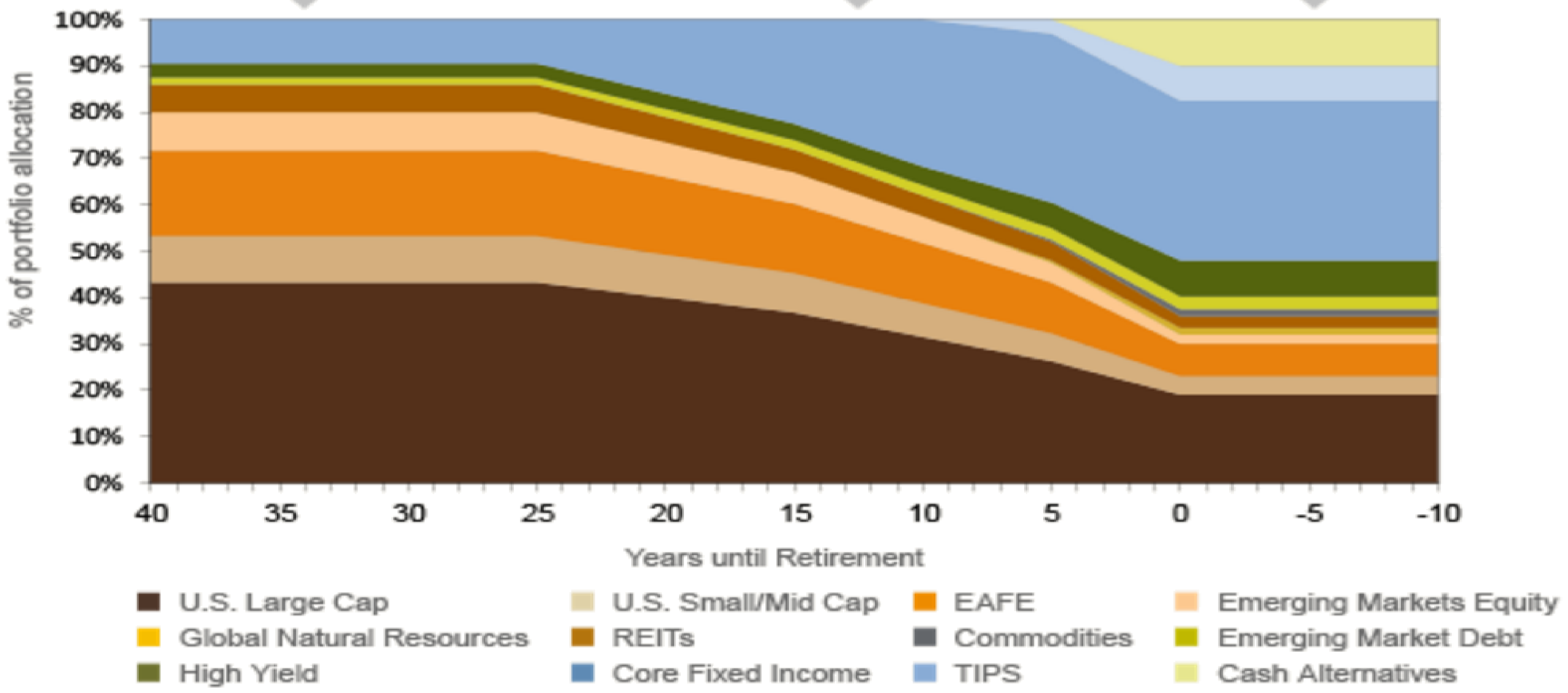


Target Date Funds: JP Morgan SmartRetirement Blend

Longest time horizon (Up to age 40)
- Balancing theory with reality, the glide path has 93% exposure to risk assets balances optimal return expectations with optimal volatility

The middle years (Ages 40–65)
- Begin reducing portfolio risk with 25 years to retirement
- Accelerating risk reduction towards retirement

At and in retirement (Age 65 and after)
- Fully diversified asset allocation maximizes expected return for a relatively low level of risk
- Asset allocation remains static in retirement



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Contact Information - OneDigital

What we do for you

As your local plan representatives, we are here to help you whatever your stage of life or financial situation.

- Conduct individual financial review meetings
- Help with enrollment and login questions
- Create savings strategies and projections
- Assist getting money into and out of your account

Scott Dooley, CRPS
Vice President
sdooley@onedigital.com
720-439-6462

9781 S. Meridian Blvd
Suite 110
Englewood, CO 80112

Scott Virtual 1:1

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