

401 (k) Overview

MainVue Homes

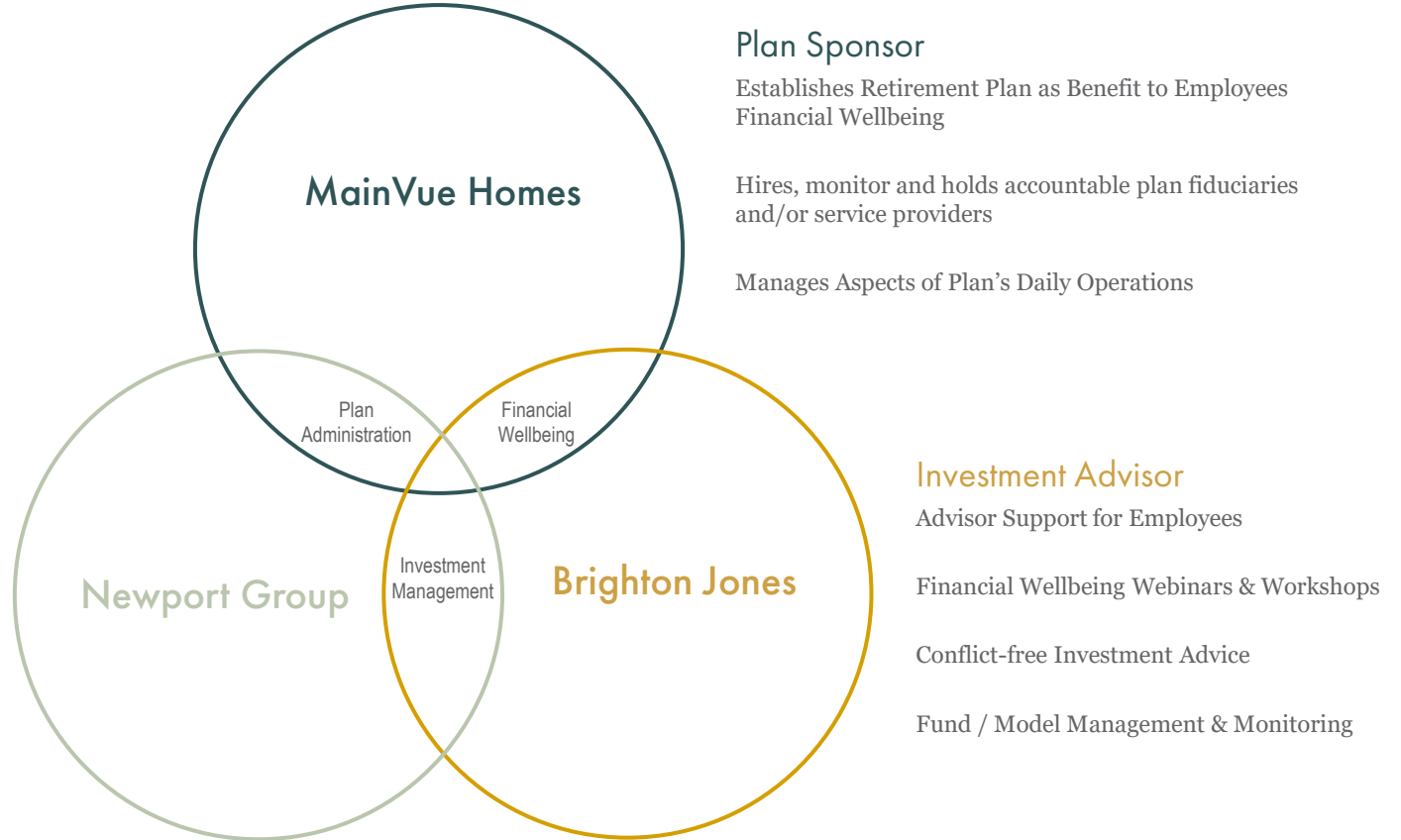
Brighton Jones Advisor Support



Today's Conversation

- Overview of the MainVue 401 (k) Plan
- Making your money work for you
- Ways to invest your 401 (k) dollars

Who's Who in a Retirement Plan?



Select a meeting type



Comprehensive Financial Plan

Duration: 30 min

Beyond the basics of Advisor Support, you have the chance to discuss more personal, long-term goals and understand when to engage with a financial advisor for comprehensive planning.



Enrollment Support for 401(k) or 403(b)

Duration: 30 min

Learn the basics of your 401(k) or 403(b) plan, including an overview of plan provisions, investment options, and savings rate considerations.



Investment Options & Savings Strategy Recommendations

Duration: 30 min

Dive deeper into savings strategies and the investments offered within your 401(k) or 403(b) plan. By understanding the investments in the context of best practices when it comes to building a retirement portfolio, and navigating the tax impact of Pre-Tax vs. Roth contributions, you can be empowered to create a long-term strategy that drives towards your goals.



Equity Compensation (Stock Options, RSUs, etc.)

Duration: 30 min

Learn how equity compensation is structured and the different rules around valuation, vesting, and taxation. Discuss ways to approach your equity compensation, including stock options, restricted stock units, deferred compensation, significant bonuses, and more.



Estate Planning & Insurance

Duration: 30 min

Identify the steps you need to take to put an estate plan in place that meets you and your family's need and discuss how to think about insurance coverage in the context of a larger financial plan.



Retirement Withdrawal Strategies

Duration: 30 min

Understand the different options for taking withdrawals from your 401(k) or 403(b) plan along with related tax consequences and other considerations.



Advisor Support

AdvisorSupport@brightonjones.com

[Advisor Support Booking Link](#)

Educational Resources

[Financial Wellbeing](#)



Making your money work for you



Begin Today!

- Save now and your money works for you
- Save later and you work for your money

Question:

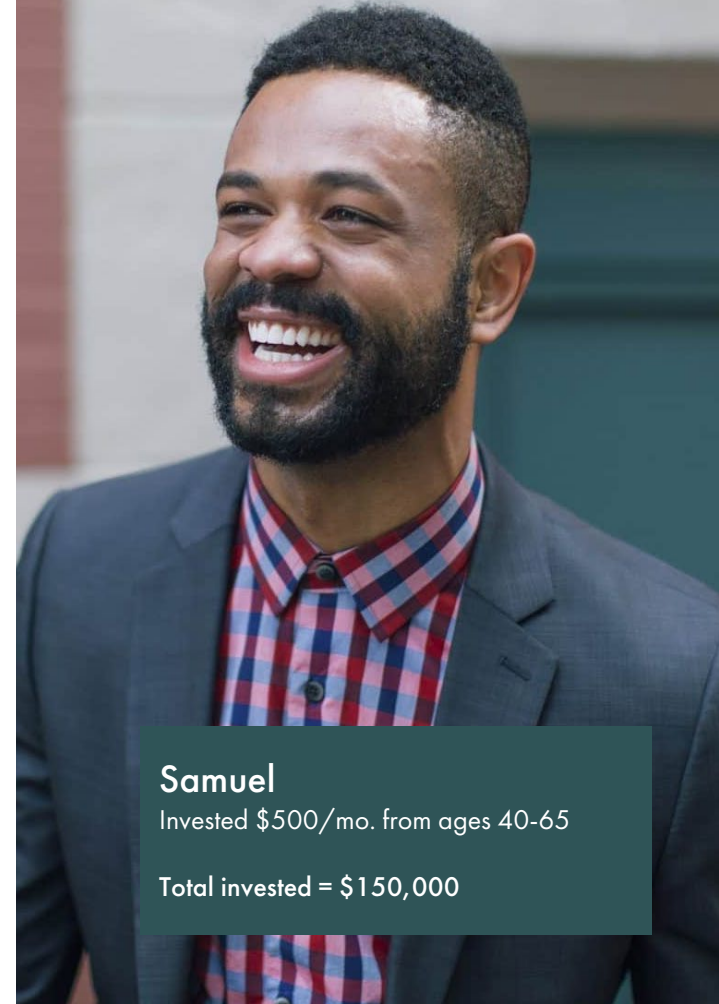
Who ends with more at age 65?



Veronica

Invested \$250/mo. from ages 24-35

Total invested = \$33,000



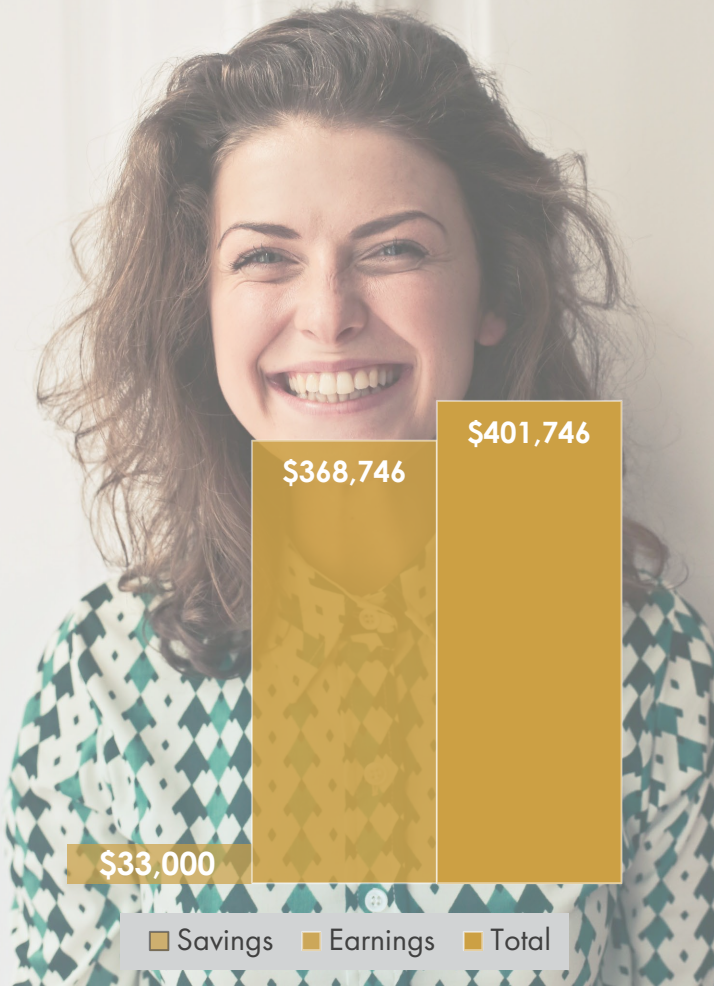
Samuel

Invested \$500/mo. from ages 40-65

Total invested = \$150,000

Question:

Who ends with more at age 65?



Your Plan



Step 1



Participate

Service = 1 month

Entry = Monthly



Step 2



Pay Your Future Self First

Deferral Limit = \$22,500 (or
\$30,000 if age 50+)

-Combination of Pre-Tax & Roth

Source = Pre-Tax, Roth, & Rollover

Employer = Discretionary Match



Step 3



Choose an Investment Strategy

Target Date Fund

Risk Based Model Portfolios

Do it Yourself

Pre-Tax vs. Roth

Pre-Tax

- Tax break now
- Contributions are made Pre-Tax
- Reduces current, adjusted gross income and increases current cash flow
- Distributions are taxed

Roth

- Tax break later
- Contributions are made After-Tax
- No effect on current, adjusted gross income and decreases current cash flow
- Distributions are not taxed



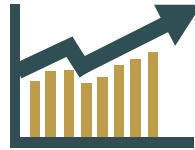
Investment Strategy

Allocation Strategies



Target Date Funds

Professionally managed options
evolving over time as expected
retirement date approaches



Risk-Based Model Portfolios

Professionally managed
allocations *evolving with your
personal planning* and time
horizon



Individual Investments

Independent options to
construct a custom portfolio
and *manage your own
investments*