

Audio	Visual
Upbeat Music	The Fisher Investments® 401(k) Solutions appears
<p>The volume of the music is reduced.</p> <p>Male Voice: 401(k)s and other employer-sponsored retirement plans are a common way Americans save for retirement.</p>	<p>A green background appears with white text that reads:</p> <p>401(k)s are a common way Americans save for retirement</p>
<p>They can be the difference between achieving a comfortable retirement and just getting by.</p>	<p>The green background appears with different shades of green dots that form the outline of the United States of America and white text that reads:</p> <p>These plans can be the difference between comfortable retirement and just getting by</p>
<p>In this video, we'll cover some of the basics about these retirement plans, such as contributing to and withdrawing from them.</p>	<p>The word 401(k) appears in a faded green color with a dark green color as the background and white text in front that reads:</p> <p>In this video we'll cover the basics of these retirement plans</p> <p>Contributing to</p> <p>Withdrawing from</p>
<p>We'll also discuss some key decisions to make, such as how much to save per paycheck and how to invest that money. And to wrap it up, we'll explain who Fisher Investments is and how you'll benefit from having us as your investment adviser.</p>	<p>A white background appears with a large, green question mark on the left side, stacks of dollar bills in the middle, and green text that reads:</p> <p>How much to save</p>

	<p>Your investment options</p> <p>How Fisher 401(k) can help</p>
<p>Through your company sponsored retirement plan with Fisher Investments, you have access to Retirement Specialists who can meet with you one-on-one to help you understand the topics and decisions we'll discuss in this video.</p>	<p>A green background appears with the Fisher Investments® 401(k) Solutions logo and an illustration of a woman with a headset dressed in a yellow blouse. White text appears that reads:</p> <p>You have access to Retirement Specialists who can meet with you one-on-one to help you</p>
<p>If you're ready to enroll and start saving now, are already enrolled and would like to save more, or if you'd just rather talk with someone about these topics, you can schedule your one-on-one meeting by calling 888-322-7586 or emailing contact401k@fi.com.</p>	<p>A green background appears with white text that reads.</p> <p>If you're ready to enroll...</p> <p>If you're already enrolled...</p> <p>If you'd like to talk with someone...</p> <p>The bottom half of the green background fades to grey. A phone and email icon appear with white text that reads:</p> <p>Schedule your one-on-one meeting</p> <p>888-322-7585</p> <p>contact401k@fi.com</p>
<p>First things first: what are 401(k)s and other employer-sponsored retirement plans?</p>	<p>A green and white background appear with white and blue text that reads:</p>

	<p>What are 401(k)s and other employer-sponsored retirement plans?</p> <p>A static, green banner appears at the bottom of the screen with white text that reads:</p> <p>Schedule your meeting: 888-322-7586 contact401k@fi.com</p>
<p>Employers create these plans to provide their employees an easy, tax-advantaged way to save for retirement. As an employee, you just have to enroll and choose a savings amount. Most plans allow for either a dollar value or a percentage of your pay. The amount you choose is automatically deducted from your paycheck and invested in funds of your choosing that best fit your personal needs and long-term goals. So if you've found it difficult to maintain a regular savings habit in the past, a company sponsored retirement plan can make saving easier.</p>	<p>A white background appears with a large, green question mark and text that reads:</p> <p>Tax-advantaged retirement savings plans employers set up for their employees</p> <p>The large, green question mark turns into a dollar sign with text that reads:</p> <p>Enroll & decide how much to save</p> <p>\$ or %</p> <p>The amount you choose is automatically deducted from your paycheck and invested</p> <p>The large, green dollar sign turns into an exclamation mark with text that reads:</p> <p>A company retirement plan can make saving easier</p>

<p>It's up to you to decide how much to save per paycheck, but our Retirement Specialists can help you decide based on your situation and goals for retirement.</p>	<p>A green background appears with large money bags and white text that reads:</p> <p>How much do I save?</p> <p>Retirement Specialists can help you decide</p>
<p>It's good to save as early and as much as possible – within your means. At minimum, you should try to save enough to get the full benefit of any employer match.</p>	<p>A green background appears with stacks of dollar bills and white text that reads:</p> <p>Save as early and as much as possible</p> <p>A hand appears with stacks of dollar bills appears with white text that reads:</p> <p>Save enough to get the full benefit of any employer match</p>
<p>The maximum you can save each year is set by the IRS. If you're over the age of 50, the IRS allows additional "catch-up" contributions. When it comes to saving for retirement, every little bit helps. Saving just a small amount can have a huge positive effect over time due to compound growth. Compound growth occurs when the returns generated by your savings are reinvested into your retirement account and begin generating returns of their own. Over time, compound returns can be much larger than the contributions you made.</p>	<p>A white background appears with green text that reads:</p> <p>2023 401(k) Contribution Limits</p> <p>A chart appears with text that reads:</p> <p>Regular Savings: \$22,500 Catch-up: \$7,500</p> <p>The chart disappears and gold color coins appear with text that reads:</p> <p>A small amount can have a huge effect through compound growth</p>

<p>For example, let's say you're able to save just 100 dollars a month. After 5 years, you would have contributed 6,000, after 10 years 12,000, and after 30 years, you would have contributed 36,000 dollars total. Now let's look at the impact compounding has on your contributions over time. After 5 years, your contributions grow to 7,600 dollars, not a bad start, but if your savings experience compound growth for 30 years, you would get over 146,000 dollars by only saving 36,000 from your paychecks. That means you'd get over 110,000 just from letting time and compound growth work for you.</p>	<p>A green background appears with a line graph with y-axis with values that range from \$0 to \$140,000 and x-axis with text that range from 1 year to 30 years.</p> <p>The line graph fills in at different values for year 1 to year 30.</p> <p>Text appears that reads:</p> <p>Savings</p> <p>\$36,000</p> <p>Savings + Compound Growth</p> <p>Assumes an 8% annual rate of return. Calculations are hypothetical and meant for illustrative purposes only.</p> <p>\$146,000</p> <p>\$110,815 from compounding returns</p>
<p>It's important to save as soon as possible, because as you can see, the more time money has to grow, the more dramatic that growth becomes. Of course, compound growth is only possible when your money is invested.</p>	<p>A green background appears with text that reads:</p> <p>Start saving as soon as possible</p> <p>The more time money has to grow, the more dramatic that growth becomes</p> <p>Your money needs to be invested to benefit from compound growth</p>

<p>You can invest your retirement plan savings in funds that hold a mix of stocks and/or bonds. Stocks usually provide high long-term growth, but have the biggest risk of short-term declines. Bonds usually have lower long-term growth, but have less risk of short-term declines.</p>	<p>A white background appears with a large, green question mark and text that reads:</p> <p>How do I select my investments?</p> <p>Stocks & bonds</p> <p>A chart appears with text that reads:</p> <p>Why own it?</p> <p>Stocks: Better long-term growth</p> <p>Bonds: Less short-term volatility</p>
<p>Whether you're just starting or consider yourself an experienced investor, our Retirement Specialists can provide the right level of investment education and help you select an investment strategy aligned with your retirement goals.</p>	<p>A green background appears with a "goals" icon and text that reads:</p> <p>Retirement Specialists can help you select an investment strategy</p>
<p>Another decision you may need to make is between using a traditional and Roth 401(k), if your employer offers a Roth option.</p>	<p>A green and grey background appears with text that reads:</p> <p>Traditional vs. Roth</p>
<p>The biggest difference between them is the way each is taxed. With a traditional 401(k) you pay taxes later. So you aren't taxed when you save, and account growth from investing isn't taxed either while you're still working. You pay taxes when you withdraw your money in retirement. With a Roth 401(k), you pay taxes now. Then your savings can grow tax-free, and you won't pay taxes when you withdraw money in retirement. Determining which type of account is</p>	<p>A white background appears with text that reads:</p> <p>Traditional vs Roth 401(k)</p> <p>A chart appears with text that reads:</p> <p>Contributions</p> <p>Withdrawals</p>

<p>best for you depends on your personal situation. Our Retirement Specialists can help you determine which approach – traditional, Roth, or a mix of both – is best for you.</p>	<p>Traditional 401(k): Tax-Deferred Taxed</p> <p>Roth 401(k): Taxes Tax-Free</p> <p>Chart disappears and text appears that reads:</p> <p>Retirement Specialists can help you determine which type is best for your</p>
<p>A Retirement Specialist can also walk you through your withdrawal options so you know how to access your hard-earned savings when the time comes. Generally, you can start taking withdrawals when you're 59 and a half years old. Some plans may allow you to access your savings earlier—for instance, some plans allow for “hardship withdrawals” or loans—but using either could put your retirement at risk, and you must pay back any loans to the account—typically with interest.</p>	<p>A white background appears with text that reads:</p> <p>How do I access my money?</p> <p>Generally, you can start taking withdrawals at 59 ½ years old</p> <p>Withdrawing your money earlier can put your retirement at risk</p>
<p>OK, so we've covered some basics like saving, investing, and withdrawing. What's next? We'll contact you soon to get started, but you can also reach out to us to schedule your one-on-one meeting. A Retirement Specialist can help you enroll and start saving in your company plan, save more if you're already enrolled, provide insight on the right amount to save per paycheck, and help you understand your investment options. We look forward to helping you. At Fisher 401(k), our mission is to provide superior retirement plan services to small and mid-size businesses and their</p>	<p>A green background with a large money back and dollar bills appears. Text appears that reads:</p> <p>What's next?</p> <p>Reach out to us to schedule your one-on-one meeting</p> <p>Benefits of speaking with a Retirement Specialist:</p>

<p>employees. We serve hundreds of businesses and help tens of thousands of Americans with their retirement savings.</p>	<p>Icon of two individuals shaking hands appears with text that reads:</p> <p>Enrollment support</p> <p>Icon of dollar bills and a calculator appear with text that reads:</p> <p>Review your account if already enrolled</p> <p>Icon of a piggy bank appears with text that reads:</p> <p>Support on the right amount to save</p> <p>Icon of a financial institution appears with text that reads:</p> <p>Understand your investment options</p> <p>Text appears that reads:</p> <p>Our mission is to provide superior retirement plan services to small and mid-size businesses and their employees</p>
<p>In summary, your employer offers a retirement plan to help you save and invest for your future. With Fisher 401(k) on your side, you have access to Retirement Specialists who meet with you one-on-one to answer your questions and help you achieve your financial goals.</p>	<p>A grey background appears with text that reads:</p> <p>Your employer offers a retirement plan to help you save for retirement</p> <p>An illustration of a woman appears with a headset dressed</p>

	<p>in a yellow blouse and white text that reads:</p> <p>You have access to Fisher Investment Retirement Specialists</p>
<p>Request your one-on-one meeting with us by calling 888-322-7586 or emailing contact401k@fi.com. Thank you for watching.</p>	<p>A green and grey background appears with the Fisher Investments® 401(k) Solutions logo and text that reads:</p> <p>Request your one-on-one meeting:</p> <p>Icon of a phone appears with text that reads:</p> <p>888-322-7586</p> <p>Icon of an email appears with text that reads:</p> <p>contact401k@fi.com</p>
<p>The music continues to play.</p>	<p>Text appears that reads:</p> <p>Investing in securities involves the risk of loss. This video is for educational purposes only. It is not tax or investment advice. ©2022 Fisher Investments</p>
<p>The music fades out.</p>	<p>The screen fades to black.</p>