

Register for your new retirement plan

Good news

You are being offered a 401(k) retirement plan! This is a great opportunity to save for retirement while receiving tax benefits. Be sure to check with your employer to verify you are eligible.

What is a 401(k)?

A 401(k) is type of account offered by an employer to help employees set aside money for retirement. It allows workers to both save and invest a portion of their paycheck before taxes are taken out which means you can save on taxes today while putting aside money for later. You also can choose from a set of options to determine how you would like these funds to be invested (don't worry, we'll help guide you!). Your employer may contribute to your 401(k), as well. Check with them for details.

How does funding a 401(k) work?



In 2025, the annual limit you can contribute is up to \$23,500 per participant. However, if you are over 50 years old, you can contribute up to \$31,000. In addition, starting in 2025, individuals aged 60 to 63 can contribute up to \$34,750.



Contributing with pre-tax money means every dollar you invest is subtracted from your taxable income, so you may have the potential to lower the amount you pay in taxes in each year.



After you turn 59 ½, you may withdraw funds from your account without incurring early withdrawal penalties. However, your earnings and interest on any pre-tax contributions may be subject to taxes when withdrawn.



Your 401(k) is meant to fund retirement, so you must wait until age 59 ½ to withdraw without incurring any penalty.

How do I know how to invest?

You have the ability to choose from a set of investing options based on your retirement goals (don't worry, we'll help guide you!) The platform is meant to be incredibly user friendly without all the jargon so that you feel comfortable and confident with the decisions you're making about your future. Once you set up your username and password, you will see your home page and can simply choose "change investments" to get started.

How much should I contribute?

The best way to determine how much you should be saving is by using a retirement calculator. There are several options to choose from online. The most important thing you can do is start saving now. If your account increases from investing properly, the impact of growth over time can make a huge impact due to compounding interest. As an example of the difference compounding interest and timing can make, Mary saves \$250/month starting at 28 years old and Marco saves \$250/month starting at 35.* Assuming an annual tax-deferred rate of return of 7.00% compounded monthly, both Mary and Marco retire at age 67 and the difference in their savings is \$254,000** despite having only a \$21,000 difference in total 401(k) contributions.

Mary

Marco



Age	28	35
Monthly contribution	\$ 250/mo for 39 years	\$ 250/mo for 32 years
Total contribution at retirement age 67	\$ 117,000	\$ 96,000
Total savings at retirement age 67	\$ 613,000	\$ 359,000

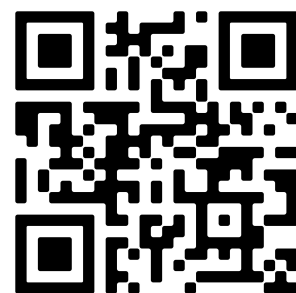
Difference in Savings
\$254,000

I need help with my account

If you have any additional questions, we are happy to help.

Please e-mail us at everyday401k.help@vestwell.com and a team member will reach out to assist you.

Get Started



*This hypothetical scenario is for illustrative purposes only and is not intended to represent the performance of any specific investment. Past performance is not indicative of future results. Actual returns will vary and principal will fluctuate. Taxes are due on traditional contributions at the time of withdrawal. Performance for any investment is never guaranteed.

**Assumes a 7% growth rate, compounded monthly with each monthly payment occurring at the beginning of the period. Numbers have been rounded to the nearest thousand.

Important Disclosures from J.P. Morgan

You could lose money by investing in the JPMorgan US Government Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for investment, accounting, legal or tax advice. It is educational in nature and not designed to be recommendation for any specific investment product, strategy, plan feature or other purposes. The information is shown for illustrative purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security.

Plan sponsors should reference JPMIH's 408(b)(2) services and fee disclosure notice for more complete information, which is available on the plan sponsor portal for your plan. Additional fee information is available for participants on your plan's J.P. Morgan Everyday 401(k) website or, if you are unable to access the website.

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Vestwell Holdings Inc. provides various fiduciary and non-fiduciary services on its proprietary recordkeeping platform to support tax-qualified retirement plans. To learn more about Vestwell Holdings Inc. and its services, please visit <https://www.vestwell.com>.

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Expense ratios provided are the funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement. The gross expense ratio of the fund includes the estimated fees and expenses of the underlying funds. The net expense ratio is the expense ratio after the application of any waivers or reimbursement. Please note the expenses take into consideration a voluntary or contractual waiver that expires as disclosed by the fund prospectus.

Investment options may have a redemption fee. A redemption fee is generally assessed when an investor sells shares of the fund prior to the expiration of a specific holding period. The fund's prospectus includes additional information relating to the redemption fee.

Investment Option Risk Disclosures:

Target date funds are funds with the target date being the approximate date when investors plan to start withdrawing their money. Generally, the asset allocation of each fund will change on an annual basis with the asset allocation becoming more conservative as the fund nears the target retirement date. The principal value of the fund(s) is not guaranteed at any time, including at the target date.

Certain underlying funds of the target date funds may have unique risks associated with investments in foreign/emerging market securities, and/or fixed income instruments. Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying investments owned by the fund. Interest rate risk means that as interest rates rise, the prices of bonds will generally fall, and vice versa. Inflation risk is the risk that the rate of return on an investment may not outpace the rate of inflation. Credit risk is the risk that issuers and counterparties will not make payments on securities and investments held by the fund.

Certain underlying funds invest in inflation protected bonds ("TIPS"). Unlike conventional bonds, the principal or interest of TIPS is adjusted periodically to a specified rate of inflation (e.g., Consumer Price Index for all Urban Consumers [CPI-U]). There can be no assurance that the inflation index used will accurately measure the actual rate of inflation.

Securities rated below investment grade are considered "high-yield," "non-investment grade," "below investment-grade," or "junk bonds." They generally are rated in the fifth or lower rating categories of Standard & Poor's and Moody's Investors Service. Although they can provide higher yields than higher rated securities, they can carry greater risk.

The prices of equity securities are sensitive to a wide range of factors, from economic to company-specific news, and can fluctuate rapidly and unpredictably, causing an investment to decrease in value.

There is no guarantee that companies that can issue dividends will declare, continue to pay, or increase dividends.

Small- and mid-capitalization funds typically carry more risk than stock funds investing in well-established "blue-chip" companies because smaller companies generally have a higher risk of failure. Historically, smaller companies' stock has experienced a greater degree of market volatility than the average stock.

Real Estate Investment Trust (REIT) funds may be subject to a higher degree of market risk because of concentration in a specific industry, sector or geographic sector. REIT funds may be subject to risks including, but not limited to, declines in the value of real estate, risks related to general and economic conditions, changes in the value for the underlying property owned by the trust and defaults by borrowers.

Real estate funds may be subject to a higher degree of market risk because of concentration in a specific industry, sector or geographical sector, including but not limited to, declines in the value of real estate, risks related to general and economic conditions, changes in the value of the underlying property owned by the trust and defaults by the borrower.

Funds may invest in futures contracts and other derivatives. This may make the fund more volatile. Investments in a single industry and/or in a smaller number of issuers or industries do not represent a complete investment program. The value of the shares in such a portfolio may fluctuate more than the shares invested in a broader range of industries and companies. Changes in the value of a single security or the impact of a single economic, political or regulatory occurrence may have a significant impact on the portfolio.

International investing bears greater risk due to social, economic, regulatory and political instability in countries in "emerging markets." This makes emerging market securities more volatile and less liquid developed market securities. Changes in exchange rates and differences in accounting and taxation policies outside the U.S. can also affect returns.

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