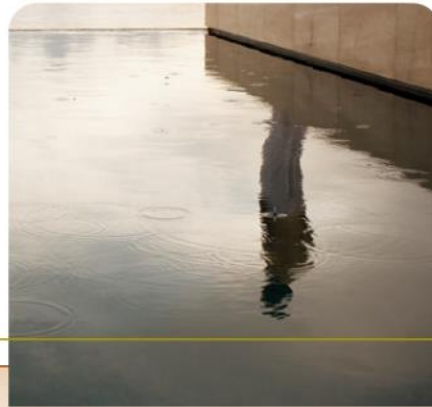


401(k) Retirement Education



Wealth Strategies | Vested

Hayden Homes 401(k)

- Key Information -

401k Internal Contact (Enrollment/Changes)

Kila Fahr

Phone: 541-316-2106

Email: kfahr@hayden-homes.com

Employer Matching Contributions

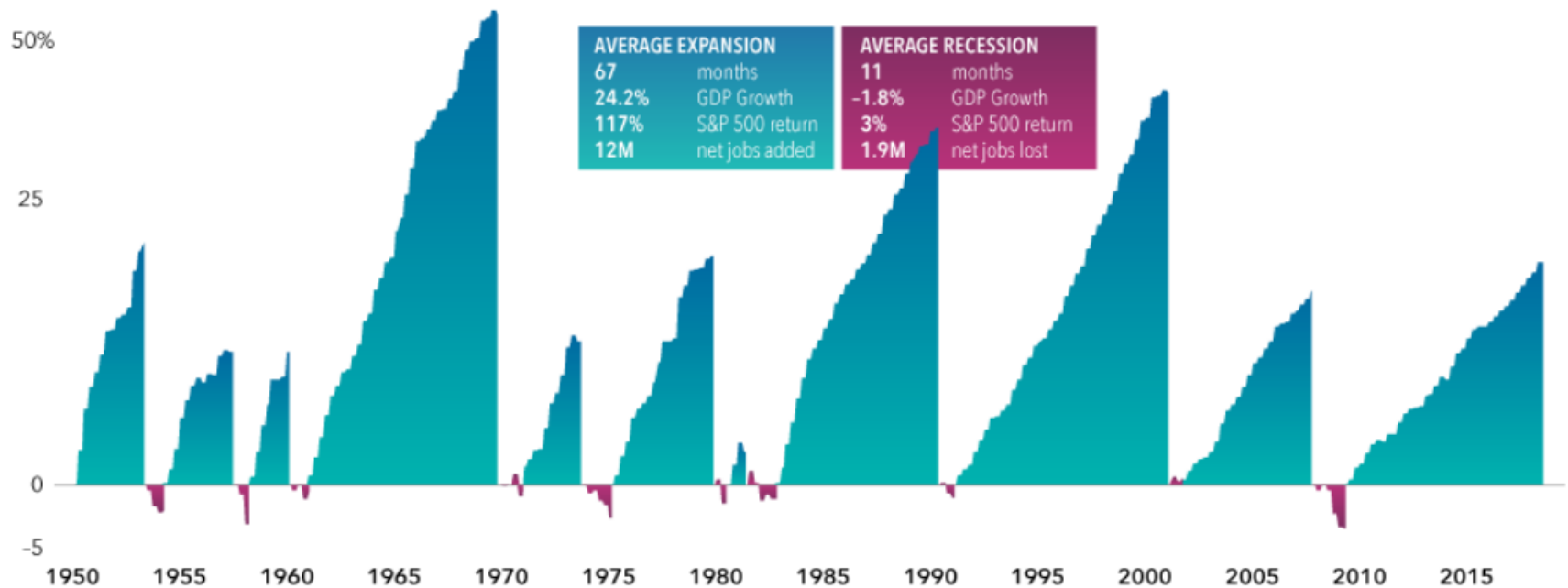
- Hayden Homes offers a dollar-for-dollar match on up to 25% of the cap for personal 401(k) contributions
- Eligibility for the employer match begins at the start of the next quarter ***following*** one year of service with the firm
- The cap for personal 401(k) contributions in 2019 is \$19,000.
- The cap for employer matching contributions is \$4,750 (25% of \$19,000).
- Bonus pay can be used to make personal 401(k) contributions, and would count towards receiving matching contributions from Hayden Homes up to the annual cap.

United States GDP

-Recessions vs Expansions-

Recessions are painful but expansions have been powerful

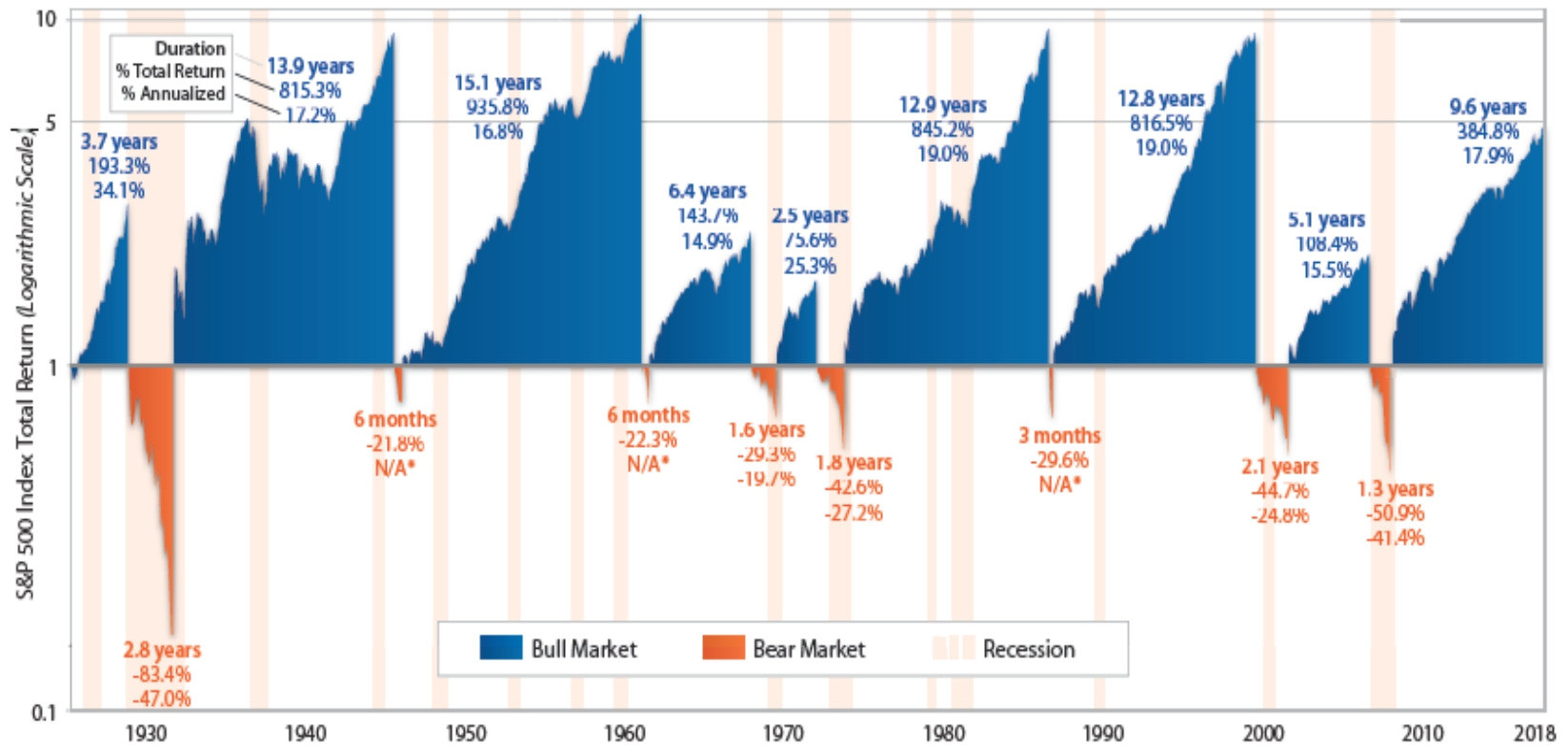
Cumulative GDP growth (%)



Sources: Capital Group, National Bureau of Economic Research, Thomson Reuters. As of 9/30/18. Month-end values used for S&P 500 returns. Nearest quarter-end values used for GDP growth rates. GDP growth shown on a logarithmic scale.

US Stock Market

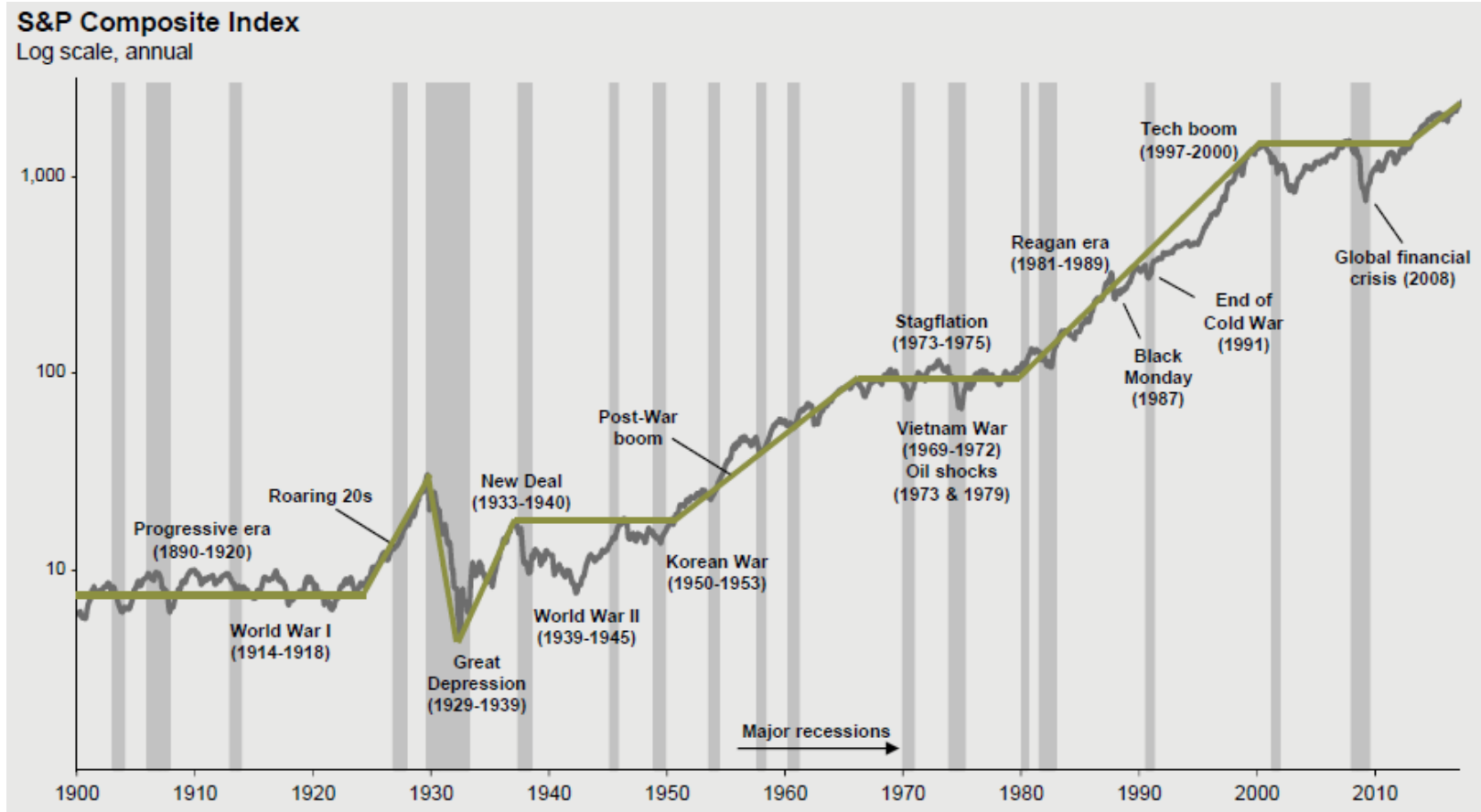
-Bear & Bull Markets Since 1926-



Source: First Trust Advisors L.P., Morningstar. Returns from 1926 - 9/28/18. *Not applicable since duration is less than one year. These results are based on monthly returns—returns using different periods would produce different results. The S&P 500 Index is an unmanaged index of 500 stocks used to measure large-cap U.S. stock market performance. Investors cannot invest directly in an index. Index returns do not reflect any fees, expenses, or sales charges. This chart is for illustrative purposes only and not indicative of any actual investment. These returns were the result of certain market factors and events which may not be repeated in the future. Past performance is no guarantee of future results. The information presented is not intended to constitute an investment recommendation for, or advice to, any specific person. By providing this information, First Trust is not undertaking to give advice in any fiduciary capacity within the meaning of ERISA and the Internal Revenue Code. First Trust has no knowledge of and has not been provided any information regarding any investor. Financial advisors must determine whether particular investments are appropriate for their clients. First Trust believes the financial advisor is a fiduciary, is capable of evaluating investment risks independently and is responsible for exercising independent judgment with respect to its retirement plan clients.

US Stock Market

-S&P 500 Since 1900-



Source: FactSet, NBER, Robert Shiller, J.P. Morgan Asset Management.
Data shown in log scale to best illustrate long-term index patterns. Past performance is not indicative of future returns. Chart is for illustrative purposes only.
Guide to the Markets – U.S. Data are as of March 31, 2019.

Life Expectancy probabilities

If you're 65 today, the probability of living to a specific age or beyond

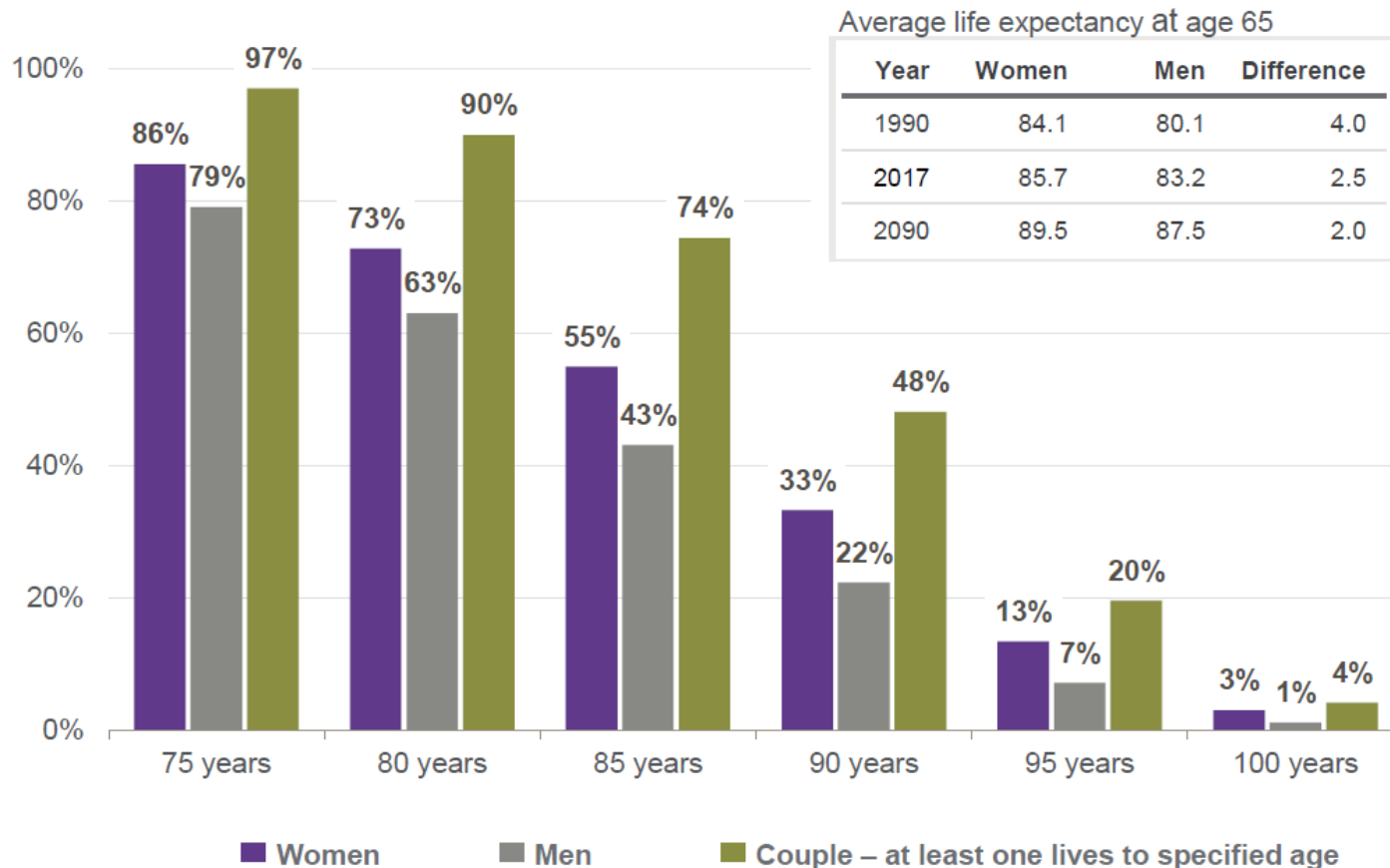
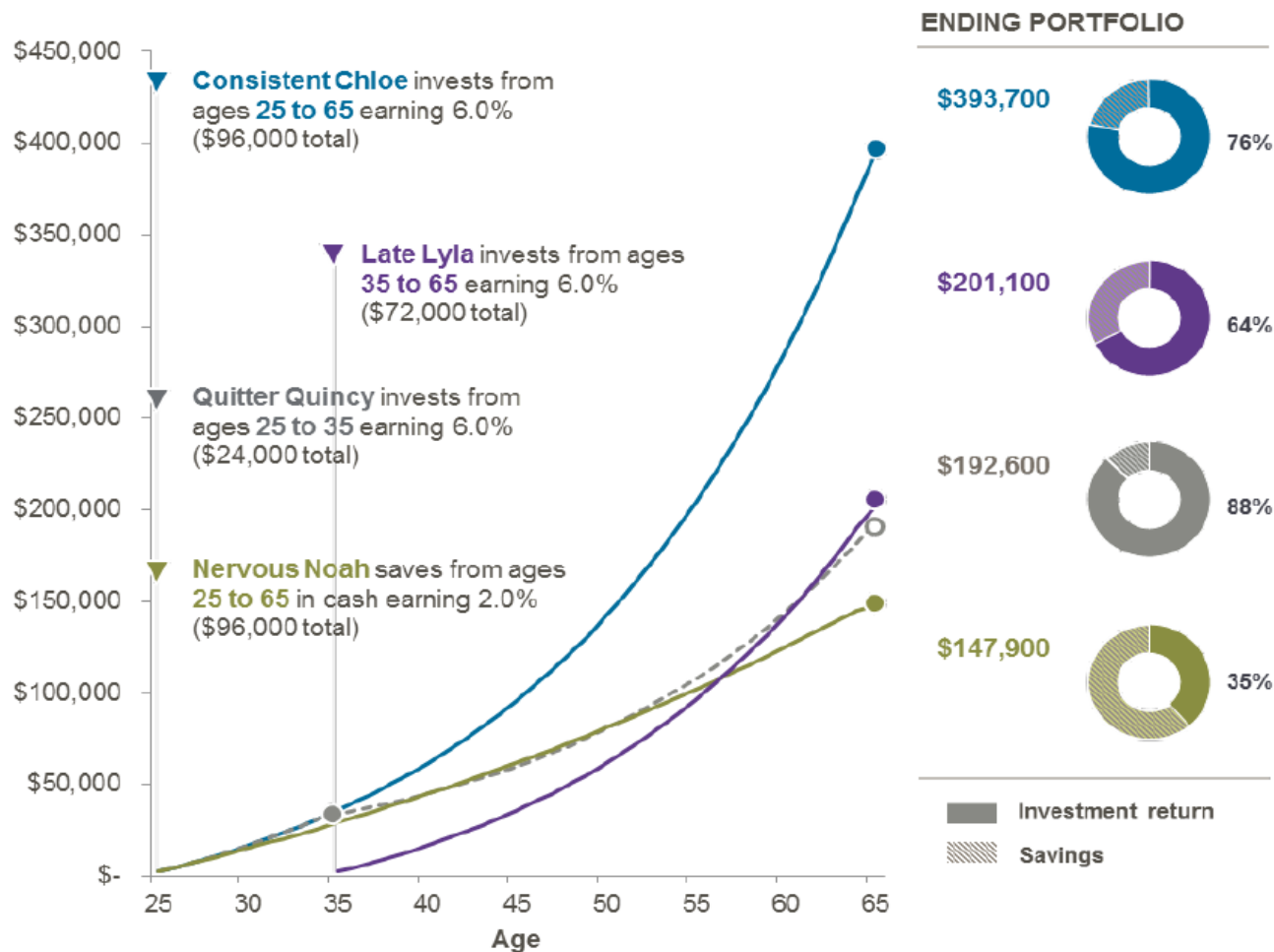


Chart: Social Security Administration, Period Life Table, 2015 (published in 2018), J.P. Morgan Asset Management.
Table: Social Security Administration 2018 OASDI Trustees Report.
Probability at least one member of a same-sex female couple lives to age 90 is 55% and a same-sex male couple is 40%.

Benefit of saving and investing early

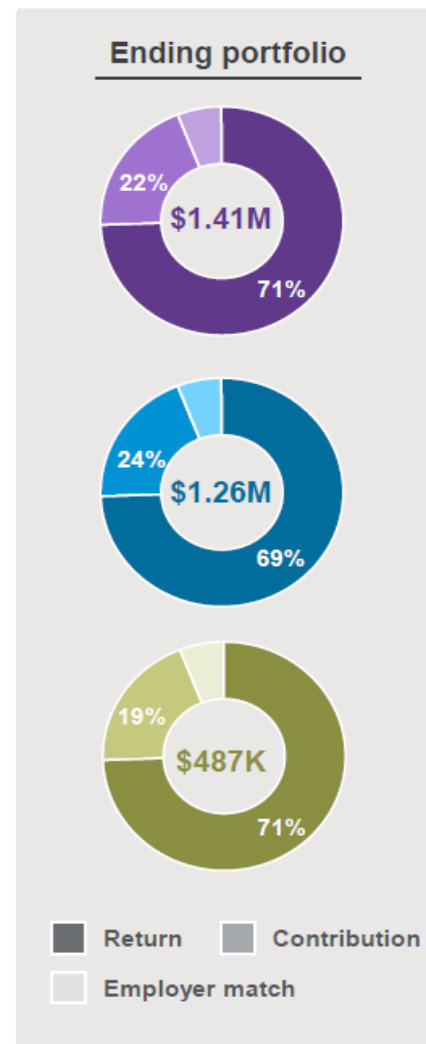
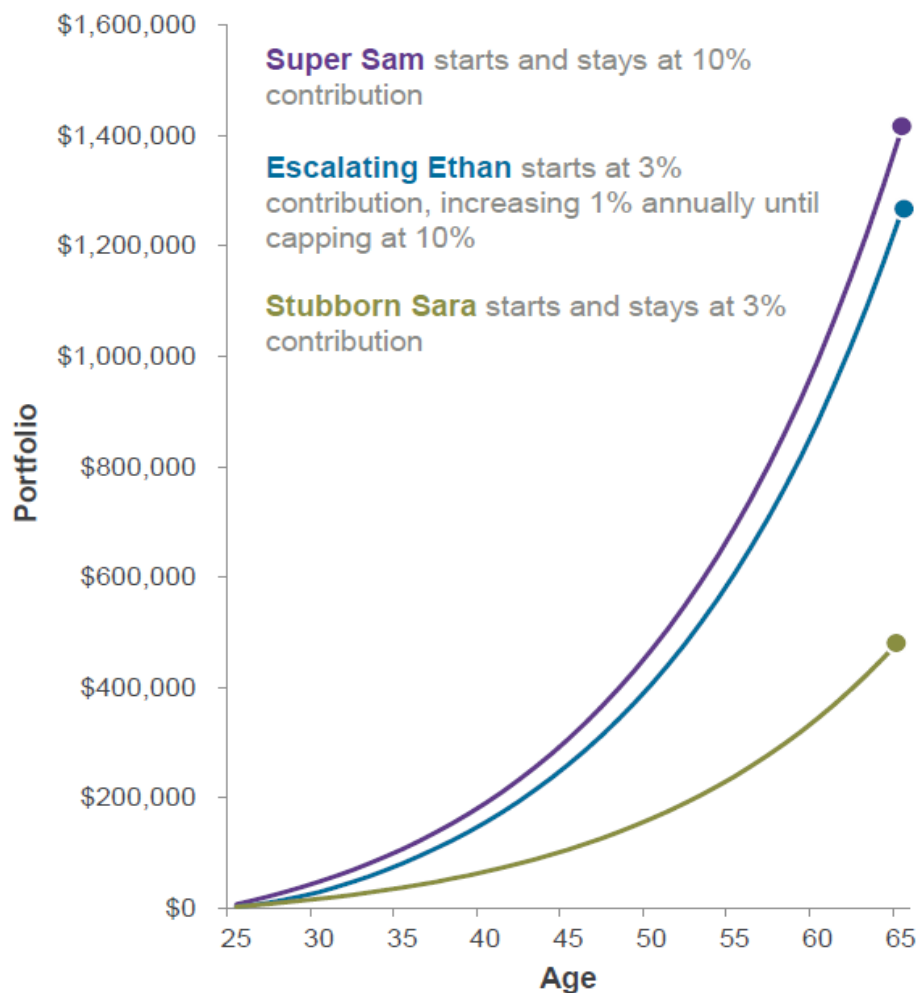
Account growth of \$200 invested/saved monthly



The above example is for illustrative purposes only and not indicative of any investment. Account value in this example assumes a 6.0% annual return and cash assumes a 2.0% annual return. Source: J.P. Morgan Asset Management, Long-Term Capital Market Assumptions. Compounding is the increasing value of assets due to investment return earned on both principal and prior investment gains.

The Benefits of increasing your contributions

Account growth of auto-escalate vs. a static contribution



Model Assumptions: Starting Age: 25, Retirement Age: 66, Starting Wages: \$50,000, Wage Growth: 2.0%, Employer Match: 50% of contribution capped at 3%, Investment Return: 6.0%

Individual is assumed to retire at the end of age 66. Growth of portfolio is tax deferred; ending portfolio may be subject to tax. The above example is for illustrative purposes only and is not indicative of any specific investment. Source: J.P. Morgan Asset Management, Long-Term Capital Market Assumptions

Time In vs. Timing

What happens if an investor misses some of the biggest daily gains in the market by sitting in cash?

	Fully Invested	Missed 10 best days	Missed 20 best days	Missed 30 best days	Missed 40 best days	Missed 50 best days	Missed 60 best days
Annualized Return	+10.05%	+7.61%	+5.96%	+4.54%	+3.24%	+2.03%	+0.91%
Total Cumulative Return	1846.86%	871.60%	502.18%	296.39%	168.90%	86.56%	32.5%
Ending Value	\$194,686	\$97,160	\$60,218	\$39,639	\$26,889	\$18,656	\$13,250

- Missing the best 10 days over this 20 years span meant missing out on half of your potential total return.
- 6 of the 10 'best days' in the market fell within just weeks of the worst days the market had experienced.

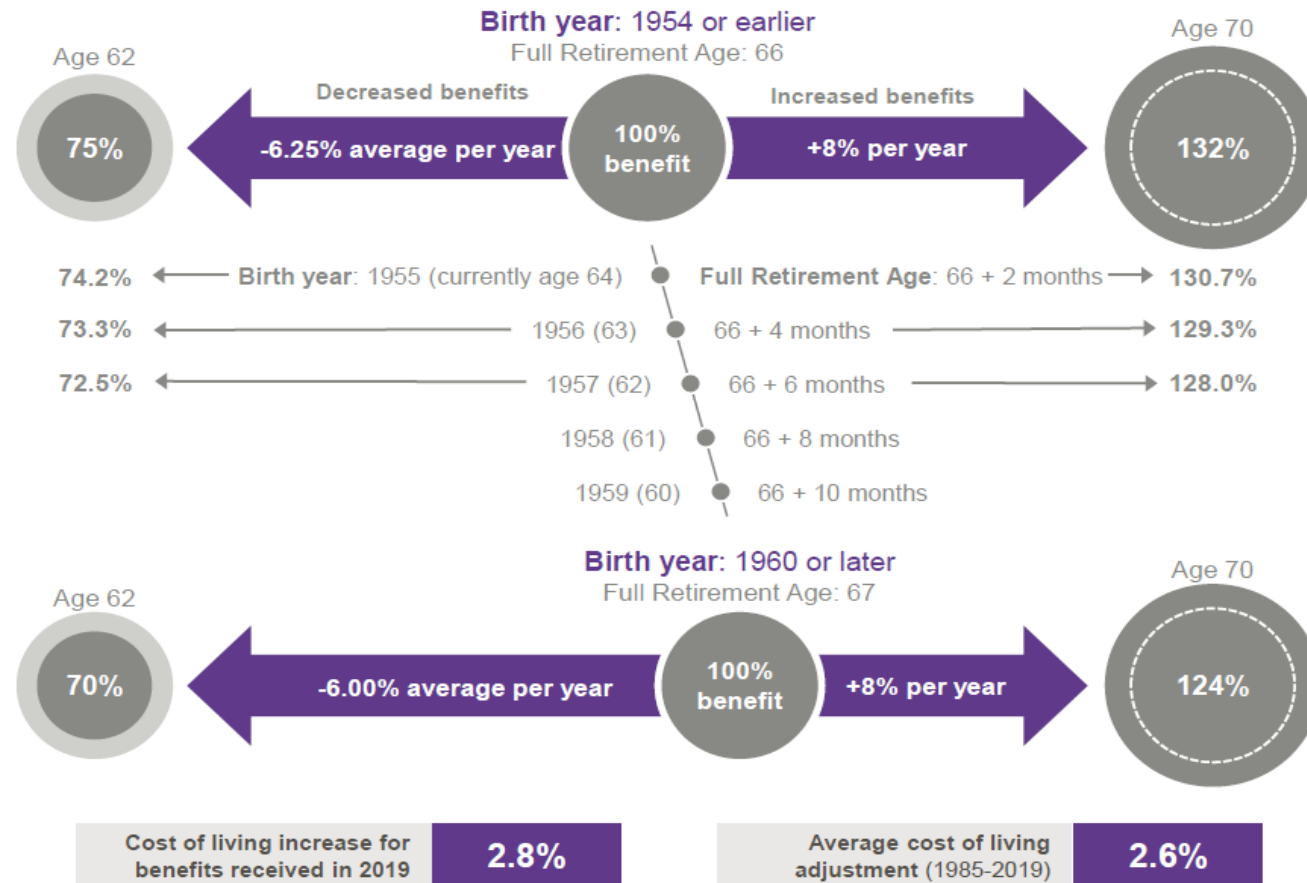
*The above table looks at the performance of \$10,000 invested in the S&P 500 between January 4, 1988 and December 31, 2018. This period contained two of the biggest bear markets in stock market history, the 2000 tech bubble crash and the 2008 global financial crisis. This example is for hypothetical purposes, and is not indicative of any specific investment or portfolio. Past performance is no guarantee of future results, and inherent in any investment is the potential for loss.

Source: <http://zacksindexservices.com/wp-content/uploads/2019/09/The-Perils-of-Moving-Investments-to-Cash-2.pdf>

Social Security timing tradeoffs

Benefits differ by birth year and claim age

Full Retirement Age = 100% benefit



For illustrative purposes only. The Social Security Amendments Act of 1983 increased FRA from 65 to 67 over a 40-year period. The first phase of transition increased FRA from 65 to 66 for individuals turning 62 between 2000 and 2005. After an 11-year hiatus, the transition from 66 to 67 (2017-2022) will complete the move.

Source: Social Security Administration, J.P. Morgan Asset Management

-Maximizing Social Security benefits-

Cumulative individual maximum benefit by claim age

Full Retirement Age (FRA) = Age 66 & 6 months

■ Breakeven age



Source: Social Security Administration, J.P. Morgan Asset Management.

*Couple assumes at least one lives to the specified age or beyond. Breakeven assumes the same individual, born in 1957, earns the maximum wage base, retires at the end of age 61 and claims at 62 & 1 month, 66 & 6 months and 70, respectively. Benefits are assumed to increase each year based on the Social Security Administration 2018 Trustee's Report "intermediate" estimates (annual benefit increase of 2.7% in 2020 and 2.6% thereafter). Monthly amounts without the cost of living adjustments (not shown on the chart) are: \$2,197 at age 62; \$3,030 at FRA; and \$3,879 at age 70. Exact breakeven ages are 76 & 4 months and 80 & 5 months.

THANK YOU!

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