



Your Retirement Education Guide

Helping you make informed decisions and build confidence in your financial future.

PRESENTED BY

401k Specialists
Making Life Easier

TD POWERED BY THIESEN DUEKER



Take control of your retirement



Understand your plan



Build your financial future

(559) 777-2720

thiesendueker.com/401kSpecialists

Your 401(k) Specialists

Meet the team dedicated to supporting your retirement plan. Each of our 401(k) Specialists has a dedicated area of expertise. Below you'll find each team member's role and how they can help you.

	Vince Mastro DIRECTOR & WEALTH ADVISOR Plan Advisor & Team Director. Provides plan consulting and ongoing fiduciary guidance.	vince@td401kspecialists.com
	Mariona Segales DIRECTOR OF BUSINESS DEVELOPMENT & ASSOCIATE RETIREMENT CONSULTANT Responsible for business development and conducting enrollment and education meetings.	mariona@td401kspecialists.com
	Steven Harrington PLAN OPERATIONS SPECIALIST Responsible for providing Plan Sponsors with support in organizing, coordinating and executing all functions related to the Retirement Plan.	steven@td401kspecialists.com
	Corina Elizondo PARTICIPANT SERVICES COORDINATOR Responsible for providing support, coordination and communication related to participants' operational needs.	corina@td401kspecialists.com
	Andrew Borboa PARTICIPANT SPECIALIST Responsible for explaining retirement plan features, enrollment procedures, and other relevant information to employees.	andrew@td401kspecialists.com

	CUSTOMER SERVICE 1-855-756-4738	WEBSITE www.empower-retirement.com
	RECORDKEEPER Empower	CONTRACT # 746424-01

Thiesen Dueker and LPL Financial are not affiliated with Empower Financial Group.

Questions? Call (559) 777-2720 or toll-free (844) 277-3137
465 E. Fir Avenue, Suite 105, Fresno, CA 93720

About 401(k) Specialists

At 401(k) Specialists, we specialize in helping employees understand their retirement benefits and make informed financial decisions. Our team is here to provide [education, guidance, and ongoing support](#) every step of the way.



EDUCATION & GUIDANCE

- One-on-one retirement meetings
- Enrollment assistance
- Investment education
- Financial wellness resources

ACCOUNT SUPPORT

- Questions about your retirement account
- Contribution updates
- Beneficiary changes
- Distribution option assistance and rollover guidance

RETIREMENT PLANNING*

- Understanding your investments
- Planning for retirement income
- Preparing for life's milestones
- Long-term retirement strategies

ONGOING SUPPORT

- Educational workshops
- Annual account reviews
- Retirement planning tools
- Personalized guidance when you need it

7,000+

plan participants
being served

1,500+

sponsored & individual
retirement plans

\$2.9B+

in advisory and brokerage
assets serviced

SERVING EMPLOYERS & EMPLOYEES THROUGHOUT CALIFORNIA

CALL US

(559) 777-2720
Toll-free (844) 277-3137



SCAN TO VISIT US ONLINE

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*Participant advisory services are separate from the retirement plan education and guidance provided through the employer's plan and require a separate advisory agreement and an additional fee.

401(k) Retirement Plan Highlights

ELIGIBILITY

- ✓ **Service:** One hour of service during the plan year.
- ✓ **Age:** N/A.
- ✓ **Entry date:** First day of the calendar month on or after you meet eligibility (monthly enrollment windows).
- ✓ **Excluded:** Leased and self-employed individuals.

EMPLOYER CONTRIBUTIONS

- ✓ **Discretionary Non-Elective Contributions:** The employer may, in its sole discretion, contribute on your behalf into the plan. The amount is determined by the employer.
- ✓ **Note:** Please speak with HR to inquire the amount being contributed by the employer.

DISTRIBUTIONS

You may take a distribution upon any of the following (varies by plan design):

- ✓ Retirement age
- ✓ After age 59½
- ✓ Disability
- ✓ Termination
- ✓ Hardship
- ✓ Death

YOUR CONTRIBUTIONS

- ✓ Defer up to 100% of pay, **pre-tax and/or Roth** (after-tax).
- ✓ 2026 federal limit: **\$24,500**, plus catch-up if age 50+.
- ✓ Catch-up: ages 50–59 **+\$8,000**; 60–63 **+\$11,250** ; 64+ **+\$8,000**.
- ✓ Review your election quarterly (1st of months 1, 4, 7, 10).
- ✓ Rollovers accepted from any non-excluded employee.

VESTING

- ✓ All contributions: **100% vested immediately.**

LOANS

- ✓ Minimum loan: **\$1,000.**
- ✓ Maximum loan: **\$50,000 or half your account balance** (which ever is less).
- ✓ 1 loan outstanding at a time.
- ✓ See the Loan Procedures for full terms.

YOUR PLAN'S INVESTMENT OPTIONS

You direct the investment of your account among the plan's available options. If you don't make a selection, you're automatically invested in the age-appropriate target-date fund.

TARGET DATE

One fund matched to your retirement year; grows more conservative over time.

TARGET RISK

Conservative, moderate or aggressive — matched to your comfort with risk.

STABLE VALUE

Money market / stable value focused on preserving principal.

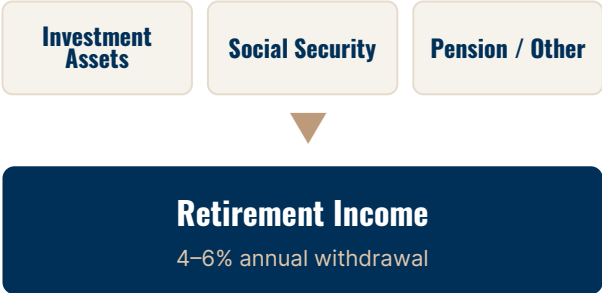
INDIVIDUAL FUNDS

Build your own: bonds, stocks, balanced, international & large/mid/small-cap.

Key Principles to Building Wealth

Building Your Retirement Paycheck

The reason to accumulate investment assets during your working years is to create a reliable income stream that combines with Social Security and other sources to cover living expenses in retirement. Once retired, withdrawals should generally be limited to no more than **4%–6%** of your assets each year, so your account has the potential to maintain its balance and keep pace with inflation even as you take out funds.



How Much Do You Need Saved?

A simple framework: start with your desired annual retirement income, subtract guaranteed sources like Social Security and a pension, and the remainder is what your investments must provide each year. At a hypothetical 5% withdrawal rate, every **\$100,000 saved would provide about \$5,000** of annual income.

Desired annual income	\$100,000
– Social Security	–\$30,000
– Pension / other	–\$20,000
Needed from investments	\$50,000
\$50,000 ÷ 5% = \$1,000,000	

The Power of Compounding

Small, consistent contributions today have the potential to **build significant retirement savings** over time.

YOUR PLAN	
Initial Investment	\$0
Monthly Contribution	\$500
Length of Time	40 years
Estimated Interest Rate	8%
Compound Frequency	Annually



FUTURE VALUE
\$1,452,200
After 40 years

Total Contributions \$240,000 \$500/mo for 40 years	Total Interest Earned \$1,212,200 83% of your future value	Your Money Grows 6.1x more than contributions	Time Is Your Greatest Ally Start early — time does the work
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Hypothetical examples are for illustrative purposes only and are not representative of any specific situation. Your results will vary. The hypothetical rates of return used do not reflect the deduction of fees and charges inherent to investing. Investing involves risk including loss of principal. See last page of brochure for important disclosure.

Roth vs Traditional 401(k) Contributions

Traditional contribution results in higher take home pay than an equivalent Roth contribution.

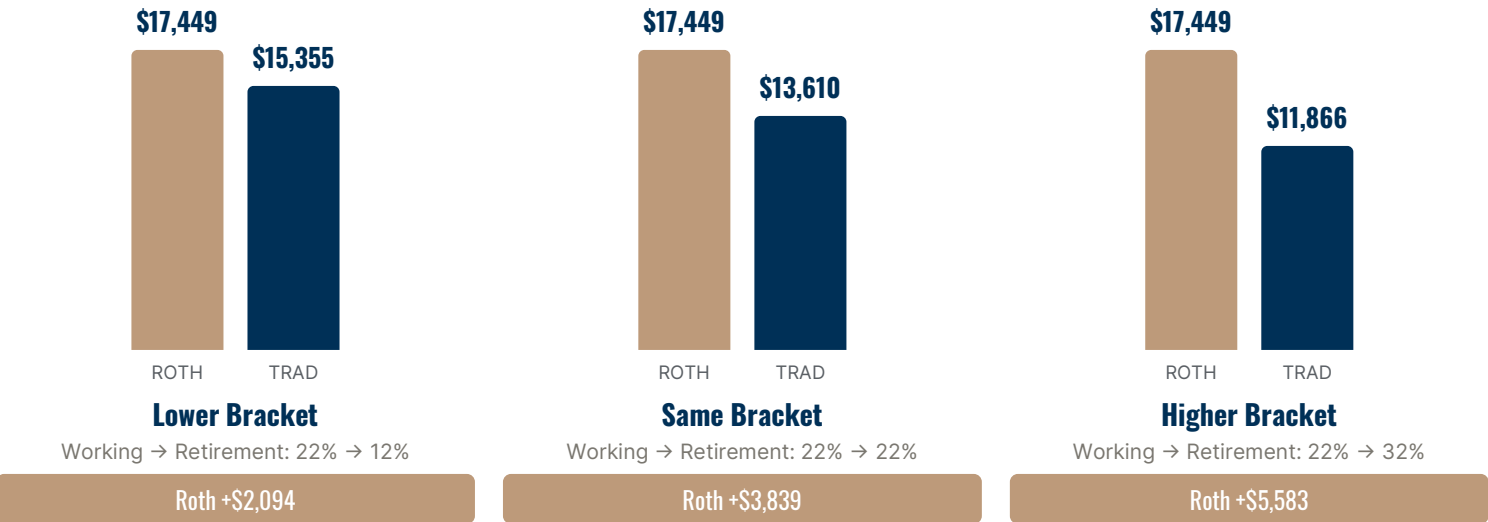
THE SETUP

You decide to contribute **\$1,000 to your 401(k)** this year. The contribution is the same — what differs is how it hits your paycheck today and when you receive the tax benefit.

ROTH 401(k)		TRADITIONAL 401(k)	
Contribution	\$1,000	Contribution	\$1,000
Reduction in current federal taxes	\$0	Reduction in current federal taxes	+\$220
Current-year taxes due on contribution	\$220	Current-year taxes due on contribution	\$0

The \$220 figure reflects the reduction in current federal tax from lower withholding each paycheck — your contribution reduces taxable wages, so less tax comes out. The chart below does not assume you separately reinvest that \$220.

AFTER 30 YEARS AT 10% — WHAT YOU GET TO SPEND



WHAT THE CHART DOESN'T SHOW

- ✓ **Traditional lowers withholding.** Net take-home only drops ~\$780; if you can't absorb the full Roth hit, Traditional may let you save more.
- ✓ **Required minimum distribution (RMD) relief on Roth 401(k).** SECURE 2.0 eliminated RMDs for original Roth 401(k) owners — useful for legacy-focused savers.
- ✓ **Tax-rate diversification.** Having both buckets hedges any future tax regime — you don't have to predict Congress.
- ✓ **Adjusted gross income (AGI) management.** Traditional reduces AGI; can preserve Affordable Care Act (ACA) subsidies, Income-Related Monthly Adjustment Amount (IRMAA) brackets, the Child Tax Credit (CTC) and the Qualified Business Income (QBI) deduction.
- ✓ **Conversion optionality.** Traditional dollars can convert to Roth later in low-income years. Roth can't be un-Roth'd.
- ✓ **Employer match is pre-tax.** Match dollars go into Traditional regardless of your choice — built-in diversification.

Assumptions: \$1,000 contribution to each account; 22% federal bracket during working years; 30-year horizon at a 10% average annual return; income tax only. Hypothetical examples are for illustrative purposes only and are not representative of any specific situation. Your results will vary. The hypothetical rates of return used do not reflect the deduction of fees and charges inherent to investing. Investing involves risk including loss of principal. See last page of brochure for important disclosure.

Important Disclosures

The advisors of Thiesen Dueker are registered representatives with, and securities and advisory services are offered through LPL Financial, a registered investment advisor, member FINRA/SIPC.

This material is for educational and informational purposes only and is not a substitute for specific individualized ERISA, tax, legal, or investment advice. Individuals seeking advice tailored to their specific needs must obtain such advice separately from this educational material.

Descriptions of plan features and benefits are subject to the plan document, which will govern in case of inconsistencies. Refer to your plan document or contact your plan consultant for more information.

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Traditional 401(k) contributions may be tax deductible in the contribution year, with current income tax due at withdrawal. Withdrawals prior to age 59½ may result in a 10% IRS penalty tax in addition to current income tax.

Roth 401(k) accounts offer tax free withdrawals when distributions are qualified, with tax deferred growth on earnings. Withdrawals of earnings prior to age 59½ or before the account has been open for 5 years, whichever is later, may result in a 10% IRS penalty tax. Limitations and restrictions may apply.

Roth 401(k) conversion: 401(k) account owners have considerations to make before performing a Roth 401(k) conversion. These primarily include income tax consequences on the converted amount in the year of conversion, withdrawal limitations from a Roth 401(k), and income limitations for future contributions to a Roth account. In addition, if you are required to take a required minimum distribution (RMD) in the year you convert, you must do so before converting to a Roth 401(k).

Investing in stock includes numerous specific risks including: the fluctuation of dividend, loss of principal and potential illiquidity of the investment in a falling market. The prices of small and mid-cap stocks are generally more volatile than large cap stocks.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise. Bonds are subject to availability, change in price, call features and credit risk.

Investing in mutual funds involves risk, including possible loss of principal. Fund value will fluctuate with market conditions and it may not achieve its investment objective.

A stable value fund investment does not constitute a balanced investment program. A stable value fund is designed as a low-risk investment, but you could still lose money by investing in it. The primary risk of investing in the fund is credit risk, income risk, inflation risk and market risk.

Investments in target date and target risk funds are not guaranteed and may lose value. For target date funds, the target date is the approximate date when an investor expects to begin withdrawing assets, and the fund's asset allocation generally becomes more conservative as that date approaches. Target risk funds seek to maintain a stated risk profile through a strategic asset allocation among underlying investments and generally do not become more conservative over time based on age or retirement date.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.