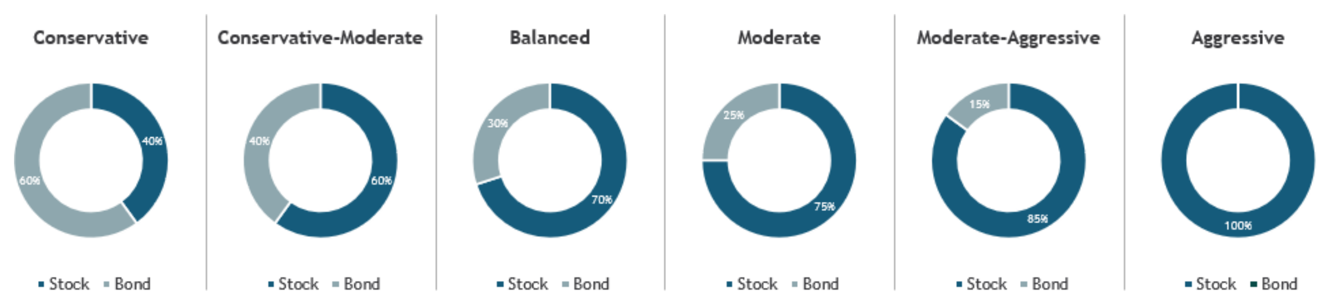
Genesys Industrial Corporation 401(k) Savings Plan

PLAN OVERVIEW

Saving for retirement is one of the most important financial decisions you can make. Without retirement savings you may never be able to retire or if you are forced to retire, you may find yourself completely dependent on the government for assistance. It's important to take control of your retirement savings now, while you have options.

SOME KEY FEATURES OF THE 401(K) PLAN INCLUDE:

- Eligible to participate after 1 month of service (Must also be age 18+)
- Entry dates are monthly
- Safe Harbor Match – 3%
- 401(k) Contributions Reduce W-2 Income Subject to Taxes (Pre-tax option)
- Pre-tax and/or Roth contributions permitted
- 24/7 online account access: https://wipfli401k.savetoretire.com/
- Fully licensed advisors available (866-427-4015 or 401k@creativeplanning.com)
- High annual contribution limits (2026 IRS Limit – $24,500; age 50+ = $32,500, Super Catch Up for Ages 60-63 - $35,750)
- Rollovers allowed (can consolidate retirement assets into a single account)
- Diverse low cost mutual fund investment options
- Managed Models (Creative Planning)



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We are constantly being reminded that there is a retirement crisis in America — by many estimates, nearly two in five pre-retirees have no money saved for retirement.

Are you taking full advantage of the 401(k) plan offered? If you're not contributing at least the match amount – you're likely leaving valuable retirement money on the table. 401ks have proven to be one of the easiest and most common ways for Americans to effectively and tax-efficiently save for retirement… thus avoiding the dreaded retirement crisis. **Here are some steps you can take to improve your retirement readiness …**

- **Save early, often, and aggressively.** Yes, saving is hard. It's hard when you are young and not making a large salary, and it's hard when you're older and big life expenses get in the way. However, the biggest threat to your retirement is inaction. Compounding can do wonders, so the earlier and more aggressively you can save, the better off you will be, and you may even surprise yourself with how much you are able to put away.
- **Don't rely only on Social Security.** With half of Americans planning to retire at 65 or younger, it's crucial to save in other investment vehicles, such as a 401k, in order to maintain your desired lifestyle in retirement. According to the Social Security Administration, Social Security is on track to be depleted by 2034, at which point they will begin paying a portion of the benefits from ongoing tax revenue. Don't rely solely on Social Security; it may not fully be there when you retire!
- **Have a realistic understanding of when you want to retire.** Having clearly defined goals will help you determine how much you should have saved. Your savings objectives will be different if you plan to retire at 50 than if you plan to continue working past 70. It's also important to determine as accurately as you can what your cost of living will be in retirement. How much do you need per year to maintain the lifestyle that you want for the rest of your life? Really evaluate how long you want to continue working, and what retirement age is realistic based on your income and your current level of savings.
- **Leverage all the resources at your disposal.** Many tools are available to help you understand your financial life in more detail, not leveraging them can result in a huge blind spot when it comes to your finances. Utilizing Creative Planning's 401k advisors can be an invaluable resource as you prepare for the future. They can help you strategize and address potential gaps in your savings and retirement income plans.

Everyone's financial situation and post-retirement needs are unique, so it's critical to understand if you're on the right track to meet your retirement income goals.

ARE YOU READY TO TAKE THE NEXT STEP?
CONTACT CREATIVE PLANNING OR HR TODAY!

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