



 **ON TARGET
WITH CCG**

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Pictured (left to right): Nate Miles, Parker Johnson, Clinton Cooper, and Kyle Stits.

Exploring Investment Styles

Greetings, IntegrITS Family! We are excited to have Cooper Capital Group share another quarterly message regarding our IntegrITS 401(k). Read along as they provide insight into the different types of investment styles.

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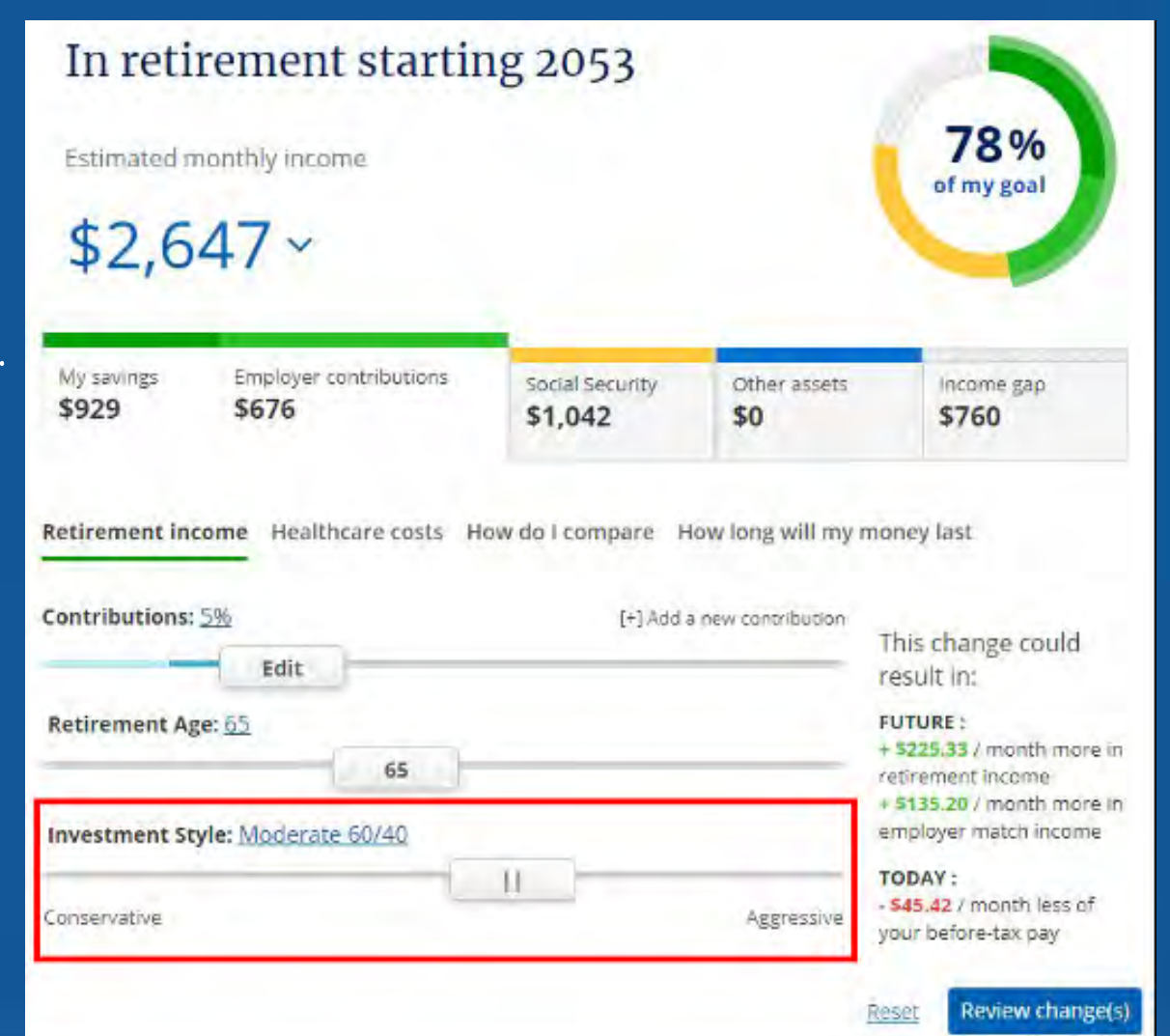
Welcome back to On Target with CCG! We have been discussing the basics of investing in your 401(k) plan. Today, we want to explore the differences between two key investment styles: **aggressive** and **conservative**. These styles both represent an investor's risk tolerance and appetite for higher investment returns.

The aggressive style focuses on maximizing returns while taking on a relatively higher level of risk. An aggressive portfolio would be allocated more heavily in stocks than bonds since stocks historically have a greater chance for capital appreciation. However, this means there is more volatility in price fluctuations than one would see in bonds. Due to the higher level of risk, an aggressive style would be more suitable for investors with a long-time horizon and a higher risk tolerance.

The conservative style emphasizes capital preservation by investing in lower risk assets. By holding more bonds and cash, this allows your portfolio to be less volatile during major market swings. Individuals that have a shorter time horizon and a lower risk tolerance typically prefer this method of investing. While returns may not be as dramatic as one would see in an aggressive portfolio, bonds still provide a safe way to grow your wealth over time and to protect your assets during a downturn in the market.

Many people find themselves somewhere in the middle of these two options. Of course, you could allocate your assets in a balanced and moderate way as well. Often, this style is reflected in the standard 60/40 model with 60% of your assets in stocks and 40% in bonds.

If you want to make changes to how your 401(k) is invested, you can adjust your investment style on your Empower Participant home page. You can simply slide the "Investment Style" button to the left or right. Please see the screenshot on the right for a reference. We at Cooper Capital Group are always available if you have questions or would like some guidance in determining your risk tolerance. Never hesitate to call our office at 760-452-6114 or email us at nmiles@coopercapgroup.com.





Tip of the Week

In this month's edition of The CEO's Corner, Mr. Carter discussed our 2023 Total Compensation Statements. As an update, we wanted to let you know that your Total Compensation Statement will be mailed out to your home address this Friday, March 22.

Employee Referral Bonus Program

At the end of each quarter, everyone who refers a prospective employee who makes it to the interview process will be entered into a raffle for a \$500 gift card. We will select two winners from this pool of contestants—meaning two people have the chance to win a \$500 gift card each quarter! Furthermore, we will enter all employees who refer a job applicant into another raffle (regardless of the stage they make it to in the hiring process), with the winner receiving a \$250 gift card.

We have a number of job openings across multiple IntegrITS locations ([IntegrITS Opportunity Central](#)). Let's work together to find the best candidates for these open positions!

Coming Soon

Join us on the first Thursday of April for another edition of The CEO's Corner!



Comments / Questions

If you have any comments or questions about this week's newsletter, email us at news@integrits.com.

We have also created a website where we are storing the archives of all our newsletters to date:
<https://integrits.com/digest-archives/>.



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