



THE INTEGRITY DIGEST

JUNE 15, 2023



TEAM SPOTLIGHT:
On Target with CCG



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

On Target with CCG

This week we are kicking off a new series called, “On Target with CCG.” This series will feature content every quarter from the Cooper Capital Group (CCG), our financial advisors who manage the IntegrITS Retirement Plan. You’ve likely encountered CCG as you set up your 401(k) plan and you may recall that we featured them in *The IntegrITS Digest* last year. We are excited to learn more from the CCG Team each quarter. Read along as CCG educates us on the differences between Roth 401(k) and Traditional 401(k) plans.

Traditional 401(k) Plans vs. Roth 401(k)

401(k) plans provide two options: A Traditional 401(k) and a Roth 401(k). When it comes to choosing between the two, there are often many questions that follow. Our goal here is to help clarify the main differences and benefits of each alternative.

Traditional vs. Roth contributions



Making the most of your employer's 401(k) plan can have a huge impact on achieving your retirement goals. We are pleased to see how many people are already seizing the great opportunity that IntegrITS offers its employees. For those who are not currently enrolled, we hope to provide you with the insights and education you need to encourage you to begin contributing to your 401(k) plan today. Some of you may even want to increase the contributions you are currently making!

The main distinction between a Roth 401(k) and a Traditional 401(k) is when you pay taxes.

A Traditional 401(k) is tax-deferred, meaning the contributions you make are with pre-tax dollars and you don't pay taxes on any investment gains until you make withdrawals during retirement. A Traditional plan is also tax-deductible, meaning the amount you contribute is deducted from your taxable income.



Traditional 401(k) Plans vs. Roth 401(k) (cont.)

For example, let's say you earn \$60,000 one year and contribute \$10,000 to your 401(k), that would make your taxable income for that year \$50,000 - effectively reducing the amount you have to pay taxes on for the year.

The contributions made in a Roth plan are with after-tax dollars - so you pay taxes now, and then you'll be able to withdraw the money during retirement tax-free. Basically, if you think your tax rate will be higher in the future, a Roth might be the right option for you.

There are many factors that play a role in choosing between a Roth and a Traditional plan including your current and future tax situation and personal preferences.

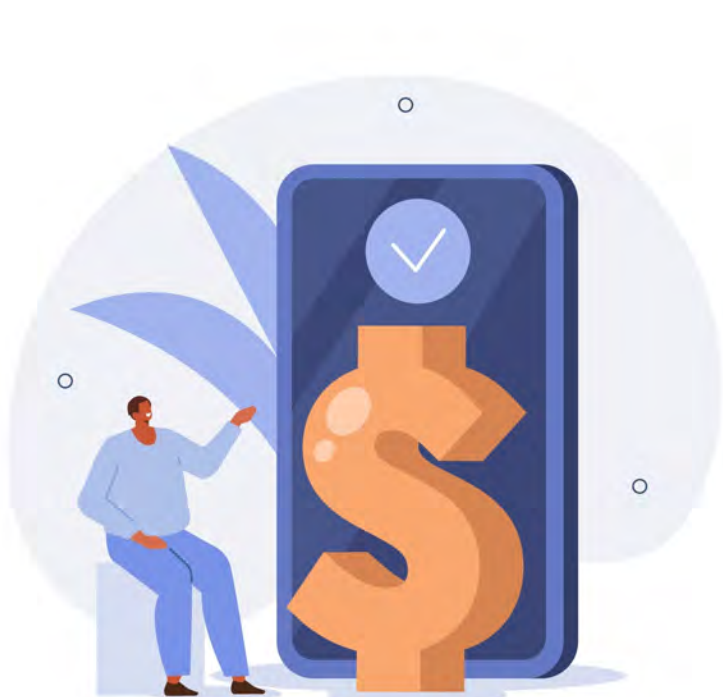
If you have further questions, please feel free to contact us. We are here to help you in all aspects of your retirement planning.

Clinton Cooper, CEO: ccooper@coopercapgroup.com

Cooper Capital Group Office: 760-452-6114

The entire team monitors this email address and phone number, so Clinton Cooper, Nate Miles, Kyle Stits, or Parker Johnson will respond to your inquiry.

*Important Note: through our partnership with CCG, we have access to their retirement planning advising at no additional cost to the employee.





Tip of the Week

Have you started thinking about the poolside reads you'll indulge in this summer? We were browsing the Insperity MarketPlace and discovered [Bookshop.org](https://www.bookshop.org), an online bookstore that supports local, independent bookstores. In fact, 80% of their proceeds go to independent bookstores! [Click here](#) to access a 10% discount available to us through the MarketPlace (note: you will likely be prompted to sign in to your Insperity Portal first).

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

We'll be back on the fifth Thursday of June with another 5th Thursday Check-in.



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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