



THE INTEGRITY DIGEST

NOVEMBER 16, 2023



ON TARGET WITH CCG



On Target with CCG

Greetings, IntegrITS Family! This week we have another special Digest from the team at Cooper Capital Group. Read along as they share helpful information on our retirement savings offerings in “On Target with CCG.”

401(k) plans are among the most common and truly effective investment vehicles when it comes to saving for retirement. There are many benefits that come with 401(k) plans, and one of the main perks is something we describe as: “the power of the match.”

Matching 401(k) contributions are the additional contributions made by employers. This means your employer adds money to your retirement account based on the amount that you contribute. It is common for companies to provide a match of 100% of up to 3% of compensation. **However, it is important for us to emphasize that IntegrITS offers a generous and impressive match of 100% up to 5% of compensation. So, if you contribute 5% of your pay to your 401(k), IntegrITS will also add an extra 5% to your account.**



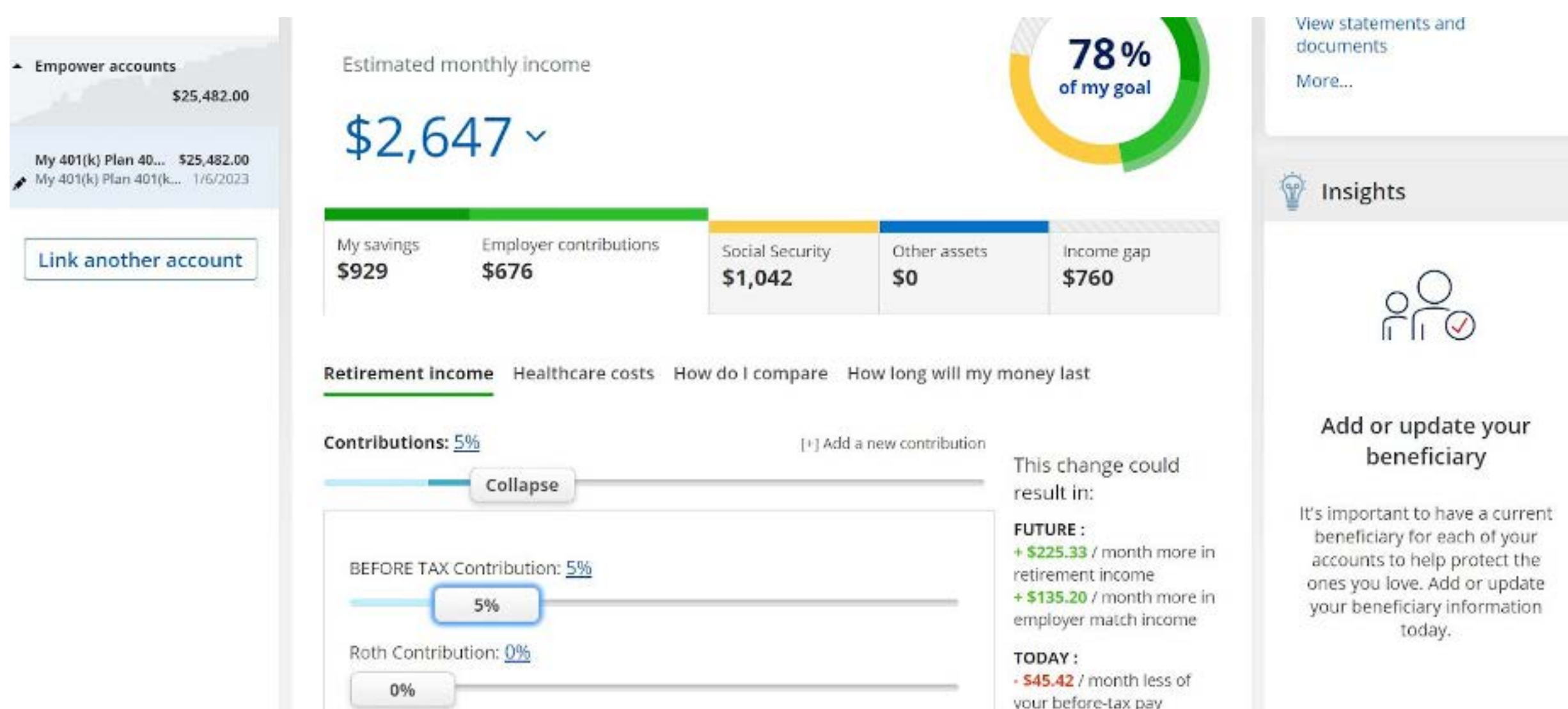
On Target with CCG

This is like free money, and if you're not making the most of the company match, then you are essentially leaving money on the table. **This is a key feature of your 401(k) plan with IntegrITS that we can't brag about enough.**

Employees may contribute up to \$22,500 to the 401(k) in 2023, with an additional \$7,500 catch up contribution for individuals over the age of 50. According to the new Secure Act 2.0, those catchup contributions must be added to a Roth starting in 2024.

You have the incredible opportunity to build wealth and secure your retirement by investing in your 401k. By taking advantage of the 5% employer match, you are making big strides toward the financial future you desire.

Remember that Empower offers a very easy-to-use website for managing your 401(k). If you'd like to increase your contributions to 5% to take advantage of the full match that IntegrITS offers, then you can do that on the homepage of your Empower site. Illustrated in the screenshot below, you simply scroll down on the homepage, and slide your contribution toggle to the right to increase the percentage of your paycheck that you wish to contribute. After selecting "submit", your admin will finalize the changes.





On Target with CCG (cont.)

As you increase your contributions, you effectively improve your “Lifetime Income Score” at the top of your Empower website. The goal is to get that number as close to 100% as possible as you reach your retirement age.

With the tools and benefits that IntegrITS offers, you have the support necessary to make progress toward your retirement goals. As always, you can call us at Cooper Capital Group at any time. As you navigate your financial journey, we would be more than happy to assist you with any investment questions and needs that you have.

We are here to help if you have any questions:

Cooper Capital Group: 760-452-6114

Clinton Cooper, CEO: ccooper@coopercapgroup.com

Kyle Stits: kstits@coopercapgroup.com

Nate Miles: nmiles@coopercapgroup.com

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



401(k) Educational Session

December 7, 2023 | 11:30am - 12:30pm

Location: IntegrITS HQ and Zoom

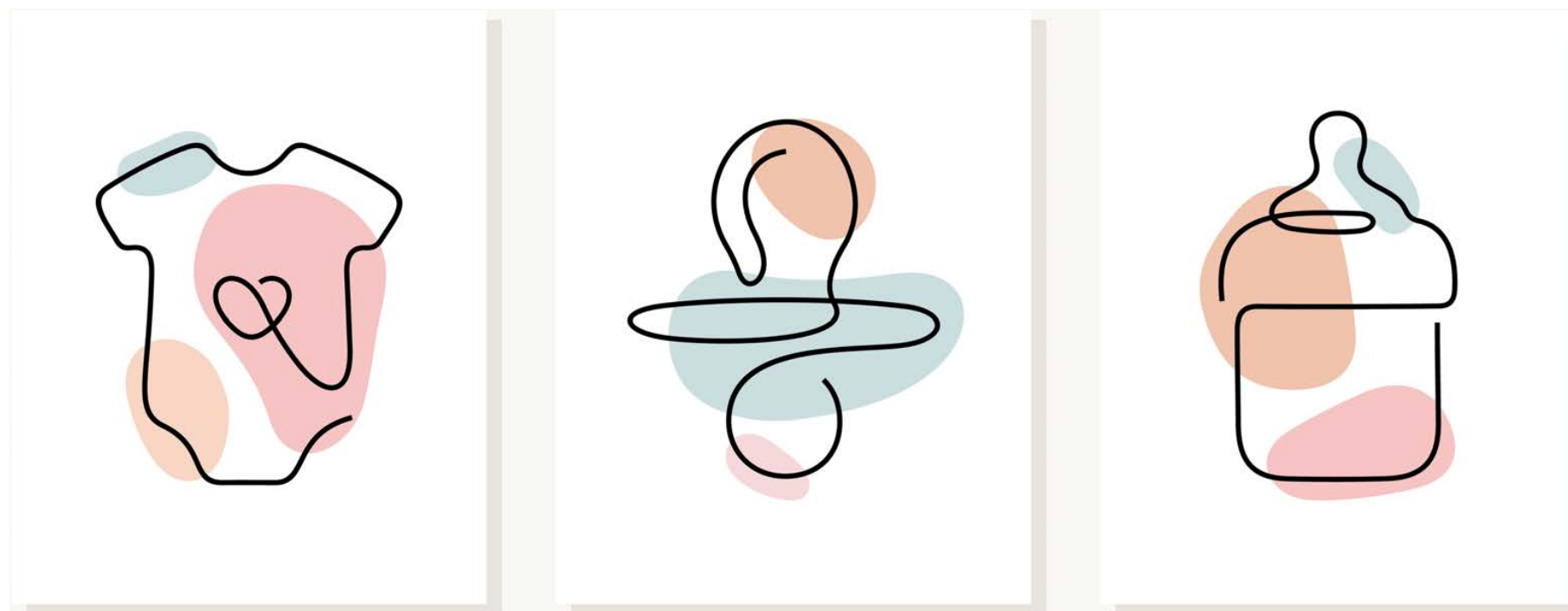
We've been to Edwards AFB, Nellis AFB, and Hill AFB, and now we're bringing our 401(k) Educational Session to our San Diego headquarters. Join us at IntegrITS HQ or via Zoom if you are on one of our San Diego Teams, at a location we haven't visited, or if you missed us when we were in your town. Be on the lookout for an email from HR with more details!



Celebrating Our Youngest IntegrITS Family Members

As 2023 comes to a close, we would like to celebrate the IntegrITS babies who were born this year! If you added a new member to your family this year, please let us know. Whether they are your child (biological, adopted, foster, or under your guardianship), grandchild, niece, nephew...or any other baby that is special to you. We consider these new babies members of the IntegrITS Family too, and we want to celebrate them in our Digest at the end of November.

If you would like to participate, please email us at news@integrits.com **by Monday, November 27** and include your new family member's name, their photo, and their relationship to you.



Tip of the Week

Open enrollment for the Insperity Health Care Flexible Spending Account Plan (FSA) has begun!

Enrollment will be open until December 31, 2023. To begin a Flexible Spending Account Plan or continue participation in the health care FSA each year, you must submit a new election during this annual open enrollment period. To enroll, login to the [Insperity Portal](#) and select "Enroll" next to the Insperity Health Care Flexible Spending Account Plan section in "Benefits."

If you enroll by Nov. 30, your Health Care FSA will be active, and your funds will be available on your Health Care Spending Card (a debit MasterCard® issued by UnitedHealthcare) on Jan. 1, 2024.



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 November 30th with a fun 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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