



The IntegrITS Weekly Digest



Did You Know?

The IntegrITS 401(k) Plan

Welcome to this week's edition of *The IntegrITS Weekly Digest*!

Retirement Planning. We understand that these two words can elicit a range of emotions. Stress. Apathy. Concern. Confidence. And so much more. You might be someone who hasn't thought about your retirement plans, or you might be someone whose retirement is right around the corner (and you can't think of much else). No matter where you are in the retirement planning process, we want to provide you with information and resources that will help you feel confident in your 401(k) decisions.

The Cooper Capital Group has been an incredible IntegrITS partner, and their team is an excellent resource for our employees as we plan for retirement. This week, we sat down with Kyle Stits at the Cooper Capital Group to pick his brain about IntegrITS' 401(k) investment options. He shared highlights of our plan as well as different approaches an employee can take for investing and saving. Read along as we share key takeaways from our conversation with Kyle.

The Empower Retirement Portal

Before we get started, let's make sure you have access to the Empower Retirement portal. This is where you can manage your contributions, view your account balance, and access resources related to investing and saving.

To register or login, visit:

<https://participant.empower-retirement.com/participant/#/login?>.

The Best Part

Hands down, the best part of the IntegrITS 401(k) plan is our matching.

As of January 1, 2022, we increased our 401(k) contribution rate matching from 3% to 5%.

Kyle shared that it is very rare to see a company match at this high a rate. He also notes that in regard to the contributions IntegrITS matches, you are receiving a "100% return on savings with no market risk." We'd say that is an awesome investment opportunity!

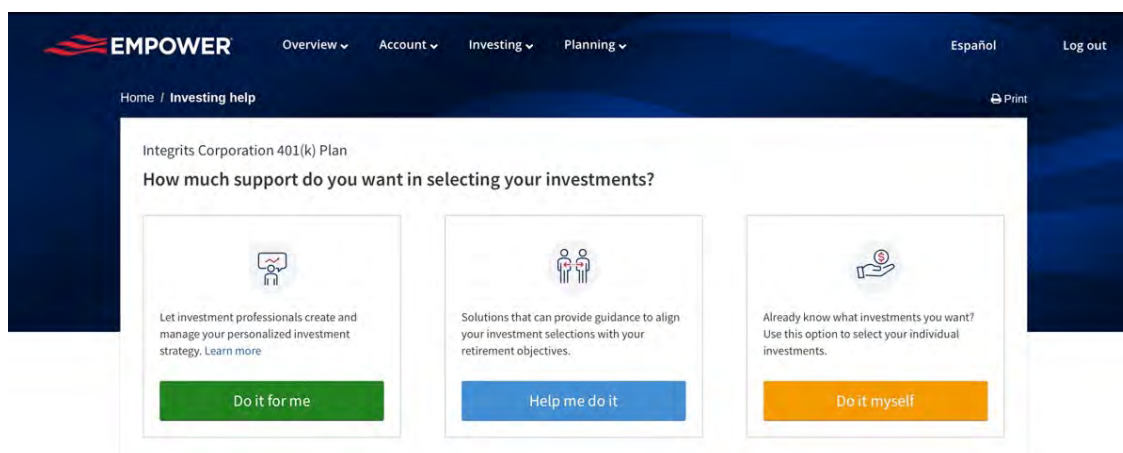


Two Investment Approaches

Whether you are new to investing or have years of investing experience, our 401(k) plan has a myriad of investment options for you. For savvy investors, we have a robust investment lineup that you can choose from and build your own portfolio. If you are new to investing, Kyle shares that you might consider selecting a target-date fund. For this option, you simply indicate when you would like to retire, and in Kyle's words, "you don't have to think about it again."

We also found a resource on the Empower Retirement portal that gives you investment help based on the amount of support you desire in selecting your investments. **Some of these services have an associated fee, but remember, you can always utilize Cooper Capital Group for support at no cost to the employee.**

You can find this resource here: <https://participant.empower-retirement.com/participant/accounts/#/guidance/allocations/selection>.



Two Saving Options

We understand that employees might need to approach saving in different ways depending on their financial status. Those who are in a financial place where it is tough to save might consider choosing the "Before Tax" option on their contributions. By choosing this option, you will barely feel the effects of retirement savings in your paycheck. However, it is important to note that you will be taxed upon the removal of funds from your retirement account.

Those who have more financial capacity for saving might consider the “Roth” option on your contributions. With this option, you will have tax-free access to your funds when you are in retirement. However, note that you will feel it more in your paycheck as there is no tax deduction when you select this option.

Educational Meetings

This summer, we will host 401k educational meetings alongside the Cooper Capital Group team. During these meetings, the Cooper Capital Group will give a market update, provide a detailed overview of the “Before Tax” and “Roth” saving options, and they will open the floor for questions.

If you are concerned and/or confused by what you’re hearing in the news about the current market, these meetings will be extremely helpful in giving you a market outlook and discussing how to invest in the volatile market our nation is currently experiencing.

Next Steps

1. If you have not done so already, consider enrolling in the IntegrITS 401(k). At minimum, it is worth contributing at a 5% rate that will be matched by IntegrITS.
2. Be on the lookout this summer for information from Human Resources on when they will host the 401(k) educational meetings. If you plan on enrolling in the IntegrITS 401(k) plan for the first time, we recommend that you start the process before these educational meetings. This will give you the opportunity to ask the Cooper Capital Group more specific investment questions at the meetings.

3. If you have any questions about your retirement planning, please feel free to reach out to the Cooper Capital Group:

- Clinton Cooper, CEO: ccooper@coopercapgroup.com
- Cooper Capital Group Office: 760-452-6114

*Note: the entire team monitors this email address and phone number, so Clinton Cooper, Kyle Stits, or Parker Johnson will respond to your inquiry.

Tip of the Week

Did you know that Insperity's MarketPlace has a one-stop shop for all things related to your wellbeing? Visit the MarketPlace's Wellbeing page where you can find handpicked offers on healthy eating, physical wellbeing, sportswear & equipment, and mental wellbeing. These offers include member pricing and opportunities to earn WOWPoints.

You can access these offers here:

[https://www.perksatwork.com/store/index/type/physicalwellbeing?
usource=HP22SAVE#/](https://www.perksatwork.com/store/index/type/physicalwellbeing?usource=HP22SAVE#/).

Coming Soon: *Team Spotlight*

Join us next week as we spotlight another one of our incredible IntegrITS teams. You won't want to miss it!

Comments/Questions?

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

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

Have an incredible week, and we'll see you next Thursday!

Warmest Regards,
The IntegrITS Weekly Digest

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