

4Thought Retirement Plan Services

PARTICIPANT GUIDE

As a participant in the plan, there are a few things you'll want to know:

What are the benefits of contributing to a 401(k), 403(b), or other employer-sponsored retirement plans in general?

1. Tax deferral (for both Traditional and Roth contributions)
2. Tax deductibility of contributions (for Traditional only)
3. No taxation on withdrawals if after age 59 ½ (for Roth contributions only)
4. Higher contribution limits than with an IRA
5. Loan provisions in 401(k) not available with IRA
6. Potentially lower expenses in a group plan than available in an IRA
7. Employer matching contributions (if applicable to your plan)
8. Profit Sharing component (if applicable to your plan)
9. Defined Benefit Pension Plan (if applicable to your plan)

Who are the parties involved and how do I get in touch with them?

1. **Your Employer:** Your human resources department is the acting contact for your employer (the Plan Sponsor)
Call to adjust/make contributions, for questions related to pay check, plan enrollment, etc.
2. **4Thought Financial Group Inc.:** Your plan's Investment Manager
Call for information and advice on your plan's investment options
Contact: info@4tfg.com; www.4tfg.com; (516) 300-1617
3. **Goldman Sachs:** Your plan's Custodian and Broker
This is who holds your plan assets and executes transactions ordered by you and 4Thought

What is different about 4Thought Retirement Plan Services relative to other plan providers?

1. 4Thoughts acts as a 3(38) fiduciary on the plan and as its Investment Manager. This allows you to let us worry about managing your portfolio, leaving you free to do other things.
2. 4Thought is a "Level fee" fiduciary, with the same asset-based percentage fee charged across all investment options in the plan, so our incentive is to make your portfolio grow, and there's no incentive to push one solution/strategy over another.
3. 4Thought offers professionally managed Separate Account strategies with no minimum contribution and full transparency. We'll help identify the most appropriate portfolio for you through a digital Questionnaire-Based Allocation process. Each plan participant has their own custodial account in which he/she can see the exchange traded funds and individual securities held in their account at any time. This is a service that would traditionally only be used for investors outside of an employer plan with hundreds of thousands of dollars or more in initial investment. You get this service starting with your first dollar of investment in your employer-sponsored plan. Your retirement plan also offers a Self-Guided Allocation approach using exchange traded funds if you'd prefer to manage your portfolio yourself.



BEAR MARKETS

Characterized by investor fear and declining asset prices, a Bear market will be best attacked using Liability-Driven Investing.



BULL MARKETS

Characterized by investor confidence and rising asset prices, a Bull market will be best attacked using Strategic Asset Allocation.



WOLF MARKETS

Characterized by investor uncertainty and volatile or sideways asset prices, a Wolf market will be best attacked using Opportunistic Investing.



EAGLE MARKETS

Characterized by investor exuberance and soaring asset prices, an Eagle market will be best attacked using Selective / Concentrated Investing.

4Thought uses Multi-Method Investing®, an innovative approach to portfolio management that brings together concepts from multiple completely divergent methods of investing in the same portfolio to attempt to improve the probability of achieving long term retirement objectives. Such methods include:

- ✓ Liability-Driven Investing—For Bear Markets
- ✓ Strategic Asset Allocation—For Bull Markets
- ✓ Opportunistic Investing—For Wolf Markets
- ✓ Selective/Concentrated Investing—For Eagle Markets



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Investment advisory services and Separately Managed Accounts offered by 4Thought Financial Group Inc., an SEC Registered Investment Adviser. Registration does not imply a certain level of skill or training. Investing in any investment vehicle carries risk, including the possible loss of principal, and there can be no assurance that any investment strategy will provide positive performance over a period of time. The asset classes and/or investment strategies described in this publication may not be suitable for all investors. Investment decisions should be made based on the information related to the investor's specific situation, including but not limited to objectives, goals, time horizon, and risk tolerance. When investing in managed accounts and wrap accounts, there may be additional fees and expenses added onto the fees of the underlying investment products. For more information about 4Thought Financial Group Inc. and our investment methodology, including information on fees, you may request a copy of our Firm Brochure (Form ADV Part 2A) and Wrap Fee Program Brochure from a 4Thought representative at (516) 300-1617 or at info@4tfg.com. 4Thought Financial Group does not render tax, accounting, or legal advice.

What are the fees and expenses that I pay?

1. Annual asset-based % fee:	
Custody/Brokerage:	0.08%
Portfolio Management:	0.47%
IAR/Solicitor Investment Advisory:	0%-1.00%
Total:	0.55%-1.55%

Refer to your plan's disclosure documents or contact 4Thought Financial Group for the exact details of your plan's fees

2. **Expense ratios on investment options:** These run an average of 0.15%/year across all Managed Account investment options. Contact 4Thought for the average expense ratio on any individual Managed Account. Expense ratios on each of the individual "Exchange Traded Funds and Other Options" are available through the fact sheets on your online access.

How do I access my account?

Choose or Update Your Investment Elections

1. Go to the 4Thought Financial Group website at www.4tfg.com, click on "Log In" at the top right corner of the homepage, and click on "Retirement Plan Services".
2. Fill out the form to access the RPS Allocations webpage. An authentication email will be sent to the email address submitted.
3. Click the authentication link in your email. You will be redirected back to the RPS Allocations webpage.
4. Follow the instructions to set or update your investment elections.

View Existing Account Information

1. To set up viewing access to your custodial account, first find the email sent to you by Goldman Sachs with the subject line: "Welcome to Goldman Sachs Client – Please create your password". Follow the instructions in the email.
2. Your Goldman Sachs username is your first and last name with no spaces between, all lowercase ("firstnamelastname").
3. Log in to your Goldman Sachs account through the 4Thought Financial Group website at www.4tfg.com by selecting "Goldman Sachs Accounts" under "Log In" in the top right corner of the homepage.

How can I add money to my account and make contributions?

1. If the 4Thought plan is replacing another provider's plan previously offered by your current employer, your existing employer-sponsored plan assets will automatically be transferred into the new plan.
2. You may elect to make ongoing regular contributions and systematically invest via salary deferrals deducted directly from your pay check. Complete the accompanying enrollment form or contact your employer's HR department to set that up. These deferrals may or may not be matched by your employer (up to certain limits), depending on the way your plan is set up.

Important: Please note that if you are an eligible participant and you fail to provide a completed enrollment form that either elects or opts out of deferrals, you will be automatically enrolled, with deductions from your regular paycheck to occur at the rate specified by your firm's retirement plan document (in accordance with federal law).

3. You can make lump sum contributions to your plan on demand as well. Contact your HR/payroll department, and they will coordinate with 4Thought to get this done.
4. You can roll over your assets without tax consequences from a former employer's retirement plan into your new employer's plan, and potentially roll over any Traditional/Rollover IRA assets you may have as well, if you'd like to consolidate them in one account. Please consult with 4Thought before executing a rollover transaction to ensure that it is in your best interests.

What are my options for withdrawing money?

Note: Generally, withdrawing funds from your qualified plan will incur income taxation on 100% of the amount withdrawn and potentially additional tax penalties unless certain criteria are met. Make sure to speak with us before withdrawing any money to potentially avoid such issues.

1. If you separate from your current employer, you may execute a tax-free rollover of your funds either to your new employer's retirement plan or to an IRA.
2. If you are over age 59 ½, you may begin taking systematic income withdrawals from your qualified plan without a 10% federal tax penalty (which would apply if you withdrew funds before that age), but you will pay regular income taxes on the withdrawals.
3. If you are over age 59 ½ and are still with your current employer, you may be eligible for an in-service rollover to an IRA account without incurring any taxes or tax penalties. Check on the details for your plan before doing this.
4. If you need money out of your qualified plan before age 59 1/2, you may take a loan from your assets and pay interest on the outstanding balance without tax penalty, provided that you pay back the loan in the required amounts and time periods (check on limitations before proceeding).



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How does my money get invested and managed?

Since you have access to a professional asset management firm as part of your retirement plan (this is different from most plans), we provide you with two basic options, which will allow you to decide how (or if) you want your money to be managed by 4Thought.

1 Questionnaire-Based Allocation: (Separately Managed Accounts)

For the vast majority of participants this will be the appropriate option. Here we provide you with a questionnaire, which can be taken either in paper form (see the final page of this document) or electronic form (through your online access). Your answers to the questions will direct you to an appropriate professionally managed Separate Account investment option that is appropriate for your specific situation. If you want to implement the recommended option you can then make your selection on your initial enrollment form or later through your online access (you can digitally retake the questionnaire and change your selection at any time). 4Thought can help guide you through this and provide the information needed to make your decision, but we cannot automatically switch you to a new investment option as things change in your life, so you'll want to make sure you retake the questionnaire and update your investment option selection (if indicated) at least once per year and whenever your objectives change. If you'd like to use Questionnaire-Based Allocation, simply take

- ✓ Highest level of 4Thought involvement
- ✓ Professionally Managed Portfolio
- ✓ Individualized Assessment of Objectives
- ✓ Multi-Method Investing®

the questionnaire on the last page of this document (or use the electronic version available at 4tfg.com/retirement-plan-services, and then select the indicated investment option on your enrollment form or online access. Also, please note that the plan's "Qualified Default Investment Alternative" is a diversified "balanced portfolio" Separately Managed Account strategy. This means that if you do not select any investment options during plan enrollment, your assets will automatically be managed by 4Thought this way until you make an affirmative election.

If you'd like to use Questionnaire-Based Allocation, simply take the questionnaire on the last page of this document (or use the electronic version available at 4tfg.com/401k), and then select the indicated investment option on your enrollment form or online access.

2 Self-Guided Allocation: (Exchange Traded Funds List)

If you don't think the Questionnaire-Based Allocation approach is right for you, then you may use the Self-Guided Allocation approach, in which you take direct control to create and manage your own portfolio. You may select from an asset-class-specific "Exchange Traded Funds and Other Options" list in any percentage combination you choose. In this do-it-yourself approach, you are taking total control over your portfolio and 4Thought will have no ability to manage your investment options for you (except to the extent that you may instruct us to automatically rebalance your account quarterly). However, 4Thought will curate the plan's list of available investment options and will periodically add or remove investments to ensure it continues to satisfy the needs of the retirement plan as a whole. The Self-Guided Allocation approach should only

- ✓ Lowest level of 4Thought involvement
- ✓ Manage your own portfolio as you wish
- ✓ Select from a list of ETFs and other options
- ✓ For the do-it-yourselfer only

be elected by those participants who do not wish to rely on an investment manager for overall allocation support and who are very confident in their ability to manage their portfolio themselves.

If you'd like to use Self-Guided Allocation, simply select the percentages you'd like to allocate to each available investment option on your enrollment form or later (at any time) through your online access.



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Retirement Plan Services Participant Questionnaire

FOR THE "QUESTIONNAIRE-BASED ALLOCATION" OPTION ONLY

INSTRUCTIONS: This questionnaire is provided as an educational tool to help determine the appropriate Separately Managed Account investment option to select from those offered in the 4Thought Retirement Plan Services program. If you use the "Questionnaire-Based Allocation" approach, 4Thought will prompt you to retake the questionnaire at least once per year and reallocate your retirement plan investment options accordingly.

1. Indicate your investment objective for this portfolio. (Choose only one.)

A Grow my portfolio for future use in retirement (taking no income withdrawals or RMDs now). **(Retirement Accumulation)**

Only if you answered **A** for question 1, please answer the following:

2. Which of the following represents the earliest length of time from now that you may begin to take regular withdrawals from the portfolio for retirement income purposes?

- A** 1-3 years from now **D** 12-25 years from now
 B 3-7 years from now **E** 25 or more years from now
 C 7-12 years from now

3. Which of the following most accurately describes your attitude toward this investment objective?

- A** **Conservative:** If my portfolio dropped substantially in value, I would sell some holdings to make cash available for short-term use, or I may even demand that a large portion or all of my portfolio be converted to cash.
 B **Moderate:** If my portfolio dropped substantially in value, I would neither invest more, nor sell any holdings.
 C **Aggressive:** If my portfolio dropped substantially in value, I would increase my systematic investments of cash, or I may even invest all excess cash that I have available in a lump sum.

Answer Key:

- | | | |
|---|--|--|
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> A 1-3 years | 3. <input type="checkbox"/> A Conservative = Multi-Method Constrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> A 1-3 years | 3. <input type="checkbox"/> B Moderate = Multi-Method Constrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> A 1-3 years | 3. <input type="checkbox"/> C Aggressive = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> B 3-7 years | 3. <input type="checkbox"/> A Conservative = Multi-Method Constrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> B 3-7 years | 3. <input type="checkbox"/> B Moderate = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> B 3-7 years | 3. <input type="checkbox"/> C Aggressive = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> C 7-12 years | 3. <input type="checkbox"/> A Conservative = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> C 7-12 years | 3. <input type="checkbox"/> B Moderate = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> C 7-12 years | 3. <input type="checkbox"/> C Aggressive = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> D 12-25 years | 3. <input type="checkbox"/> A Conservative = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> D 12-25 years | 3. <input type="checkbox"/> B Moderate = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> D 12-25 years | 3. <input type="checkbox"/> C Aggressive = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> E 25+ years | 3. <input type="checkbox"/> A Conservative = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> E 25+ years | 3. <input type="checkbox"/> B Moderate = Multi-Method Unconstrained |
| 1. <input type="checkbox"/> A Accumulation | 2. <input type="checkbox"/> E 25+ years | 3. <input type="checkbox"/> C Aggressive = Multi-Method Unconstrained |

B Generate retirement income withdrawals to pay my living expenses (or RMDs) starting now. **(Retirement Distribution)**

Only if you answered **B** for question 1, please answer the following:

2. Which of the following best describes the amount of money you need to withdraw from this portfolio each year?

- A** **1-3% per year** [calculated by dividing the starting annual dollar withdrawal by the starting account value]
 B **3-5% per year** [calculated by dividing the starting annual dollar withdrawal by the starting account value]
 C **5%+ per year** [calculated by dividing the starting annual dollar withdrawal by the starting account value]

3. Given the choice between high volatility in the value of my investment (higher risk) with a low probability of making my portfolio last indefinitely OR low volatility in the value of my investment (lower risk) with a high probability that I will eventually drain my account over time...

- A** I'd prefer lower risk in my investment portfolio even if I might eventually run out of money. **(Conservative)**
 B I'd prefer the chance of my portfolio lasting indefinitely even if it means taking on higher risk. **(Aggressive)**
 C I find both of these options equally distasteful **(Moderate)**

- | | | |
|---|---|---|
| 1. <input type="checkbox"/> B Distribution | 2. <input type="checkbox"/> A 1-3% | 3. <input type="checkbox"/> A Conservative = Fixed Income Plus |
| 1. <input type="checkbox"/> B Distribution | 2. <input type="checkbox"/> A 1-3% | 3. <input type="checkbox"/> C Moderate = Traditional Conservative Allocation |
| 1. <input type="checkbox"/> B Distribution | 2. <input type="checkbox"/> A 1-3% | 3. <input type="checkbox"/> B Aggressive = Traditional Moderate Allocation |
| 1. <input type="checkbox"/> B Distribution | 2. <input type="checkbox"/> B 3-5% | 3. <input type="checkbox"/> A Conservative = Traditional Conservative Allocation |
| 1. <input type="checkbox"/> B Distribution | 2. <input type="checkbox"/> B 3-5% | 3. <input type="checkbox"/> C Moderate = Traditional Moderate Allocation |
| 1. <input type="checkbox"/> B Distribution | 2. <input type="checkbox"/> B 3-5% | 3. <input type="checkbox"/> B Aggressive = Traditional Aggressive Allocation |
| 1. <input type="checkbox"/> B Distribution | 2. <input type="checkbox"/> C 5%+ | 3. <input type="checkbox"/> A Conservative = Traditional Moderate Allocation |
| 1. <input type="checkbox"/> B Distribution | 2. <input type="checkbox"/> C 5%+ | 3. <input type="checkbox"/> C Moderate = Traditional Aggressive Allocation |
| 1. <input type="checkbox"/> B Distribution | 2. <input type="checkbox"/> C 5%+ | 3. <input type="checkbox"/> B Aggressive = Traditional Strategic Allocation |

If you'd like to discuss appropriate alternatives to the options recommended in your questionnaire outcome (there may be several), please contact 4Thought at (516) 300-1617 or info@4tfg.com. Additional detailed information on each of the available investment options is available in your enrollment package and through the 4Thought website at 4tfg.com.



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