

a guide to

Early Retirement Offers:

WHAT YOU SHOULD CONSIDER



Presented by

Consider Your Own Exit Plan

What's Next?

Are you considering an early retirement offer? Have you evaluated your early retirement offer elections and how they can affect your short-term and long-term finances?

Are you aware of how your decisions work in conjunction with your household's assets? Will your decisions be the right ones today, in five years, or even 15 years from now? Do you have pension options to consider? Could you create immediate cash flow with other assets to increase your future income? **These are just a few of the decisions you'll need to consider.**

Your company's package will differ from others, decisions can be overwhelming, and trying to make sense of the interim and long-term benefits can be exhausting. That's why we're here. **We help employees make informed decisions** by educating you about your options and integrating them into a comprehensive financial plan. We help you gain clarity during your working years and into retirement.

As you prepare for and enter retirement, you have the opportunity to reap the rewards of an early retirement offer. We'll take a look at some of the obstacles you may face as you near or make plans to transition from the workforce. Read on to take a look at the elements you should consider when it comes to your package's elections and retirement.

About ARGI

It starts with a vision. It happens with a plan.

ARGI's teams of focused professionals help our clients find financial clarity during times of transition through comprehensive, integrated financial services. Many of our advisors hold industry-recognized credentials*:

- CERTIFIED FINANCIAL PLANNER™
- CPA
- CFA®
- J.D.
- AIFA®
- ChFC®
- IACCP®
- CPFA
- CExP™
- CCFS™

To learn how we can help, please contact us to request a complimentary consultation.

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Our primary function is to educate our clients.

Today ARG1 has grown to over 200 employees, and our services include financial planning, investment management, tax, business management and accounting, insurance solutions, corporate education, and retirement plan services. We have locations in Louisville, KY, Elizabethtown, KY, Bardstown, KY, Bowling Green, KY, Paducah, KY, Cincinnati, OH, Indianapolis, IN, Grand Rapids, MI and Atlanta, GA, and serve clients across the country.

All information herein has been prepared solely for informational purposes, and it is not an offer to buy or sell, or a solicitation of an offer to buy or sell any security or instrument or to participate in any particular trading strategy.

Retirement is on the Horizon

When weighing in on retirement, have you asked yourself, "Do I have enough to retire?" If so, you're not alone. That's why ARG1 helps you review your assets, future income needs and assess your debt to help identify potential income gaps. More importantly, we help identify strategies that can help you get your future on track, or perhaps help you retire early.

Your retirement expiration date isn't solely based on numbers and data, it's based on your desires and needs. You're more than a number. That's why we keep your desires in the forefront when we evaluate all aspects of your financials, both for long-term and immediate needs. An optimal exit plan maximizes your options while providing minimal risk, and we can help educate you about the decisions you will be facing during your transition.

Analyze your Cash Flow

How will you transition from employer paychecks to relying on your own assets? If you're leaving your employer, chances are you'll need to create a new income stream. Creating an efficient use of your assets and developing your cash flow isn't as easy as it might seem. Like many working families, there are several things to consider. How will you choose which accounts to draw from first? Which of the following might you be able to utilize for income?

- 401(k)
- Savings
- IRAs
- Pension
- Lump-sum severance
- Spousal accounts
- Stock Options
- Restricted Stock Units (RSU)

Did you know that some assets have embedded tax advantages, which can potentially provide greater long-term growth? There's also market timing to consider. What happens if the market is down when you need income from your investments? This alone can dramatically impact the future values of your accounts. You'll also need to consider spousal benefits and other retirement assets outside of typical offerings ... could these provide immediate cash flow?

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Choosing which pension option is best for your family is not always as easy as it may seem. It all depends on your unique needs, your household's assets and how to create synergies between employer-sponsored and individual assets. It's helpful to have a comprehensive financial plan that independently evaluates all of your options so you can determine what's best for you.

We can help you design a plan intended to provide retirement income.

Learn about your Retirement Plan Options

When it comes to making decisions surrounding your retirement offer, the first one is which payment option to choose, if there is more than one. This hinges on a couple of factors that can also create some potential obstacles and opportunities.

You need to understand how your income is impacted from the early retirement offer and if you decide to take the offer:

- What role do taxes play in my decision?
- How does my decision affect my spouse/domestic partner?
- What role does my health, cash flow, and family history play in my decision?
- What happens if my spouse/domestic partner or I die?

If you have a Lump Sum Payment Option

You may have received a letter that includes the estimated lump sum payment you would be eligible to receive by accepting the offer. Keep in mind that this is an estimate and any actual payment would be calculated as of your retirement date. Your lump sum payment will be subject to all applicable taxes. **Do you know the extent income taxes will affect your lump sum? Do you know the tax year in which this extra income may impact you?**

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Your Medical Plan

Health concerns are often on the minds of many retirees. What will medical care be like when you retire and what's the best plan for you and your family? Your health insurance elections can benefit you by providing an additional tool to help reduce health care costs in retirement. Evaluating your health insurance options is often one of the most daunting tasks. There are significant variables and factors that go into evaluating current and future needs for you and your family. If you're a little lost, you're not alone. However, we have good news. In many cases, the retiree medical coverage offers are extremely competitive. However, it's worth taking a look at all of your options. ARGI advisors can help you analyze the costs of your retiree medical coverage to make an informed decision on your family's needs.

Do you know what happens to your retiree health insurance when you reach age 65?

Knowledge is power, and knowing the considerations is paramount to making informed decisions. An ARGI advisor can help educate you on your unique offering, but also provide a course of action for consideration to help address a taxable event and guide you through the process. We're willing to help quarterback the process, help complete the appropriate paperwork, make the calls and help ensure the process stays fluid.

You're not alone—enlist the help of an ARGI advisor today.

Understand Your Life Insurance Coverage

Do you know if your company-sponsored life insurance will continue after you exit the workforce? Many won't realize this until it's too late. You could experience a break in coverage from the transition of the company-sponsored plan to the time it takes to regain insurance. **Now is the time to evaluate your insurance options. Don't wait until you retire!** It starts by reviewing your current debt and potential income needs in the event you are no longer able to work, or unexpectedly pass away.

If you do need life insurance, you'll have to apply for new coverage, and it isn't an overnight process. Your search should start now. And, if you're looking for competitive insurance rates, ARGI will help identify competitive offers that meet your needs.

It's imperative your life insurance coverage doesn't have gaps; this can cause a significant burden to families if the unexpected occurs.

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It's Never Too Soon or Too Late to Plan

Even if you're late to the retirement planning process, it's never too late to get a second opinion and determine the options to help preserve retirement income whether you're preparing, nearing or in retirement.

Call ARGI for an initial consultation with your comprehensive advisory team today.

Life is constantly changing. ARGI's dedicated team of professionals can help you to adapt and prosper. For us, there is no greater feeling than helping to ensure the success of our clients through integrated financial services.

Not sure where to start or what to do next?

Call 866.568.9719 or email LyricSmith@argi.net today to schedule a convenient time to talk with one of our qualified advisors.

ARGI Can Help Transitioning Employees

We've given you many things to consider while making decisions regarding your early retirement offer. We want to help you in any way possible and here's an overview of how we can do just that:

- Ask us how we can take your company's package and help you create new income.
- We can evaluate your options when it comes to pension payments and turning them into retirement income, helping ensure you don't miss opportunities.
- We can compare the long-term costs of insurance plans. Deciding between single vs. family elections can make an impact.
- We can help you make a decision on what to do with your 401(k).

Retirement doesn't equate to living less. We can help you explore your options and make informed choices about your retirement.

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Build Your Future

Successfully arriving at what you need or what you want doesn't just happen. Building for the future requires a comprehensive plan built on knowledge and experience. Our team at ARG1 is dedicated to providing you with the financial foundations you need to succeed.

Whether you're most concerned with retiring comfortably, leaving a legacy for loved ones, providing for your family after you're gone, or caring for an aging parent, we will deliver a plan designed to help you accomplish everything you want out of life.

Our Comprehensive Personal Services

ARG1 supports large company employees across the U.S. by providing online account consolidation and access to your entire household's finances through the ARG1 Gateway. Schedule a consultation with one of our advisory teams.

At ARG1, you'll gain access to teams of professionals to help you adapt and prepare for retirement with:

Personal Financial Planning	Personal Tax Solutions	Personal Insurance Solutions	Investment Management	ARG1 Investment Committee	Investment Philosophy Approach
Live how you want now and later by developing a plan that aligns with you.	Prepare tax returns and create effective tax planning execution.	Potentially protect future income, create retirement income and provide a family legacy.	Professional teams work to help you make investment decisions based on your best interests.	Incorporate value-added strategies across a range of investment disciplines.	ARG1's core philosophy is to manage client portfolios adhering to established investment disciplines and balance the pursuit of return with the careful management of portfolio risk.

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TO SCHEDULE YOUR
complimentary consultation
with a member of our corporate benefits team, contact

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