401GO

# Enjoy your retirement plan.

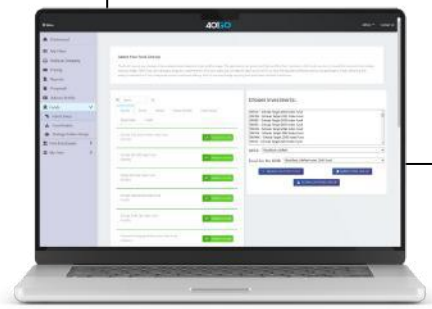
## TAKE ADVANTAGE OF THE FEATURES YOUR 401(K) OFFERS

Your retirement plan with 401GO comes with features that make it easy to use and easy to prepare for your later years.

### EASY PORTFOLIO SETUP AND MANAGEMENT

Our portfolio builder will ask a few short questions, and then build a customized portfolio that meets your time horizon and risk tolerance.

Once established, investments are easily monitored, changed and balanced from any device.



### A MOBILE APP FOR ACCOUNT MONITORING

The 401GO mobile app gives you an easy way to manage your retirement account on the go.

You can view balances, change beneficiaries, adjust deferral rates, switch investments and access money management tools, all from within the app.

Download on the App Store

GET IT ON Google Play

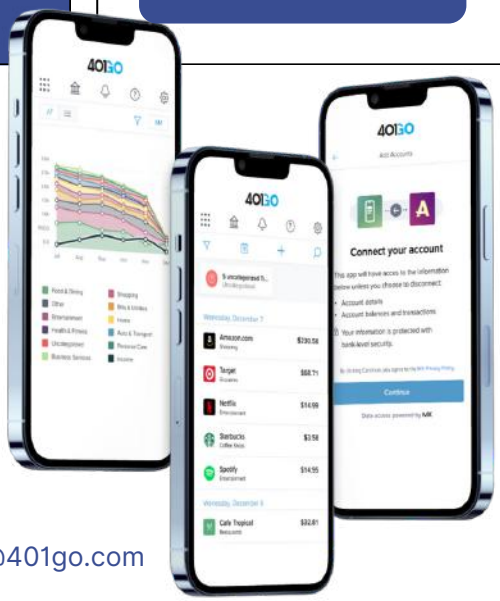
### 401GOALS FOR FINANCIAL WELLNESS

All employees, whether they contribute to the retirement plan or not, have access to 401Goals, our suite of financial wellness tools.

You can manage their money, debts, spending and retirement planning at no extra charge.

401GOALS

WATCH THE DEMO VIDEO




## We're here when you need us.

No one wants customer service from a robot. If you need help, a team of live agents is available by phone, email or chat.

4.8 STAR RATING

SUMMER 2025 Best Support

SUMMER 2025 High Performer

SUMMER 2025 Easiest Setup

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# Intelligent investing made simple.

## GET A RETIREMENT PORTFOLIO BUILT JUST FOR YOU

The 401GO guided portfolio builder helps you create a personalized selection of investments for your retirement savings. Whether you're a first-time investor or a seasoned pro, this tool makes it quick and easy for you to build an effective portfolio of funds in only a few minutes.

### How does it work?

Rather than forcing participants into pre-determined boxes, we suggest a customized portfolio based on individual needs and investing goals. You'll be asked a few questions, to determine your time to retirement and your personal tolerance to financial risk.

### TIME HORIZON

When investing, it's useful to look at the correlation between time to retirement and risk capacity.

A participant with a long time horizon has more time to recover from short-term market declines, whereas a participant who is closer to retirement should focus on protecting their funds from loss.

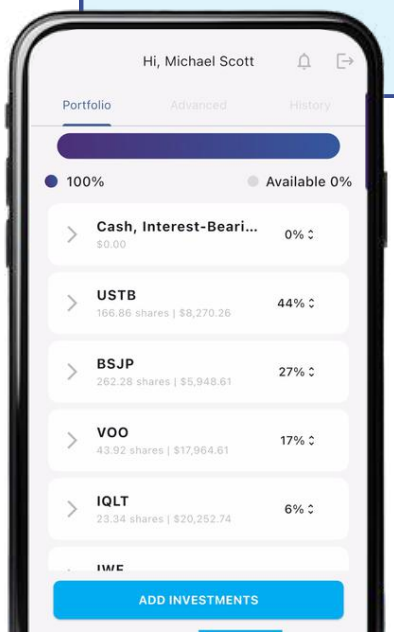
A big loss close to retirement can be painful. Risk capacity decreases as the time horizon shortens.

### RISK TOLERANCE

While risk capacity looks at how much loss one can afford financially, risk tolerance looks at how much loss one can endure emotionally.

Our platform establishes risk tolerance, then recommends personalized selections, which you can then accept or reject.

We aim to help you have a good investing experience. This guided design helps you do what's best for your wallet and preferences.




You have the freedom to set your investments once and remain hands-off, or to make more frequent, active choices.

If you'd like to change the portfolio selections, or you prefer to choose your investments manually, you can. Add, remove, and balance investment options within the mobile app or via desktop.

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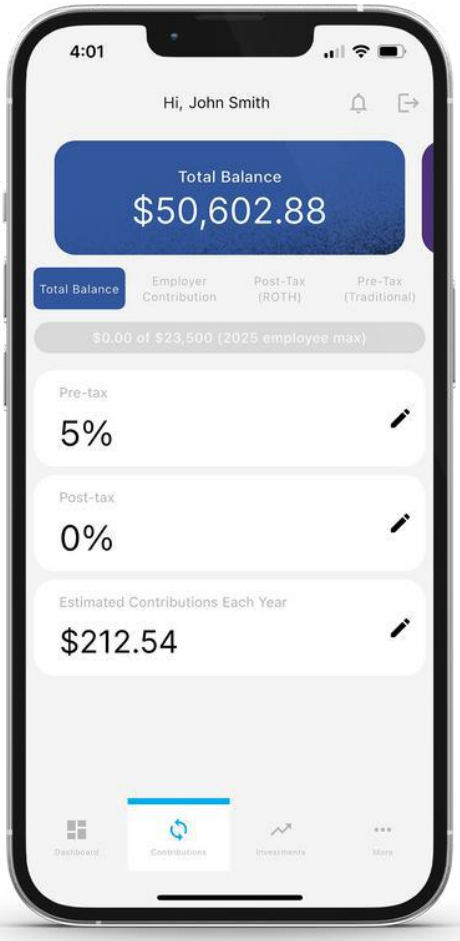
# Save on the GO.

## DOWNLOAD THE 401GO MOBILE APP

The 401GO mobile app makes it easy to manage your retirement account.




### Monitor Balances

View your total account balance, pre- and post-tax balances, and employer contributions. Easily access contribution history and view year-to-date amounts.

### Manage Investments

Get a detailed view of your investment allocations including percentages. You can add, remove, or adjust the amount of individual investments.

### Change Deferrals

View and change your deferral rates, and get an estimate of how much you will contribute in a year at your current deferral rate. You can also switch between traditional and Roth contribution types.

### Start a Rollover

Roll retirement funds from an old employer into your current plan with 401GO in a few easy steps.

Find the 401GO mobile app on the Apple Appstore and the Google Play Store.

Download on the App Store

GET IT ON Google Play

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401GOALS

# We focus on financial wellness.

## ENJOY A FULL SUITE OF MONEY MANAGEMENT TOOLS.

Money management has become complex, with consumers using multiple financial accounts. 401Goals, our suite financial wellness tools, gives you everything you need to manage your personal finances under one roof.

These tools are available, whether you participate in your retirement plan or not.

### Financial Overview

A robust budgeting tool helps you plan your spending and saving, and gives you an overview by category.

### Financial Strength

Discover your net worth and level of your overall financial health using this financial strength tool.

### Retirement Calculator

Our calculator allows you to input your time to retirement, income level, contribution amount and expected market returns to see how much you are likely to have at the time of retirement.

### Financial Education

Educational articles cover basic financial topics, such as budgeting, credit cards, buying insurance and more.

### Savings Opportunities

AI-driven insights are delivered regularly, so you can take action on problem areas and increase your ability to save.

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