

## RETIREMENT PLAN SPOTLIGHT

### Are You Being Courted by Under-Informed Advisors?

With the pandemic and its recent impact on the financial markets investment advisors are taking advantage of investor fears and have been reaching out to holders of workplace retirement plans with promises of providing better returns and investments whose performance is not correlated to the equity markets. Before giving away your savings for empty promises and high, often hidden management fees you should be aware of the following:

- If you are invested in one of our 11 Target Date retirement funds, your portfolio automatically rebalances as you age to increase the proportion of lower risk stable return investments.
- With the EPC 403(b)(9) Plan, you choose from 23 diverse funds covering several asset classes, including stock, blended asset, bonds, and money market funds, and a brokerage window where you can select your own investments from **thousands** of publicly traded funds.
- Not an expert, need guidance? – You can contact a Fidelity Advisor **at any time** at **NO COST** to receive investment advice on allocating your current and future investments based on your personal risk profile. Call 877-895-5986 today!
- Want to turn management of your account over to an expert team of professionals who will give consideration to your other personal assets as well? Our administrator, Fidelity, also offers Personalized Planning and Advice on a fee basis.
- Who selects the EPC Retirement Plan Funds? - A committee and national consulting firm jointly select investments from a range of asset classes that provide diversification, have demonstrated excellent historical performance and low expense ratios (fees). Performance is constantly monitored, and underperforming funds are replaced.
- If you are a minister 59½ or older qualifying for the federal housing allowance tax exemption you can draw funds to cover housing expenses **on a tax-exempt basis for the rest of your life**. IF YOU ROLL FUNDS OUT OF THE 403(b)(9) PLAN YOU WILL LOSE THE TAX EXEMPTION.
- With the recent turn-around in the financial markets, if you did nothing with your investments since the COVID outbreak, your account balance is likely back to its value at the beginning of 2020. But, do take advantage of the free advisory services available to you through your EPC Plan.

To find more information on the EPC Retirement Plan and to check out all the **free educational and planning resources** available to you through the EPC Retirement Benefit, we have provided links below:

### EPC Fidelity Retirement Plan # 89560

EPC Fidelity Log In page	<a href="http://www.netbenefits.com/epc">www.netbenefits.com/epc</a>
Investment Options Guide	<a href="#">Investment Options Guide</a>
Plan Document	<a href="#">403(b)(9) Defined Contribution Retirement Plan Document</a>
Pre-Recorded Webinars	<a href="#">On-Demand Workshops</a>
EPC Retirement Page	<a href="http://www.epc.org/benefits/retirement">www.epc.org/benefits/retirement</a>
Talk to an Advisor at no cost	877-895-5986