



**NOBLE, INC. 401(K)
PLAN
RETIREMENT PLAN
EDUCATION**

November 2024



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PLAN DETAILS



BENEFITS TO SAVING IN YOUR RETIREMENT PLAN



EASY

Automatic Payroll
Deduction



TRAVELS WITH YOU

If you leave your
current employer, you
don't forfeit the money
you've contributed –
you can take it with
you



COMPANY MATCH

You use the plan to
save; they reward you
by making deposits on
your behalf too.
FREE MONEY!



TAX ADVANTAGES

Pre-tax & Roth options
with varying tax
benefits

+ RETIREMENT PLAN DETAILS

+Entry Dates – Monthly

+Deferral Limits – up to 100% of pay

+Pre-Tax and Roth



RETIREMENT PLAN DETAILS

Salary Deferral Requirements	Age 18 or Older
Company Contributions	1 Year of service and 1,000 Hours
Ability to Make Changes to Your Savings %	Monthly
Employer Contribution	\$1.00/\$1.00 on first 5% of pay
Salary Deferral Limit for 2024	\$23,000
Catch-up Contributions - if age 50 or over	\$7,500

To the best of our knowledge, these are highlights of your plan. Please refer to your Summary Plan Description for more information. If there is a discrepancy the Summary Plan Description overrides the plan details slides.





AUTOMATIC ENROLLMENT

Employees will be automatically enrolled at 3% of pay with an annual automatic increase of 1% up to a maximum of 15%



To the best of our knowledge, these are highlights of your plan. Please refer to your Summary Plan Description for more information. If there is a discrepancy the Summary Plan Description overrides the plan details slides.

+ SUPER CATCH-UP



	Regular Catch-Up (Age 50-59 & 64+)	Super Catch-Up (Age 60-63)
2025 401(k) Contribution Limit	\$23,500	\$23,500
Regular Catch- Up	+ \$7,500	+ \$0
Super Catch-Up	+ \$0	+ \$11,250
Total Maximum Contribution	\$31,000	\$34,750

Boosting your retirement savings during these critical years can make a significant difference in your financial future. Don't miss this opportunity to save more while you're in your 60s!

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YOUR INVESTMENTS



+ INVESTMENTS





DO IT FOR ME: TARGET DATE FUNDS

PROFESSIONALLY MANAGED

A professionally managed, pre-diversified portfolio

YOUR YEAR OF RETIREMENT

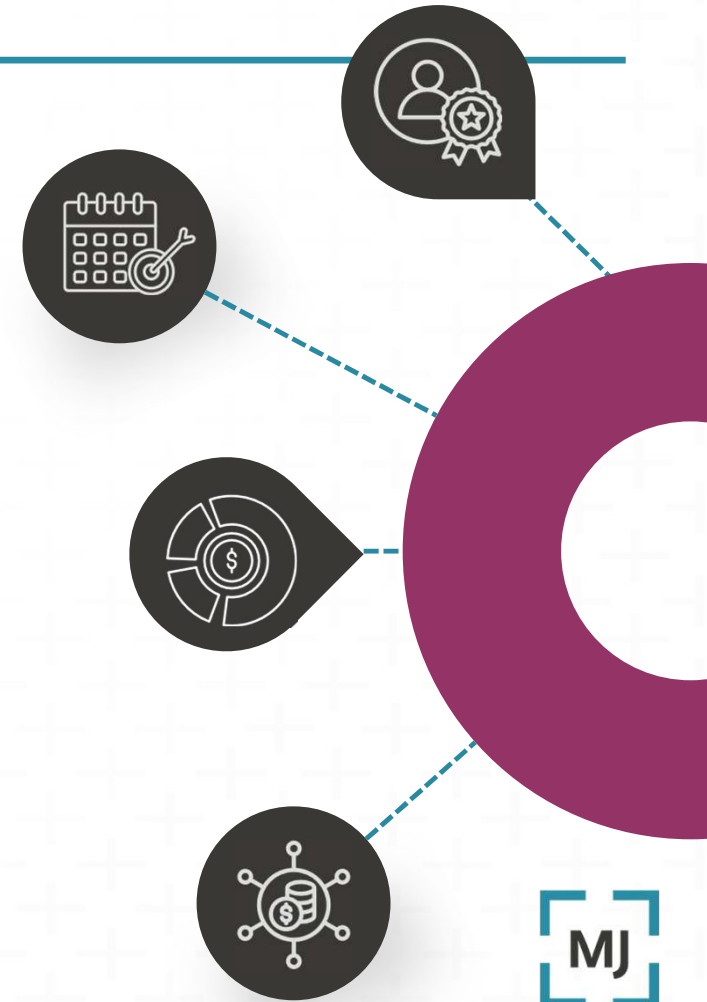
Based on the year in which you anticipate retiring

ASSET ALLOCATION

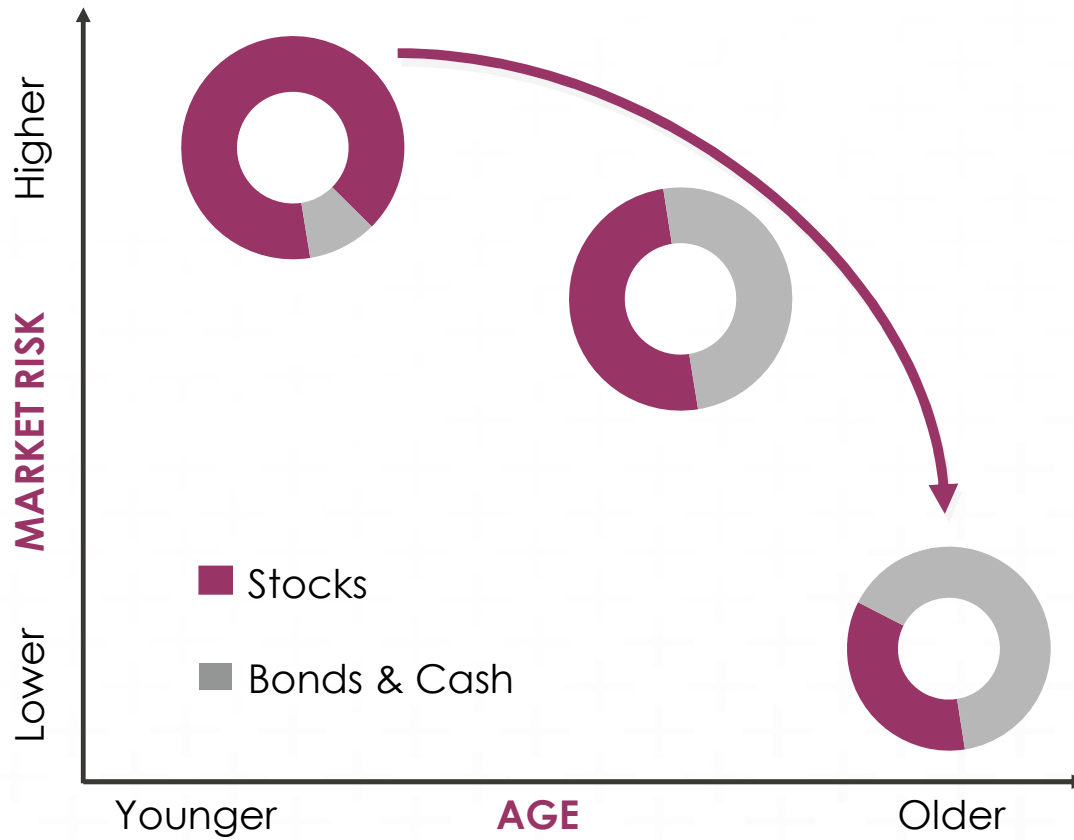
The asset allocation mix becomes more conservative over time – as you near retirement

DIVERSIFIED

Mix of stocks, bonds, and cash that reset for you, according to the time frame you choose



+ TARGET DATE FUNDS

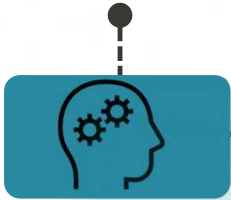




DO IT MYSELF: BUILD MY OWN PORTFOLIO

KNOW YOUR STUFF

You are knowledgeable about investing



HAVE THE TIME

You have time and discipline to devote to monitoring your accounts

STAY ENGAGED

Prefer to take an active role in your account

YOU ENJOY IT

You desire making investment decisions



BUILDING YOUR OWN PORTFOLIO

Higher Risk/
Potential for Higher Return



Lower Risk/
Potential for Lower Return

INTERNATIONAL

+ American Funds Europacific Growth R4

SMALL CAP

+ American Century Small Cap Value Inv

MID CAP

+ Columbia Mid Cap Index A

LARGE CAP

+ American Funds Washington Mutual
+ State St S&P 500 Indx
+ Nuveen Large Cap Gr Idx

BOND

+ Vanguard Short-Term Federal Inv
+ Fidelity Advisor Total Bond I

MONEY MARKET

+ Goldman Sachs FS Government Adm
+ AUL Fixed Account

ASSET ALLOCATION

	2009	2010	2011	2012	2013	2014	2015	2016	2017	YTD
Best	EM Equity 79.0	REIT 27.6	Fixed Income 7.8	REIT 19.7	Small Cap 38.8	REIT 27.2	REIT 2.1	Small Cap 21.3	EM Equity 37.8	EM Equity 1.5
	High Yield 59.4	Small Cap 26.9	REIT 7.3	High Yield 19.6	Large Cap 32.4	Large Cap 13.7	Large Cap 1.4	High Yield 14.3	DM Equity 25.6	Cash 0.3
	DM Equity 32.5	EM Equity 19.2	High Yield 3.1	EM Equity 18.6	DM Equity 23.3	Fixed Income 6.0	Fixed Income 0.5	Large Cap 12.0	Large Cap 21.8	Small Cap -0.1
	REIT 27.8	Commodities 16.8	Large Cap 2.1	DM Equity 17.9	Asset Allocation 13.9	Asset Allocation 5.0	Cash 0.0	Commodities 11.8	Small Cap 14.6	High Yield -0.4
	Small Cap 27.2	Large Cap 15.1	Cash 0.1	Small Cap 16.3	High Yield 7.3	Small Cap 4.9	DM Equity -0.4	EM Equity 11.6	Asset Allocation 14.3	Commodities -0.4
	Large Cap 26.5	High Yield 14.8	Asset Allocation -0.6	Large Cap 16.0	REIT 2.3	Cash 0.0	Asset Allocation -1.9	REIT 9.4	High Yield 10.4	Large Cap -0.8
	Asset Allocation 24.9	Asset Allocation 13.7	Small Cap -4.2	Asset Allocation 12.3	Cash 0.0	High Yield 0.0	High Yield -2.7	Asset Allocation 8.6	REIT 9.3	Asset Allocation -1.0
	Commodities 18.9	DM Equity 8.2	DM Equity -11.7	Fixed Income 4.2	Fixed Income -2.0	EM Equity -1.8	Small Cap -4.4	Fixed Income 2.6	Fixed Income 3.5	DM Equity -1.4
	Fixed Income 5.9	Fixed Income 6.5	Commodities -13.3	Cash 0.1	EM Equity -2.3	DM Equity -4.5	EM Equity -14.6	DM Equity 1.5	Commodities 1.7	Fixed Income -1.5
Worst	Cash 0.1	Cash 0.1	EM Equity -18.2	Commodities -1.1	Commodities -9.5	Commodities -17.0	Commodities -24.7	Cash 0.3	Cash 0.8	REIT -6.5

- Large Cap
- Commodities
- DM Equity
- Asset Allocation
- Small Cap
- High Yield
- Cash
- EM Equity
- Fixed Income
- REIT

Large Cap: S&P 500; Small Cap: Russell 2000; EM: MSCI EM; Commodities: Bloomberg Commodity; High Yield: Barclays Global High Yield; Fixed Income: Barclays US Agg Bond; DM: MSCI EAFE; Cash: Barclays US Treasury Bill 1-3 Month; REIT: FTSE NAREIT; "Asset Allocation" portfolio assumes 25% S&P 500, 10% Russell 2000, 15% MSCI EAFE, 5% MSCI EM, 25% Barclays US Agg Bond, 5% Barclays Global High Yield, 5% US Treasury Bill 1-3 Month, 5% Bloomberg Commodity, 5% FTSE NAREIT

Source: Morningstar Direct. This information is not intended as a solicitation or an offer to buy or sell any security or investment product. Past performance is not indicative of future returns. Information is solely intended for recipients in jurisdictions where the named advisor(s) are licensed to engage the investing public. Investments and strategies mentioned may not be suitable for all investors. The S&P 500 and other such indices are unmanaged, do not incur fees or expense, cannot be invested into directly and individual investor's results will vary. As with all investments, various risks may exist and Pensionmark Financial Group, LLC recommends you consult with your financial advisor prior to making any investment decisions.

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SAVING FOR RETIREMENT



As a guideline: Save 10x your income by age 67.

Age	Your Account Balance Today
30	1x Income
35	2x Income
40	3x Income
45	4x Income
50	6x Income
55	7x Income
60	8x Income
67	10x Income

Source: Fidelity

**HOW MUCH HAVE
YOU ALREADY SAVED?**





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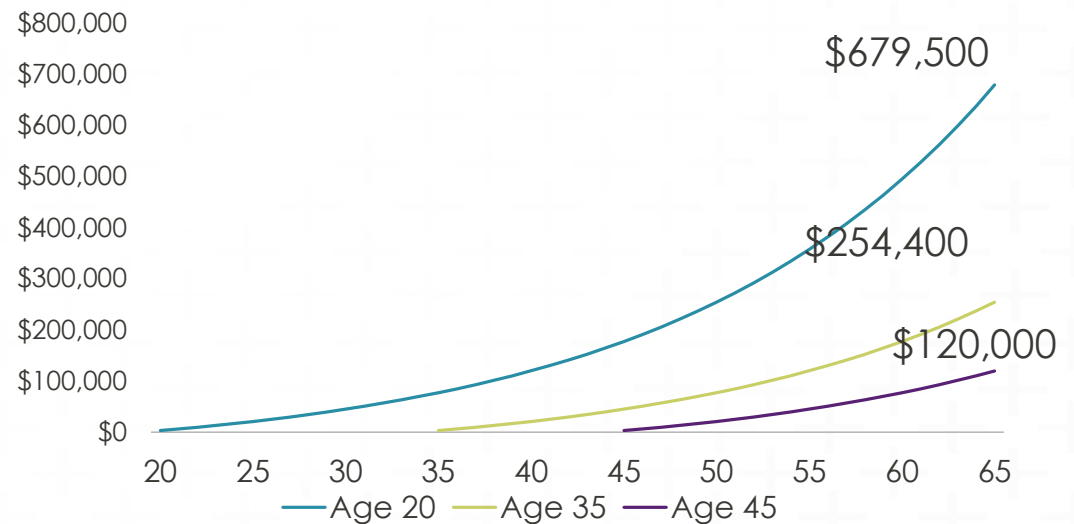
SOURCES OF RETIREMENT INCOME

- + Workplace Retirement Plan
- + Social Security
- + Other Assets

+ THE POWER OF TIME

- + Don't put off planning and investing for retirement
- + The sooner you start, the longer your investments have a chance to grow
- + Playing "catch-up" later can be difficult and expensive

\$3,000 annual investment at 6% annual growth, assuming reinvestment of all earnings and no tax



This is a hypothetical example and is not intended to reflect the actual performance of any investment. This illustration assumes a fixed annual rate of return; the rate of return on your actual investment portfolio will be different and will vary over time, according to actual market performance. This is particularly true for long-term investments. It is important to note that investments offering the potential for higher rates of return also involve a higher degree of risk to principal.



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**WAYS TO SAVE
(ROTH VS. PRE-TAX)
(CONTRIBUTION TYPES)**

A NEW WAY TO SAVE





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ROTH OPTION

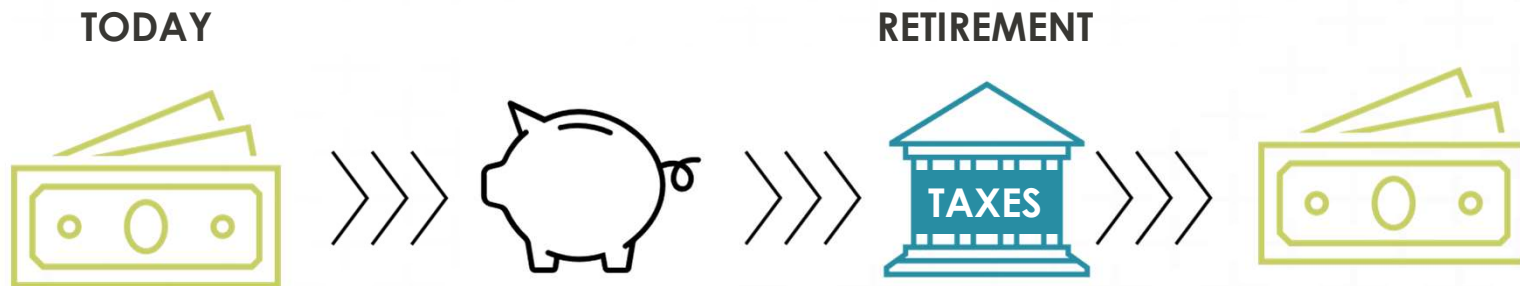
GIVING YOUR **FUTURE SELF** A GIFT

I paid the taxes already so
“older me” won’t have to



PRE-TAX

- + Your Contributions are made with **PRE-TAX** dollars
 - + Lowers your current taxable income for current tax year
- + Account grows **TAX-DEFERRED**
- + No current tax on investment returns
- + Withdrawals taken during retirement are subject to income tax



+ ROTH

- + Your Contributions are made with **AFTER-TAX** dollars
- + Account grows **TAX-FREE**
- + Withdrawals taken during retirement are NOT subject to income tax (as long as you are 59 ½ and held the account for 5 years or more)
- + Any Employer contributions grow in a separate account and are taxed at withdrawal
- + No income restrictions for ROTH 401(k) (unlike Roth IRA)



+ YOUR PAYCHECK



Lisa

\$40,000 annual income

6%

Monthly Roth Contribution

\$200

Monthly Roth Contribution*

\$200

Monthly Reduction in take home pay*

6%

Monthly Pre-Tax Contribution

\$200

Monthly Pre-Tax Contribution*

\$156

Monthly Reduction in take home pay*

Hypothetical example based on assumed 22% income tax withholding rate. No other payroll deductions are taken into account. Actual taxes and take home pay will depend on your individual tax situation. Pre-tax contributions and any related earnings will be taxed at the time of withdrawal. Any earnings on after-tax Roth contribution are income tax-free if certain conditions are met.



RETIREMENT

RESOURCES AVAILABLE YOUR CONTACTS



Recordkeeper

Website – www.oneamerica.com

Toll free phone number – **1.800.249.6269** Call them
with questions about:

Quarterly Statements

Website Navigation

How to make fund changes & deferral percentage
changes

How to set up auto-rebalance or auto-increase

Retirement Plan Consultant

www.MJRetirement.com

Jeff Prince

317.708.4154

jprince@mjretirement.com

Call us with questions about:

Diversification

The Investment Options in your plan

Market questions

QUESTIONS?





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