

NOBLE, INC. 401(k) PLAN

ProCourse
AN  COMPANY

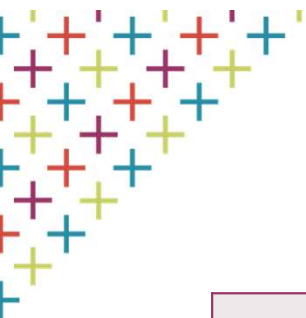


PLAN DETAILS



BASIC PLAN FEATURES

- + 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%





DOUBLE YOUR SAVINGS

MAXIMIZE THE MATCH

\$1/\$1 on 5%



BENEFITS TO SAVING IN YOUR RETIREMENT PLAN



Easy

Automatic Payroll
Deduction



Portable

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



Company Contribution

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



Tax Advantages

- + No current tax on investment returns
- + Pre-Tax, Roth, and After Tax options with varying tax benefits



INTRODUCING A NEW WAY TO SAVE

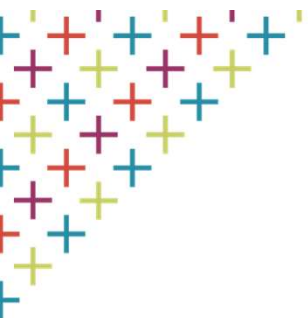




WAYS TO SAVE

Pre-Tax

Roth



PRE-TAX CONTRIBUTIONS

Contributions

- + Saving Pre-Tax Dollars
- + Lowers your taxable income for current tax year

Growth

- + Account grows tax-deferred (no current tax on investment returns)

Withdrawals during Retirement

- + Subject to income tax
- + Subject to Required Minimum Distributions



ROTH CONTRIBUTIONS

Employer contributions are saved in a separate account and taxed upon withdrawal

Contributions

- + Saving After-Tax Dollars
- + No income restrictions unlike a ROTH IRA

Growth

- + Account grows tax free

Withdrawals during Retirement

- + Not subject to income tax
- + Not subject to Required Minimum Distributions
- + Must follow the 5 Year Rule



ROTH CONTRIBUTIONS

Start Your Clock!



5 YEAR RULE

- + Earnings can be withdrawn, tax-free, after the Roth account has been open for at least 5 years.
- + Withdrawals are subject to plan provisions.



CHOOSING A CONTRIBUTION TYPE

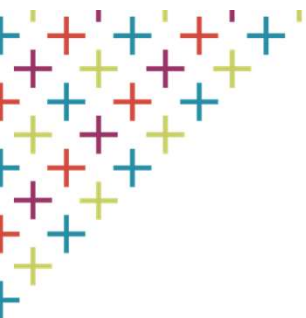
Assumption	Tax Strategy	How to Save
Tax rate will be lower in retirement	Pay taxes later	Pre-Tax
Tax rate will be higher in retirement	Pay taxes now	Roth
Tax rate will be the same	Pay taxes now or later	Either or Both



HOW MUCH TO SAVE

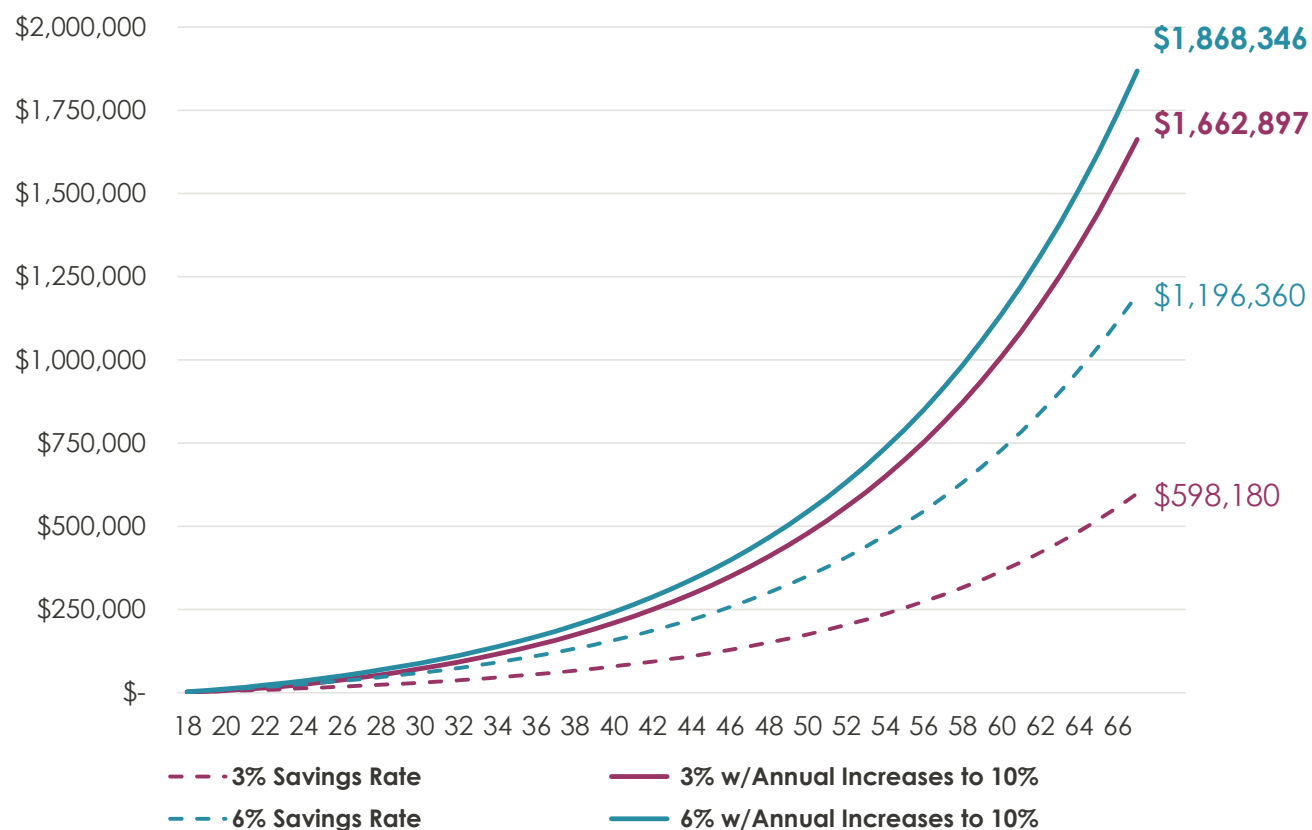
$$\text{Savings Rate} = \text{Age} \div 5$$

If You Are...	Consider Saving
60 years old	12%
55 years old	11%
50 years old	10%
45 years old	9%
40 years old	8%
35 years old	7%
30 years old	6%
25 years old	5%



THE POWER OF INCREASING SAVINGS

When you start saving and how much you save have the biggest impact on your account balance



Assumptions: Enrollment at age 18, \$45,000 starting salary with 2% annual wage increase, and a 7% annual rate of return.
Employer matching contributions are not included.



SELECTING YOUR BENEFICIARY



If something happens to you,
your beneficiary will become
the owner of the account



INVESTMENTS

DO IT FOR ME, DO IT WITH ME OR DO IT MYSELF



INVESTMENTS



Do it
for me

Do it
myself



DO IT **FOR ME**: TARGET DATE FUNDS

PROFESSIONALLY MANAGED

A professionally managed, pre-diversified portfolio

YOUR YEAR OF RETIREMENT

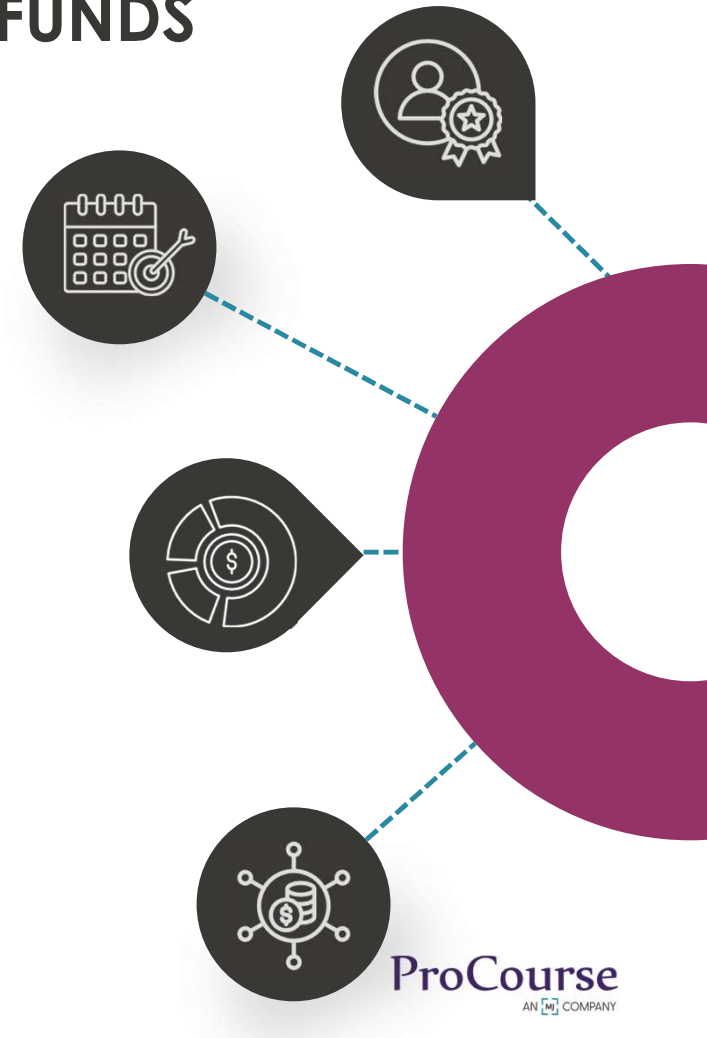
Based on the year in which you anticipate retiring

ASSET ALLOCATION

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

DIVERSIFIED

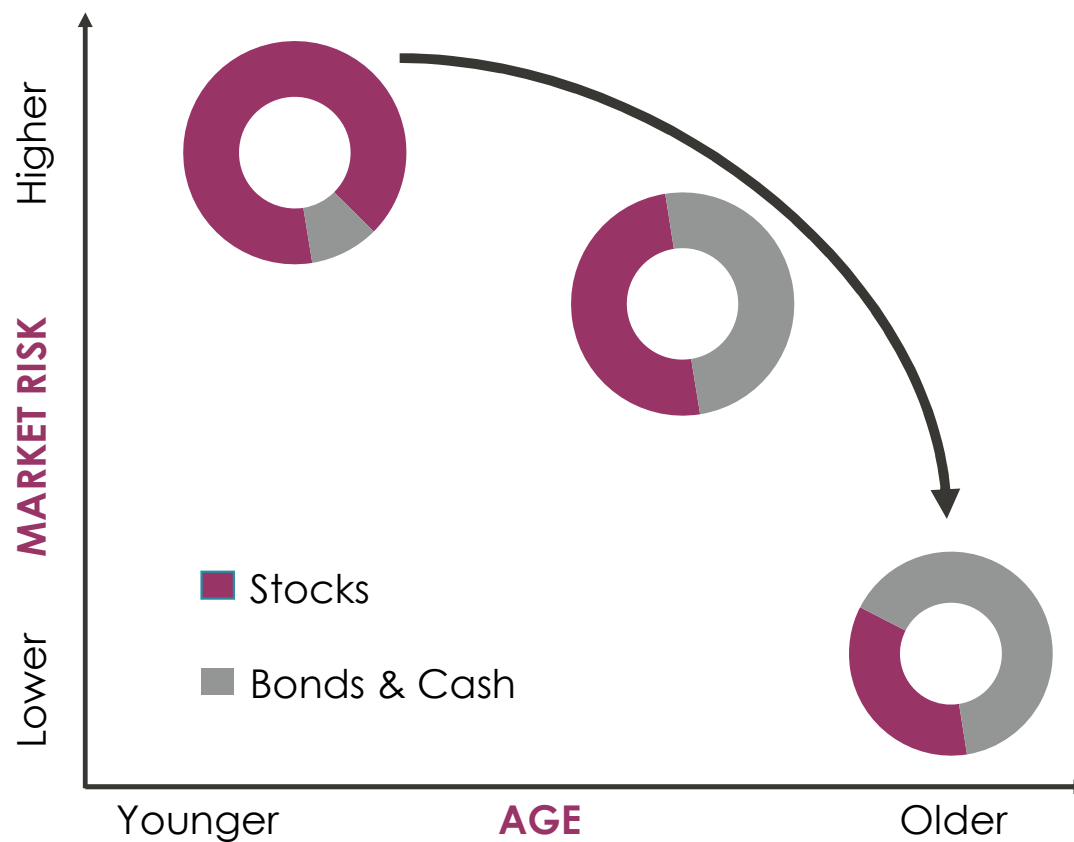
Mix of stocks, bonds, and cash that reset for you, according to the time frame you choose

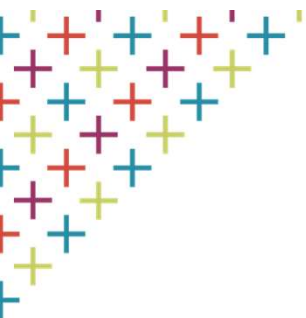


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TARGET DATE FUNDS





DO IT **FOR ME**: MANAGED ACCOUNTS

PROFESSIONALLY MANAGED

A professionally managed, diversified portfolio

YOUR INFORMATION

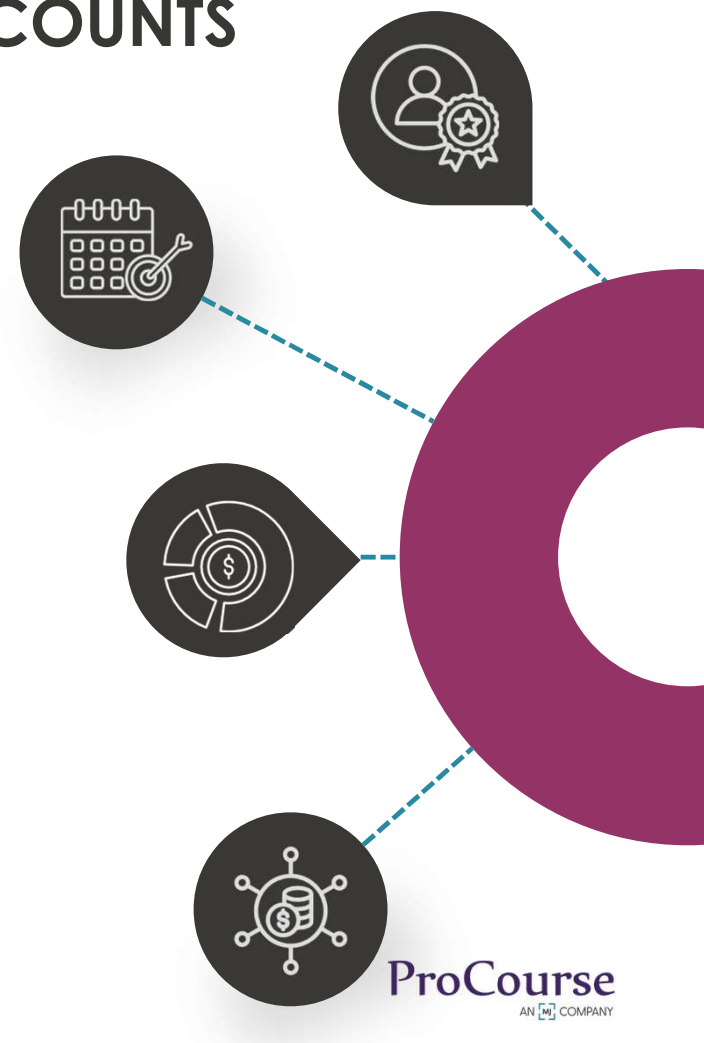
Based on the information shared by you and your employer

ASSET ALLOCATION

The asset allocation is based on your information and additional insights you provide

DIVERSIFIED

Mix of stocks, bonds, and cash





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



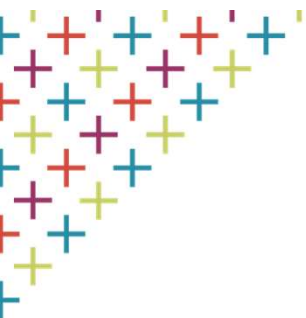
YOU ENJOY IT

You desire making investment decisions



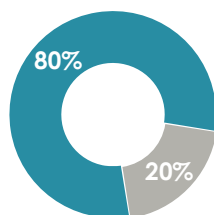
STAY ENGAGED

Prefer to take an active role in your account

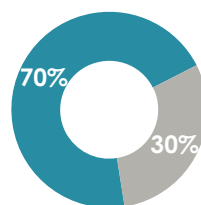


ASSET ALLOCATION

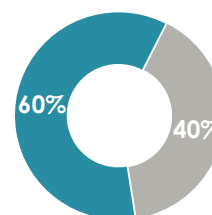
Aggressive



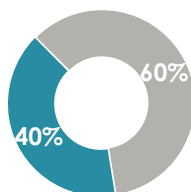
Moderate Aggressive



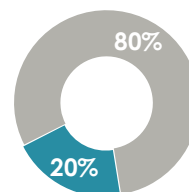
Moderate



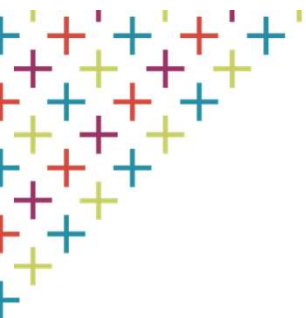
Moderate Conservative



Conservative



■ Stocks
■ Bonds & Cash



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

Mid Cap

- Columbia Mid Cap Index A

Large Cap

- TIAA-CREF Large-Cap Gr Idx
- State St S&P 500 Indx
- American Funds Washington Mutual R4

Bond

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

Money Market

- Goldman Sachs FS Government Adm
- AUL Fixed Account



INVESTMENT CONSIDERATIONS

- + Timeline
- + Risk / return considerations
 - + Inflation
 - + Return needed to achieve accumulation goal
 - + Risk tolerance
 - + Diversification
- + Periodically reevaluate





BENEFITS TO SAVING WITH YOUR RETIREMENT PLAN

Traditional Contribution Method

Example:	
Annual Income	\$25,000
Annual Contribution	5%
Deposit into 401 (k) Plan	\$1,250
Gross Income	\$23,750

Do not pay Federal income taxes on \$1,250 (plus its earnings)
until you withdraw it from the Plan

Resources Available

Your Contacts

Recordkeeper

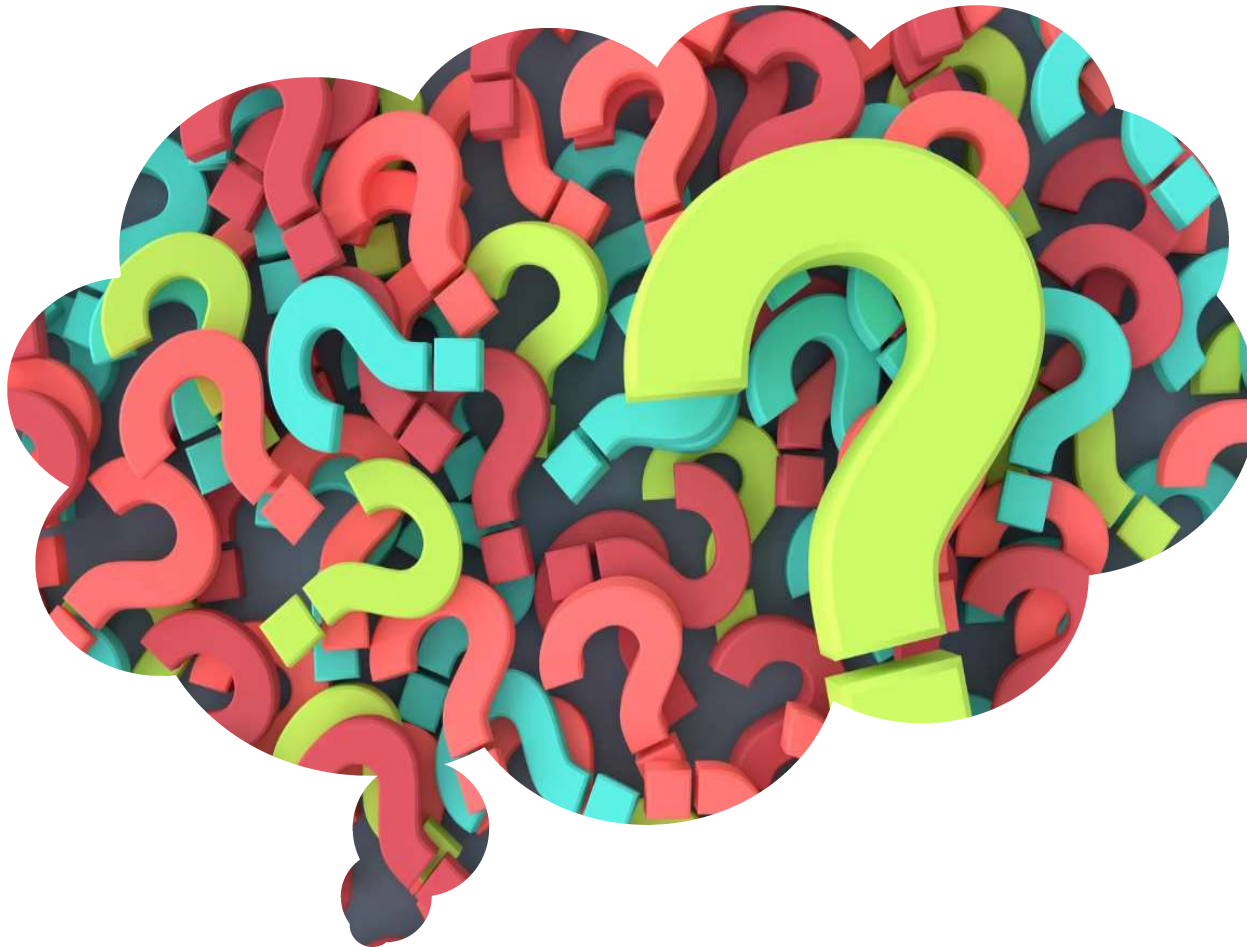
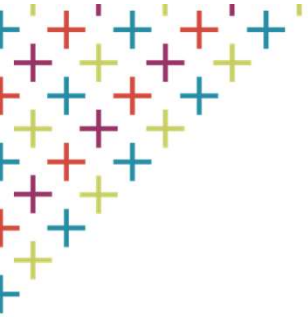
- Website – www.oneamerica.com
- Toll free phone number – **1.800.249.6269** Call them with questions about:
 - Quarterly Statements
 - Website Navigation
 - How to make fund changes & deferral percentage changes
 - How to set up auto-rebalance or auto-increase



Retirement Plan Consultant

- www.ProCourseAdv.com
- Jeff Prince
 - 317.708.4154
 - jprince@procourseadv.com
- Call us with questions about:
 - Diversification
 - The Investment Options in your plan
 - Market questions







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