

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

November 2025

# + 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 or the employer match – 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 2026	\$24,500
Catch-up Contributions - if age 50 or over	\$8,000
Super Catch-up (Age 60 to 63)	\$11,250

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.



# YOUR INVESTMENTS



# + INVESTMENTS





# DO IT FOR ME: TARGET DATE FUNDS

#### **PROFESSIONALLY MANAGED**

A professionally managed, pre-diversified portfolio

#### YOUR YEAR OF RETIREMENT

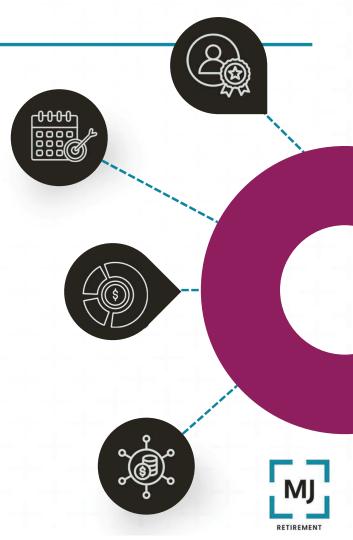
Based on the year in which you anticipate retiring

#### **ASSET ALLOCATION**

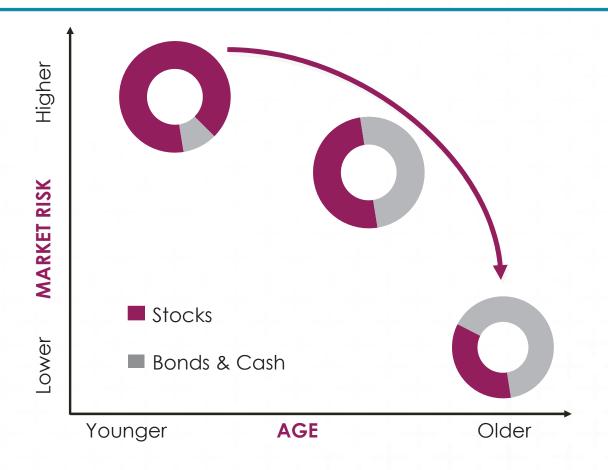
The asset allocation mix becomes more conservative over time – as you near retirement

#### **DIVERSIFIED**

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

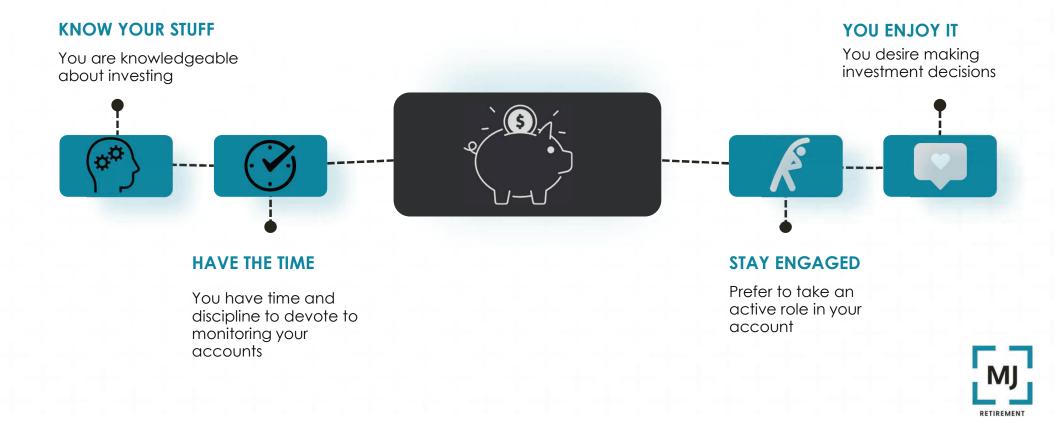


## **TARGET DATE FUNDS**

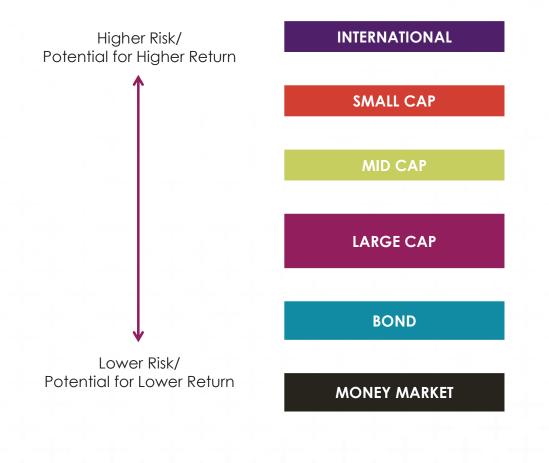




#### DO IT MYSELF: BUILD MY OWN PORTFOLIO



## **BUILDING YOUR OWN PORTFOLIO**



- + American Funds Europacific Growth R4
- + American Century Small Cap Value Inv
- + Columbia Mid Cap Index A
- + American Funds Washington Mutual
- + State St S&P 500 Indx
- + Nuveen Large Cap Gr Idx
- + Vanguard Short-Term Federal Inv
- + Fidelity Advisor Total Bond I
- + Goldman Sachs FS Government Adm

RETIREMENT

+ AUL Fixed Account

# 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?







#### SOURCES OF RETIREMENT INCOME

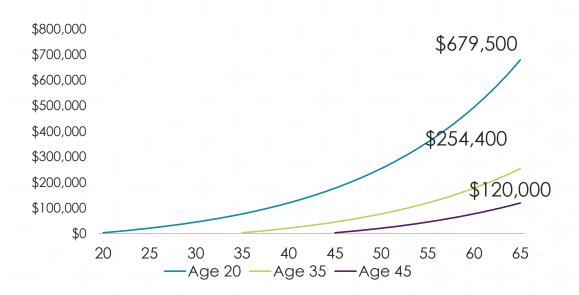
- + Workplace Retirement Plan
- + Social Security
- + Other Assets



### 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

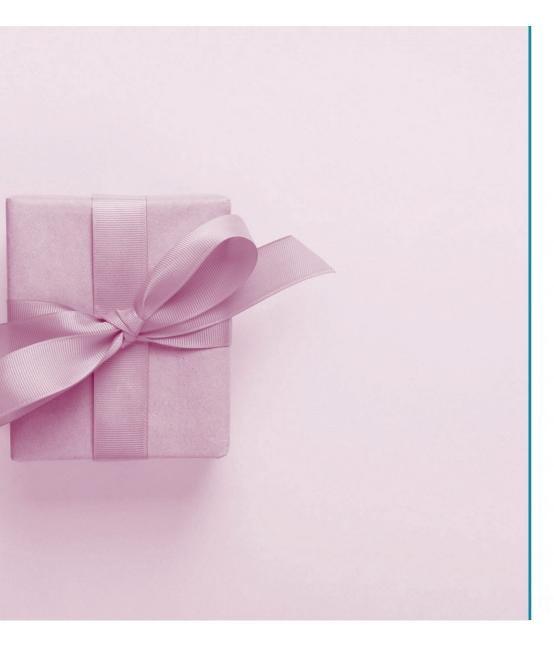
\$3,000 annual investment at 6% annual growth, assuming reinvestment of all earnings and no tax







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





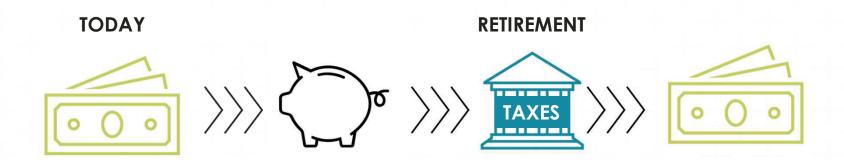
#### **GIVING YOUR FUTURE SELF A GIFT**

I paid the taxes already so "older me" won't have to



# **401(K) 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  $59 \frac{1}{2}$  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\*



## RESOURCES AVAILABLE YOUR CONTACTS



Website - <u>www.oneamerica.com</u>

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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