



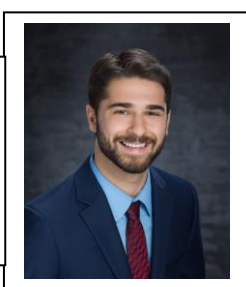
Newsletter 1Q 2023 & Market Summary

2023 is being ushered in with a decent pickup in the markets after ending 2022 with all three major indices in negative double digit returns. There was nowhere to hide in 2022. However, 69% of S&P companies have reported positive EPS and 60% reported positive Revenue for 4Q 2022 according to Factset with nearly 1/3 of companies reporting. These numbers do indicate the economy is slowing. Inflation has dropped to 6.45% and unemployment is low at 3.5%. The Federal Reserve is signaling they will raise interest rates two more times until the interest rate is near 5% and then pause, according to Philadelphia Fed President Patrick Harker. They have also indicated that they do not expect to lower interest to zero when the next economic recession occurs. So the new “normal” is maintaining interest rates in the 2% to 3% range on the short end. This means the mid and long term interest rates will be higher. A recession now has only a 50% chance of occurring as forecasted by most economists globally, which we will expand on in our newsletter. The Foresight Mutual Fund Model’s finished the year 2022 beating the major indices, with the average year to date returns as follows: Conservative -13.36%, Moderate -14.37%, and Aggressive -15.07% with the market indices all down as follows: S&P 500 -18.11%, Foreign MSCI EAFE -14.01% and Aggregate Bonds -13.01%. Nobody likes to see negative years, however the Foresight Models definitely buffered the downside and beat most money managers who were down -16% on average in a 60:40 Moderate allocation according to J.P Morgan Guide to the Markets.

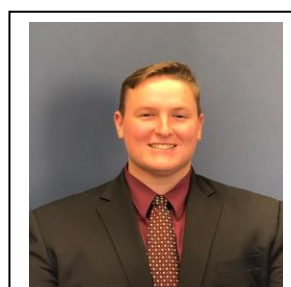
Welcome our employee accomplishments and newest employees at Foresight!



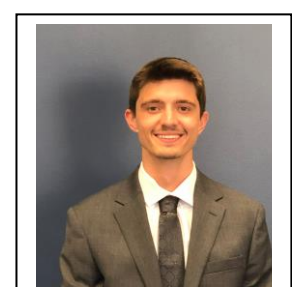
Dillon Schroeder, CFP
Completed his Certified Financial Planner License! Will be assisting Foresight in Ohio expansion and marketing effort



Cody Nisenbaum, AAMS
Completed his Accredited Asset Management Specialist License!



Zarek Bratschi
Assistant Financial Analyst-Para Planner Oberlin College- BS



Dominic Thomas
Financial Analyst Intern- Top EMU Undergrad Award Winner!

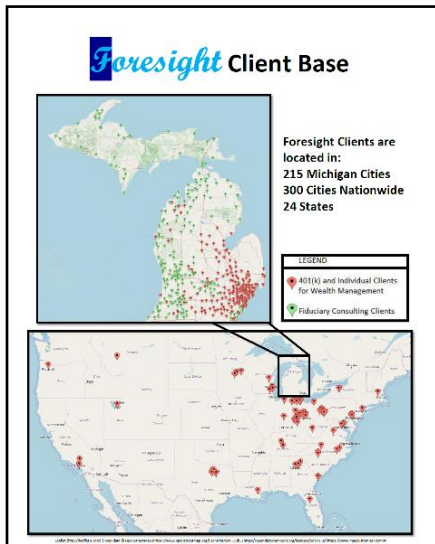
Secure Act 2.0: This bipartisan law has been passed, however still awaiting ratification, which will add many new retirement strategies! RMDs=required minimum distributions from retirement savings will begin at age 73, employer match can be Roth contributions, employees can save up to \$2,500 yearly into an emergency savings which can be removed with out penalty, 529 plans after 15 years can roll to a Roth IRA for any funds left over or not used for college costs, there will be an additional catchup of \$10,000 yearly for 4 years during age 60-63 beginning in 2025. These are just a few of the highlights see www.finance.senate.gov for the final law details.

I-Bond Investment Idea for idle cash: With inflation at 6.45%, which is still high inflation, the I-Bond or Inflation Bond offered by the U.S. Treasury is something to consider as an investment for idle cash. You can buy up to \$10,000 at Treasurydirect.gov each year. The I-Bonds are paying 6.48% interest for the first 6 months for bonds purchased from November 2022 through April of 2023! So if you did not buy an I-bond in October it is not too late to get a great interest rate. The interest resets every 6 months according to inflation in the U.S. With inflation still running high this is definitely an investment to consider to offset some of the inflationary pressures we all feel in groceries, gas, and purchased goods.

Read Focusing on what you can control: Article by Patrick Carney printed in national magazine by NAPFA!

Foresight ranked as a Top RIA firm Nationally by Financial Advisor Magazine: Foresight climbed up nearly 200 spots to 482 in the 2021 ranking of RIA firms! This is based on our growth and overall performance as a firm.





FCMA Mutual Fund Model Returns
 Dec 31, 2022

Conservative Model	-13.36%
Moderate Model	-14.37%
Aggressive Model	-15.07%

Indexes:

S&P 500 Index	-18.11%
MSCI EAFE Foreign	-14.37%
10Yr T-Bond Index	-15.07%

Future performance is not guaranteed; above returns are total return with reinvestment of dividends, interest, capital gains, and shown net of fees.

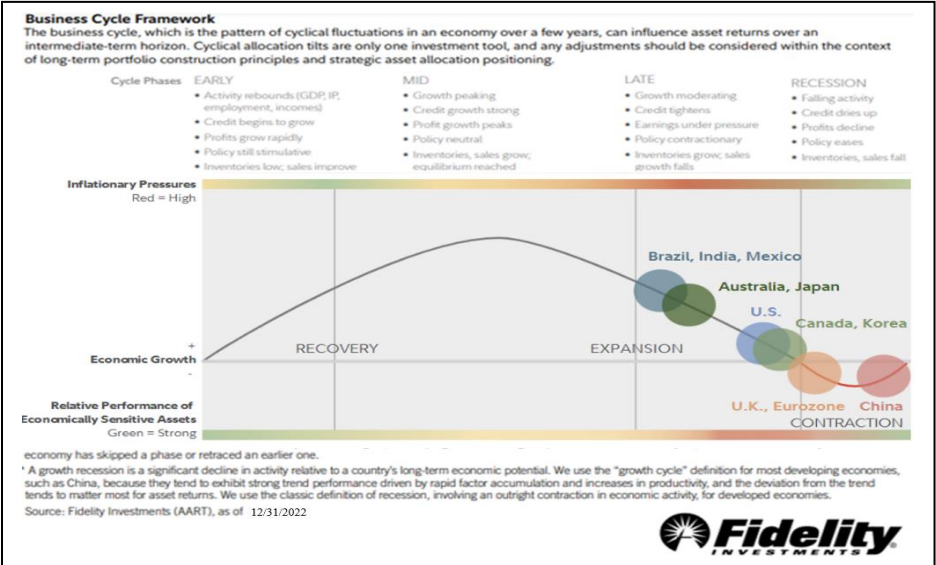


Foresight's Outlook and Portfolio Strategies

2022 certainly was the year of the Bear market, with very little rallies, and ended in negative territory, with an inverted yield curve, high inflation at 6.45%, and the Federal Reserve continuing to raise interest rates. So what is in store for 2023? Many economists now believe there is only a 50% chance we end up in a recession. Liz Ann Sonders, of Schwab, recently describe it as possibly a "Rolling Recession" by sector for several years of which technology just had their recession this year. Jeremy Siegel, professor from Wharton Finance at Univ of Pennsylvania, said there is a chance we avoid a recession, we have not reached trough earnings, inflation is coming down, and he believes we are on the cusp of a new bull market. Dr. Kelly, of J.P. Morgan said if we have a recession it is likely to be like wading into a swamp instead of dropping off a cliff. Foresight believes eventually this bear market will end in a mild recession. According to Schwab Think Pipes, on Jan 17, 2023, they said it is the first year that stocks and bonds have had a double digit negative together in 70 years! According to J.P Morgan it's the third worse year since 1950 in a 60:40 moderate risk portfolio averaging -16%.

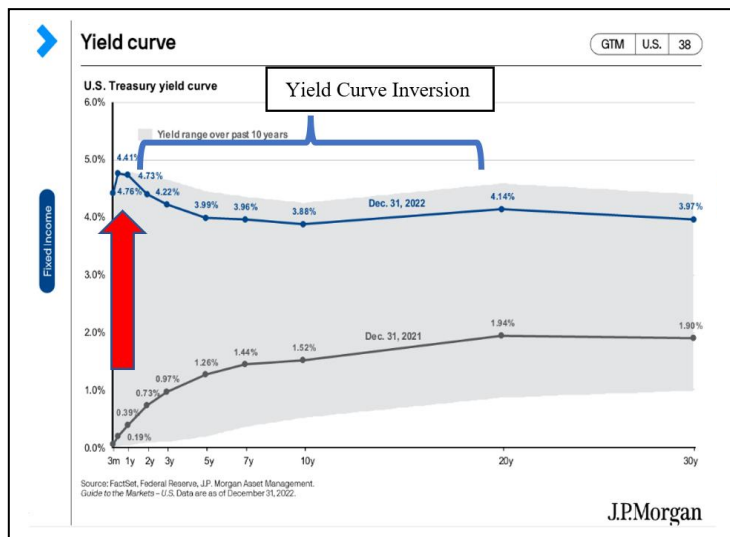
Foresight continued to maintain the de-risked portfolio allocations during 2022 and into 2023 which

certainly has helped to stem the losses thus far. The Foresight Moderate model was at -14.37%, which has approximately +1.63% of attribution of buffered downside! It is one thing to manage money in up markets but very few managers can also navigate down markets too. We are pleased with the results for 2022 considering there was no place to hide in this market. The chart to the left shows the world's nations and where they



are in the business cycle. Notice Europe and China are in recession. Everyone else is in the Late Business Cycle with Canada and Korea very close to recession and the U.S., Australia, Japan, Brazil, India, and Mexico finishing their economic cycles and next in line to recession. Most economists believe these recessions will be mild in nature. None of us like bear markets but it is a cycle the market takes every 4 to 5 years.

The Barron's Round Table gathers twice a year in New York at the beginning of each year and mid-year. The Round Table includes eleven of the top economist and money managers globally. On January 9th 2023 the participants agreed on a few fundamentals: The age of free money is over. Valuations matter again in equity markets, unlike in recent years, and fixed income finally lives up to its name. Sonal Desai, CIO of Franklin Templeton said, "Central banks are looking at a decade of normalization". By this she means if we slip into recession and unemployment begins to spike the Fed Reserve is not likely to lower interest rates to zero. The Round Table participants also said wage inflation will be sticky for years. The average wage growth is at 6% and they don't see that turning down for years, if ever. The group agreed that the Federal Reserve will likely raise interest

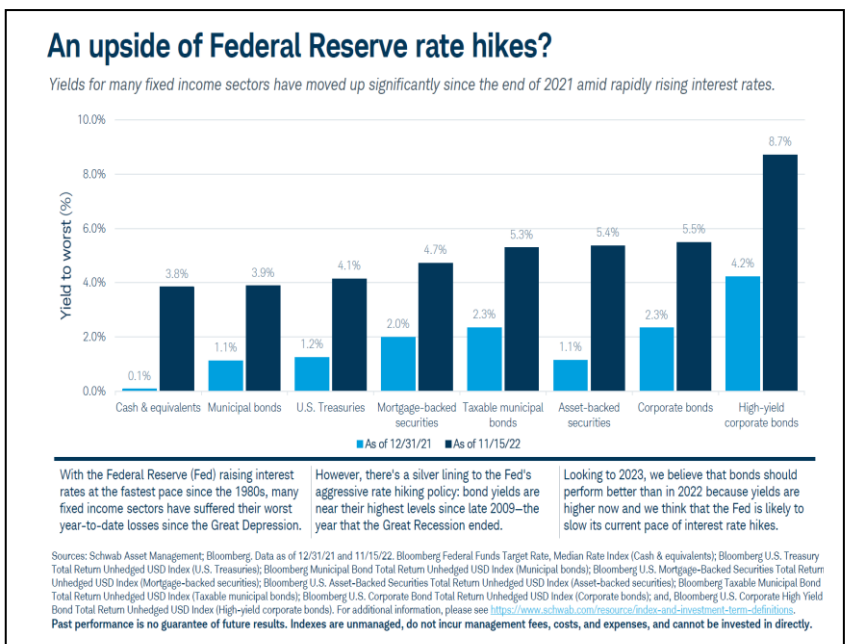


rates two more times up to 5% or 5.5% in 2023 and then pause. See the chart to the left noting the red arrow indicating the Federal Reserve 7 interest rate increases in 2022. The Round Table panel does not see them lowering interest until 2024 and then only down to 2.5%-3%, not zero. We believe there is additional sticky inflation that will take years to unwind, such as rents, hotels/lodging, transportation, healthcare, and education costs. This means the recession, although mild, will not be over quickly and could take on the norm of a traditional recession that takes the better part of a year

until it gets moving the economy to growth again. However, according to Mike Townsend of Schwab he said referencing Ned Davis Research it is very rare to have a Democratic President and a split Congress, only seen 3.3% of the time. The good news is when this occurs the market rallies the most with annualized gains of +10.4%! Abby Cohen, professor at Columbia and formerly of Goldman Sachs, said at the Round Table she had some R's for Risk: Reopening of China, which might be good or bad depending on the death rate and Covid variants that release. Russian war risk if it extends beyond Ukraine, and the Rest of the World with slow growth in Europe and UK and the tensions over Taiwan. She also believes foreign investments will have a foreign currency gain as the U.S. dollar is expected to weaken. Mario Gabelli added these 3R's: Rates stay high, Reducing aggregate demand for goods, and the Rhetoric of the Federal Reserve is cautious. He then mentioned the U.S. is going to replenish our oil reserves and this will add to geopolitical tensions on oil price, now at \$80 but could go to \$110 per barrel! Labor markets are tight and

strikes are more prevalent so rebounding inflation is not off the table quite yet. William Priest, of Epoch Investments, ended saying single stock analysis will be key to success because he expects the stocks to end the year flat. He concluded saying, “with the political divide in America and what’s happening in Russia and China, an era of stability around the world seems to have come to an end”. This tone is heard throughout our research and recent webinars so Foresight has remained cautious and de-risked at this time.

The fixed income market is still the silver lining that is occurring because interest rates continue to rise. The drop in bonds of -15% in 2022 has never happened over the last 40 years and to fall in concert with the stock market has never occurred in the last 70 years! This has definitely created an opportunity that Foresight has taken advantage of all year and is implementing if you have custom portfolios with us. This bond market opportunity began in May 2022 and continues today, but will end soon when rates stop rising. The bonds have steep discounts since the bond market dropped the -15%, which means you can now buy the prime market bonds below their face value. This means the bonds are on sale! Notice the chart to the right the interest rates now available in fixed income, ranging from 3.8% in cash money markets up to 8.7% for high yield bonds. It is very key that you note you must buy these bonds in the prime market and actually own the bond. Mutual funds do not work like this and most mutual funds have dropped or lost money just like the market has done. However, the prime market bonds that are being purchased now are getting this benefit if they are bought as a buy and hold strategy. Foresight has portfolio strategies we call “Barbell Portfolios“, which implement the purchase of prime market bonds. These portfolios are created for clients nearing retirement where clients can sell their mutual funds and actually own prime market bonds and stocks paying dividends. These portfolios are benefitting from this silver lining! Please read our Bond Education 101 below if you would like a detail understanding of what the discount bonds mean to your portfolio.



Foresight is maintaining the portfolios for 2023 in their defensive risk level allocations of about 54:46 for Moderate, 44:56 for Conservative, and 64:36 for Aggressive, we have maintained the reduced equity exposure because of the persistent bear market and continued high inflation. We are watching the market carefully and positioning your funds to be able to ride through this rough time with a buffered downside. It is still a wait and see time period so we have decided to play it safer with less risk. Foresight sees opportunities in staying broadly diversified at this time.

Opportunities continue in U.S. value stocks, infrastructure, prime market bonds, and some foreign large value. For Individuals who have personal portfolios with Foresight we continue to monitor the stock portfolios weekly using stop-losses and have been purchasing discount bonds with excess cash. Foresight has built out the laddered bond holdings this quarter as more discount bonds have become available in the market. These have been opportunities to add great interest paying bonds and add stability to the portfolio to help weather the volatility in the market. Additionally, covered call writing has been and continues to be a great strategy to increase returns in a down market. Please call or email if you have any questions or would like to review your portfolios.

Patrick Carney was interviewed by the NAPFA, an organization for fee-only advisors, and has a wonderful article in their national magazine. Foresight was ranked in the Financial Advisors Magazine in the Top 500 advisors nationally and in the top 150 advisors in Michigan! Both Laurie and Patrick were chosen as Five Star Advisors for 2023. Lastly, Dominic recently received the Top Collegiate Undergrad Award for EMU. Have a very nice winter season and this bear market will eventually pass, with a high likelihood we will be rebounding a year from now!

Bond Education 101: Contact Foresight if you would like to start a Barbell Portfolio because this silver lining will not last forever and is only seen once every 3 to 4 years when the Federal Reserve raises interest rates and the bond curve inverts. It only lasts a brief amount of time and then the bonds will adjust back to normal interest rates. Please understand the bond education is hypothetical examples to teach a concept about bonds and how they work. These are not actual results and should not be relied on to make investment decisions.

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Bond Education 101

The current opportunity in today's bond market allows for the purchase of discounted prime market bonds for your portfolio. The recent correction in the bond market, along with rising interest rates, has caused this rare opportunity to buy "Discount Bonds". The goal of this bond write up is to educate you on how bonds work and for you to gain an understanding of the current opportunities. Contact Foresight if you wish to have us help create a laddered bond portfolio as part of your investment strategy.

- Bonds Face Value are sold at a \$1,000, which is called "Par Value" of a bond
- Bonds pay interest to their investors as yearly income
- Bond Yield is determined by adding the interest income plus (discount bond) or minus (premium bond) from the face value of the bond

What Does this Mean?

- When you buy a bond, it is typically not at par, so that means you usually buy a bond at either at a premium or a discount.
 - Premium** – is a bond with a price greater than \$1,000. A bond purchased at an 8% premium would cost an investor \$1,080, \$80 or 8% greater than the \$1,000 par value.
 - Discount** – is a bond with a price less than \$1,000. A bond purchased at an 8% discount would cost an investor \$920, \$80 or 8% less than the \$1,000 par value.

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- The Yield is affected and dependent on if the investor buys a bond at a premium, discount, or par. The good news is the market has recently allowed for the purchase of Discount Bonds

1 Year Discount Bond Total Return Example

Assume you purchase an Eastern Michigan University Municipal Bond with the following details:

- Maturity: in 1 year
- Coupon (yield): 3.5%
- Par Value: \$1,000
- Annual Payment Frequency

Initial buy at a discount of \$920 (\$80 or 8% discount from \$1,000 par value)

	Year 1
Coupon (Interest) Payment:	3.5%
Gain from purchase at discount:	8%
Total Gain at bond's maturity:	11.5%

The investor would recognize a 11.5% total gain when the bond reaches maturity.



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2 Year Discount Bond Total Return Example

Assume you purchase an Eastern Michigan University Municipal Bond with the following details:

- Maturity: in 2 years
- Coupon (yield): 3.5%
- Par Value: \$1,000
- Annual Payment Frequency

Initial buy at a discount of \$920 (\$80 or 8% discount from \$1,000 par value)

	Year 1	Year 2
Coupon (Interest) Payment:	3.5%	3.5%
Gain from purchase at discount:	4%	4%
Total Annual Interest Years 1 & 2:	7.5%	7.5%

Total Gain at bond's maturity for 2 years: 15% = (7.5% + 7.5%)

The investor would recognize a 15% total gain when the bond reaches maturity. 7.5% the first year and 7.5% the second year when the bond matures.

4 Year Discount Bond Total Return Example

Assume you purchase an Eastern Michigan University Municipal Bond with the following details:

- Maturity: in 4 years
- Coupon (yield): 3.5%
- Par Value: \$1,000
- Annual Payment Frequency

Initial buy at a discount of \$920 (\$80 or 8% discount from \$1,000 par value)

	Year 1	Year 2	Year 3	Year 4
Coupon (Interest) Payment:	3.5%	3.5%	3.5%	3.5%
Gain from purchase at discount:	2%	2%	2%	2%
Total Annual Interest:	5.5%	5.5%	5.5%	5.5%

Total Gain at bond's maturity for 4 years: 22%

The investor would recognize a 22% gain when the bond reaches maturity. 5.5% each year the bond is held until its maturity date.



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Any of these 3 scenarios of maturities are great bond returns!

If you are interested in starting a distribution portfolio at Foresight, or have any questions about how bonds work please give us a call. It is a great time to consider investing in a portfolio that holds prime market bonds!

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Foresight Planning Ideas

IRS Contribution Limits for 2023:

The IRS has released the new 401(k), 403(b), and 457 savings limits for 2023 and there are many areas that have increased.



Contribution Limits

	2022	2023
401(k), 403(b), or 457 deferral limit	\$20,500	\$22,500
401(k), 403(b), or 457 catch-up deferral limit	\$6,500	\$7,500
401(k), 403(b), or 457 max. deferral if age 50+	\$27,000	\$30,000
Total Savings deferral, match, and profit sharing	\$61,000	\$66,000
IRA deferral limit	\$6,000	\$6,500
IRA maximum deferral if age 50+	\$7,000	\$7,500
Simple IRA deferral limit	\$14,000	\$15,500
Simple IRA maximum deferral if age 50+	\$17,000	\$19,000
SEP IRA deferral limit (maximum not to exceed 25% of earnings)	\$61,000	\$66,000
Annual Comp limit & SEP IRA wage limit cap	\$305,000	\$330,000
Highly Compensated Employee wage limit	\$135,000	\$150,000
Roth IRA phase-out range (married)	\$204,000-\$214,000	\$218,000-\$228,000
Roth IRA phase-out range (single)	\$129,000-\$144,000	\$138,000-\$153,000
Traditional IRA phase-out range (married)		
*with workplace retirement plan	\$109,000-\$129,000	\$117,000-\$137,000
*without workplace retirement plan	\$204,000-\$214,000	\$218,000-\$228,000
Traditional IRA phase-out range (single)	\$68,000-\$78,000	\$73,000-\$83,000
Annual Gift Exclusion	\$16,000	\$17,000

Health Savings Accounts (HSA) and High Deductible Health Plans (HDHP)

	2022	2023
Individual HSA limit	\$3,650	\$3,850
Family HSA limit	\$7,300	\$7,750
Individual HSA limit age 55+	\$4,650	\$4,850
Family HSA limit age 55+	\$8,300	\$8,750
Individual HDHP minimum deductible	\$1,400	\$1,500
Family HDHP minimum deductible	\$2,800	\$3,000
Individual HDHP maximum out-of-pocket	\$7,050	\$7,500
Family HDHP maximum out-of-pocket	\$14,100	\$15,000

IRS Announces 04-Nov-2022 Employee Benefit Plan Limits. <https://www.irs.gov/newsroom/irs-announces-401k-limit-increases-to-20500>
Partners at McDermott Will & Emery Law Firm. www.mwe.com

Social Security Some Great News: The Social Security COLA increase for 2023 is going up 8.7%!

Foresight Ranked in the Top RIA firms nationally: as 482 for this year's magazine participants out of a possible 23,408 firms nationally, we also rank 128 out of 3669 for the State of Michigan. We are extremely pleased with this standing and have risen nearly 200 in ranking since a year ago! Our hard work on your behalf will continue to show our investment philosophy is working.



A New Idea for Long Term Care: There are now many low priced annuities, that have been vetted by the NAPFA organization, where Foresight can create a replacement for traditional LTC insurance. If you do not have LTC insurance please contact us to discuss ideas for how best to cover this risk for you as you enter retirement. Especially if you have old life insurance policies that potentially could be converted to a use during your lifetime! Call 877-429-4690.

HSA-Health Savings Plans: Foresight now offers HSA investment plans with debit cards and investment growth for your health care savings accounts. Most employers are now offering HSA plans with your health benefit plans to keep costs reasonable, but the HSA plan attached to the benefit does not allow for you to invest your HSA account and the funds just set in a bank account. The Foresight HSA can be opened, in addition to your employer HSA, and allows you to invest your HSA in our Foresight Models just like we have for our 401(k) plans or mutual funds clients. Any unused HSA balance you have can be easily transferred to a Foresight HSA and made into an investment portfolio while keeping the minimum at your employer for use with your debit card! Then if you need funds put on your debit-card we can simply move funds to the debit card as needed. In the meantime, your HSA is growing and can be saved for healthcare in retirement too! Contact us for more information, 877-429-4690.

Patrick Carney's Article with NAPFA organization: Visit the site below to read Patrick's article! Learn what his journey has been as a young financial planner and the satisfaction he gets from helping clients reach their investment goals.

PRACTICE PROFILE

Print this Article

Focusing on what you can control

Patrick L. Carney of Foresight Capital Management Advisors

By Bridget McCrea

As a young fee-only professional, 28-year-old Patrick L. Carney knows that people are going to assess and interact with him differently than they would, say, an advisor with 10-plus years of experience in the profession. This reality doesn't bother the director of personal wealth management at Foresight Capital Management Advisors in Saline, MI, but it has pushed him to accelerate his education and learn as much as he can about financial planning.

"One thing that's very difficult for new advisors in general is getting started and gaining the respect of current and prospective clients. A lot of people come to us looking for an advisor who has a vast array of experience, education, and knowledge," says Carney. "When you're first starting out, you don't have that decade—or multiple decades—of experience that many clients are looking for."

Carney says he stopped worrying about things he couldn't control (e.g., his age, years of career experience, and similar measures) and instead has been working hard over the last six years to earn certifications that position him as a high-level fiduciary. So far, he's earned his CFP®, AIF®, and ChIA® credentials, the last of which he attained by completing the education requirements at the Yale School of Management.



Visit this site to read the whole article:

<https://www.naylornetwork.com/napf-nwl/articles/index.asp?aid=734769&issueID=94950>

Foresight Interns Stand out at EMU and on the National Stage: Paul Katokwe and Dominic Thomas, both interns at Foresight, presented at a National competition a detailed analysis of company valuation. Some of the hands on analyzes were items they had learned and witnessed at Foresight. Congratulations to both of them and fantastic work in placing nationally!

Paul Katokwe was featured in EMU Today article:



PEP-Pooled Employer Plans: Foresight now offers 401(k) plans for small businesses under the new SECURE Law that introduced PEP Plans to all small businesses. No matter what size your company is, with employees from 1 to 100, can join a PEP plan and offer 401(k) savings limits to your company employees! The PEP offers economy of scale and keeps the cost extremely reasonable for all members of the PEP. Please call us today for more information on how to join the new PEP 401(k) plans and offer your employees a new benefit!

I-Bond Investment Idea: With inflation running at 6.45%, which is some of the highest inflation we have seen in years, the I-Bond or Inflation Bond offered by the U.S. Treasury is something to consider as an investment for idle cash. You can buy I-bonds from \$25 up to \$10,000 maximum at Treasurydirect.gov and up to an additional \$5,000 in paper bonds with your income tax refund, however you need to file a form 8888 if you wish to invest your IRS refund in an I-Bond. The I-Bonds are paying 6.48% interest for the first 6 months for bonds purchased from November through April 2023! The interest resets every 6 months according to inflation in the U.S. The interest you earn is federally taxed but you do not pay state or local taxes on this interest. You must hold the bond for at least 1 year and if you cash it in before 5 years you will lose only 3 months of interest as the penalty. So consider if you receive 6.48% from Nov to April 2023 and then the interest resets in May at 4% the average

interest you would receive for the year is 5.24%! Now compare that to money market interest rates or one year CD's in the banks which are averaging 2.15% to 2.75% according to Bankrate.com. The I-Bond looks to be a real winner, especially with inflation running high this is definitely an investment to consider to offset some of the inflationary pressures we all feel in groceries, gas, and purchased goods. Visit Treasurydirect.gov to learn more and open an account if you wish to purchase an I-Bond.

A New Idea! Charitable Remainder Trusts-CRT to Stretch Inherited IRAs for your beneficiaries:

Meriline & Meacham, PA attorneys at law article, Jan 10, 2022, With proper planning, a charitable remainder trust can replicate a "stretch" IRA. Here's how it works according to Meriline and Meacham's article: You provide in your estate plan that on your death an IRA will be transferred to a CRT. This is an irrevocable trust that pays out a percentage of its assets to your children or other beneficiaries for life (or for a term of up to 20 years) and then distributes its remaining assets to one or more charities. A CRT is a tax-exempt entity, so any assets you contribute to the trust -including IRAs- aren't subject to tax unless they're distributed to noncharitable beneficiaries. The longer distributions can be stretched out, the closer a CRT comes to replicating a stretch IRA. It's important to note, however, that the trust's ability to do so depends on the age of your beneficiaries when you die. Contact us for more information.

CEPA- Certified Exit Planning Analysis Services: Foresight is now certified to provide exiting planning valuations for businesses and owners. Our firm is also prepared to assist with implementing business improvements to assist with increasing the value of your business prior to an exit or retirement. If you are interested, or know of someone who is interested, in pursuing services in this area please reach out to Foresight at 877-429-4690.

The Chips Act: recently passed in the Senate and Congress as law and is expected to expand domestic semiconductor manufacturing research and development and add about 90,000 jobs. This act will ramp up over the next five years and allow America to become a world leader in semiconductors. This law was supported as a bipartisan bill and passed in the Senate first. Ohio will be one of the first states to benefit from an announcement from Intel to build a world state of the art facility and is expected to create 10,000 jobs. Michigan has also landed a semi-conductor contract to build chips outside of Lansing. We will keep you updated as this progresses.

Last Pass App: Allows you to enter your Passwords in the application on your cell phone. The app allows you to assign Masters (people) who can enter the app and obtain the information if you pass away. Masters would be given the information to access your cell phone and this app to obtain the critical information needed. This is an app worth looking into as a safekeeping vault for all your passwords and user id logins.



Foresight released our new Whitepaper in May 2022!

Focused on the many financial planning areas a young professional should strategically work into their overall lifestyle. When this is organized and addressed at a young age the young professional can successfully launch their career, start a family, pay off student debts and plan for their future! We walk through the Foresight holistic approach to financial planning in this new whitepaper that will be a must read for most career minded professionals. The sooner you read this whitepaper the more settled you will be as you begin the journey in your career.

On-line Access: Each year we encourage everyone to test your on-line access to your account(s) at the custodian or third-party administrator for your plan. Please visit Journeyrps.com, Definiti.com, or Sentinelgroup.com retirement participant. For individual clients at TD Ameritrade access Advisorclient.com for Schwab Institutional Clients access Schwaballiance.com. Please note Schwab has purchased TD Ameritrade and beginning the fall of 2023 all TDA clients will be contacted with new Schwab access and account number information. All your TDA information and setup will transfer over to Schwab. We will contact you when it is your time to access your accounts on the Schwab.com website. To access your web portal for individual accounts, go to <https://fp.morningstar.com>. If you have any difficulty accessing your account, please email or contact us.