401(K) FINANCIAL MEETING INSTRUCTIONS

Kristen Hughes is the 401(k) Participant Engagement Associate and Financial Advisor for Phillips & Company. Kristen has over 20 years of experience working with retirement plans and plan participants. Click here to schedule a complimentary 30-minute meeting with her. You can also contact her to schedule a meeting after regular business hours at khughes@phillipsandco.com or (503) 416-4680.

WHAT DOES A COMPLIMENTARY 1-ON-1 MEETING WITH KRISTEN HUGHES LOOK LIKE?

Discussions can include but are not limited to the following:

- Enrolling in a 401(k) plan
- Calculating contribution rates within your budget
- Discussing traditional pre-tax and Roth 401(k) options
- Reviewing your overall retirement picture
- Any other questions regarding your 401(k), retirement planning or financial wellness in general

WHAT SHOULD YOU DO BEFORE YOUR 1-ON-1 MEETING?

It is recommended to visit the Social Security website ssa.gov and create an account if you haven't already. Once you've created your account, you will be able to access your specific social security income predictions at your various retirement ages. This information will be utilized in your retirement calculations and will further be discussed in your meeting.

*It is recommended to meet annually to ensure your retirement plan is on track with your retirement goals. You are welcome to invite any members of your household to join this discussion.