Retirement Plan 1 on 1 Meetings

What to Expect During the Meeting:

- **Retirement plan account review.** The Spectrum advisor will review your current investment mix by logging into the recordkeeper website with you and helping to adjust your account.
- **Retirement plan explanation.** The advisor will explain how the retirement plan works and review the provisions of the plan.
- **Contribution rate.** The advisor will review your contribution rate to the retirement plan and adjust if you'd like.
- **Investment explanation.** The advisor can offer a thorough explanation about the investment options in the plan and provide performance information.
- **Advice as a fiduciary.** Spectrum offers advice on your retirement plan with your best interest in mind as a fiduciary*.
- **20–30-minute meetings.** The time slots are short, so being prepared with your questions and log-in information will allow the meeting to be valuable and productive.
- **Not a sales pitch.** Representatives from Spectrum will not sell you investment or insurance products. They are here to provide advice on the retirement plan and/or other information you bring along to discuss.

Checklist of What to Bring

- **User ID and Password to access your account.**
- **Cell phone for two-way verification.**
- **Copy of your most recent retirement plan statement and outside investments such as IRAs, spouse's retirement plan, etc. for a better overview of your investments.**
- **Questions – be prepared to ask questions about the retirement plan.**

If you don't have a PIN or forgot your user ID and password, please contact your plan's recordkeeper prior to your appointment.

- 800-858-3829
- www.oaretirement.com

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*ERISA 3(21) Fiduciary