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# WE ARE CALDER

Founded in 1988

Plan info, account links, book a meeting:

**WeAreCalder.com/JBZoo**



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Effective October 23, we're moving the John Ball Zoo Retirement Plan over to Fidelity Investments with the support of Calder Investment Advisors.

## KEY CHANGES

Access your account with Fidelity at [NetBenefits.com](https://www.netbenefits.com)

Calder is available to provide broad financial advice

New investment line-up, including more socially responsible funds

## KEY ACTIONS

Stay updated:  
[WeAreCalder.com/JBZoo](https://www.WeAreCalder.com/JBZoo)

Meet 1-1 with Calder on 10/1 or 10/8; schedule appt at [WeAreCalder.com/JBZoo](https://www.WeAreCalder.com/JBZoo)

Make investment elections at [NetBenefits.com](https://www.netbenefits.com) by 10/14

Vanguard blackout begins 10/15, no:

- Contribution or Investment changes
- New withdrawals or loans
- Account balance review



# What's Your Investment Style?

DO IT FOR ME

DO IT MYSELF

DO IT FOR ME

## Target Date

2030	2035
2040	2045
2050	2055
2060	2065

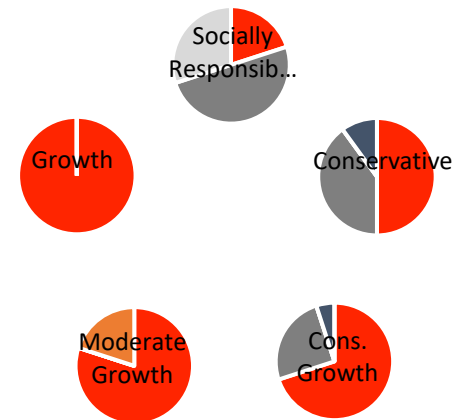
## Core Index

Large Cap Growth	Large Cap Value
Mid Cap Growth	Mid Cap Value
Small Cap Growth	Small Cap Value
Int'l Growth	Int'l Value

## Core Active

Large Cap Growth	Large Cap Value
Mid Cap Growth	Mid Cap Value
Small Cap Growth	Small Cap Value
Int'l Growth	Int'l Value

## Managed Models



EARLY CAREER

LATE CAREER



## CORE FUNDS

Style Box	Fund
Lifestyle	Fidelity Freedom (Index) Series
Index	Fidelity 500 Index
	Fidelity Extended Market Index
	Fidelity Mid Cap Index
	Fidelity Small Cap Index
	Fidelity International Index
	Fidelity US Bond Index
	US Large Cap
Parnassus Core Equity Investor	
Fidelity Blue Chip Growth	
Fidelity Contrafund	
US Mid & Small Cap	Barron Asset R6
	Fidelity Low-Priced Stock
	Fidelity Mid-Cap Stock
International & Emerging	Vanguard International Growth
	Brandes Emerging Markets Value
Bonds	Fidelity Conservative Income Bond
	Metropolitan West Total Return Bond
	Blackrock Strategic Income Opportunities
Allocation	Blackrock Global Allocation
	PIMCO All Asset Admin
	FPA Crescent

## SOCIALLY RESPONSIBLE FUNDS

Style Box	Fund
Natural Resources	Calvert Global Water
US Large Cap	Parnassus Core Equity Investor
US Mid Cap	Parnassus Mid Cap
US Small Cap	Calvert Small Cap
International & Emerging	Fidelity International Sustainability Index
Bonds	Calvert Bond

### Socially responsible mutual funds

encourage and invest in companies that promote:

- Environmental stewardship
- Consumer protection
- Human rights
- Racial or gender diversity

For information on Calvert and Parnassus funds, visit:

[WeAreCalder.com/JBZoo](http://WeAreCalder.com/JBZoo)





**“Nobody wants to get rich slow”**

**“One mistake is not learning the habits of saving properly early in your life. Because saving is a habit”**

-Warren Buffet



# Variables That You Control

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## SAVINGS RATE



How much you save  
When you start saving

Variable with highest impact on  
financial future

3.5x more impactful than asset  
allocation

## INVESTMENT STRATEGY



Your asset allocation  
Your asset quality

Variable with high impact on  
financial future

2x more impactful than tax  
diversification

## TAX DIVERSIFICATION



Types of accounts  
Changing tax rates

Variable with smallest impact on  
financial future (retirement  
readiness)

Impactful during planning



## General Rule of Thumb – Getting Started

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Your retirement is uniquely yours, requiring a unique plan,  
but here's a general rule of thumb

# 75%

Target to replace 75% of  
your pre-retirement income

Example: if you earn  
\$100k while working,  
target to have \$75k  
annually in retirement

# 12%

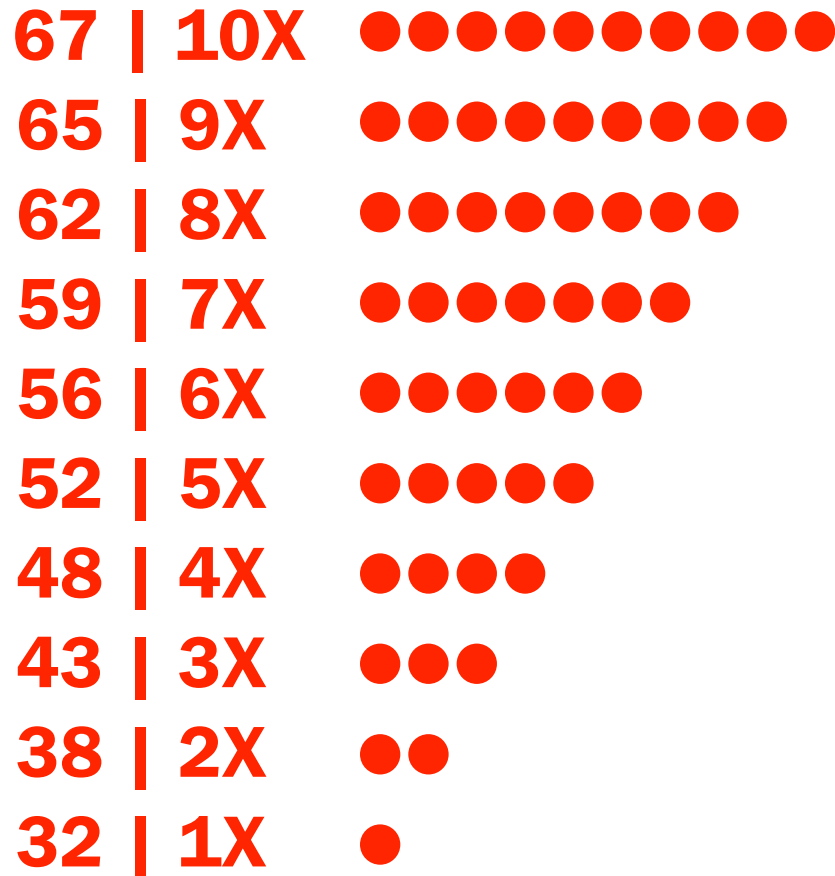
Target to save 12%  
annually, inclusive of any  
company contributions

If you haven't saved 12%  
your entire working career,  
target to save more



# General Rule of Thumb – Staying on Track

In the absence of a detailed savings plan, here's a quick way to check if you're generally on track



At age 62, target to have 8X your annual pay in the bank

At age 43, target to have 3X your annual pay in the bank



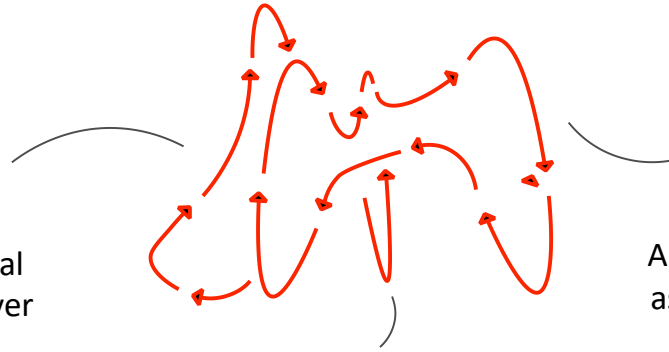


# Take a Personal Deeper Dive with Calder

## FIA

### FINANCIALLY INDEPENDENT AGE

The age at which your financial resources are projected to cover your financial needs



## NW

### NET WORTH

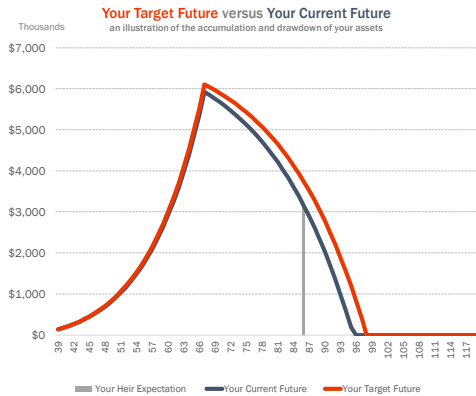
A nominal financial value of your assets reduced by your liabilities

## FAS

### FINANCIAL AGILITY SCORE

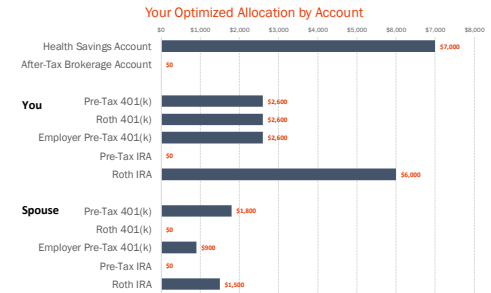
A relative measure of your financial health, or your ability to react to changes in your financial situation

Your Tomorrow, Illustrated

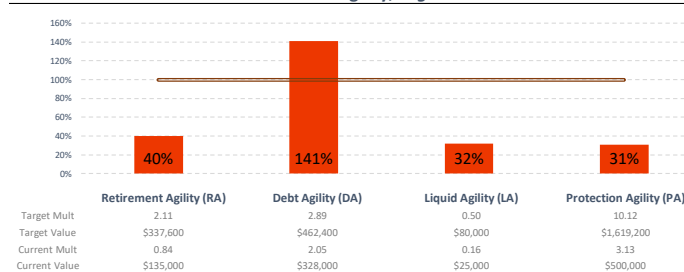


Your Target Accumulation at Age 67 - **\$6,102,000**  
 Your Current Accumulation - **\$5,918,000**  
 Your Shortfall - **-\$184,000**  
 Amount at Life Expectancy - **\$3,145,000**  
 Your Target Savings Rate - **16.3%**

Your Savings Allocation, Optimized



Your Financial Agility, Segmented



Employer vs Household



Employer Contributions  
Household Contributions

Tax Treatment



HSA (Triple Tax)  
Pre-Tax  
Roth  
After-Tax



# Tax-Favored Savings Vehicles

Features:	Pre-Tax 401(k)/IRA	Roth 401(k)/IRA	HSA	FSA (Limited Purpose)
Receive a Company Contribution	●	●	●	
Save for Retirement	●	●	●	
Lower Taxes Today	●		●	●
Lower Taxes in Retirement		●	●	
Cover Medical Costs Today			●	●
Cover Medical Costs in Retirement			●	



# How Taxes are Favored

Tax Treatment	HSA	Pre-Tax	Roth
Tax paid at time of contribution	No	No	Yes
Tax paid on investment earnings at distribution	No	Yes	No
Tax paid on initial contribution amount at distribution	No	Yes	No

## Tax Treatment Illustration

Earnings available for savings	\$5,000	\$5,000	\$5,000
Initial taxes paid (assume 20%)	<u>\$0</u>	\$0	\$1,000
Amount saved in Account	\$5,000	\$5,000	\$4,000
Balance after investment earnings (assume balance doubles)	\$10,000	\$10,000	\$8,000
Taxes paid on distribution (assume 20%)	<u>\$0</u>	\$2,000	\$0
<b>Amount available in retirement</b>	<b>\$10,000</b>	<b>\$8,000</b>	<b>\$8,000</b>



# Unique Features of Certain Accounts

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## 401(k)

Company Match  
Highest Limits

Generally unavailable until at least  
age 59 ½

## HSA

Most Tax-Effective Vehicle  
to Build Wealth

Only fully tax-free if used as  
reimbursements for qualified  
medical expenses

## Roth IRA

Basis is Always Available  
No RMDs

Earnings are generally unavailable  
until at least age 59 ½

