

EPIC's 4th Quarter Participant Newsletter 2012

What a year!!! It went by in a blur. As with all years it was filled with happiness, tragedy, joy, sorrow, events big and small. It was a great year for EPIC!! As only Eva could plan, she got engaged and married, and gave birth to the beautiful Nikolette Christine on December 29th.

In addition, EPIC added nine new clients, made three additions to staff, upgraded our Website, and gave a new look to marketing materials and participant pieces such as Welcome Letters and Quarterly Newsletters. All of us at EPIC express our deepest appreciation for the privilege of being allowed to serve you during 2012 and look forward to continuing our relationship. We wish you and your families nothing but the best of health, happiness, peace and prosperity for 2013 and beyond.

TIPS FOR A STRONGER 401K

- **Start saving now:** Employees who put off participating in the employer sponsored 401k are jeopardizing a financially secure retirement. The sooner you start contributing to a 401k the better off you are going to be in retirement. Even just one or two percent will make a huge difference.
- **Contribute as much as you can:** If you can afford to, put in the maximum allowed by law which is \$17,500 for 2013 (plus an additional \$5,500 "catch-up" for those 50 or older). Whatever you do, contribute as much as you can. Increasing your current deferral by 2% or 3% will make a huge difference in how much money you will have.
- **Diversify your portfolio:** Spread your assets among investments of different asset classes and investment styles, consistent with your risk tolerance.
- **Invest for the long-term:** Once you set your allocation, be patient. Discipline yourself to maintain your allocation through down markets as well as up markets. Check and adjust annually based upon your stage in life, economic circumstances, employment status, etc.
- **Review Annually:** UTILIZE EPIC!! Take the time at least once a year to review your life circumstances and long-term goals. Based on your review, adjust your investment allocation. Even if nothing has changed, you may need to re-balance your portfolio to bring it back into line with your allocation objectives.
- **Educate yourself:** It is up to you to ensure you know your plan and how to take full advantage of it.

FOR QUESTIONS AND PERSONAL INVESTMENT ADVICE CONTACT EPIC

You may feel free to contact EPIC directly. EPIC consultants are available between 9:00 am – 5:00 pm Eastern Standard Time Monday – Friday. You can call or email:

Eva Kalivas at ekalivas@epicretirellc.com
Ext. 233

or Jeff Greenberg at jgreenberg@epicretirellc.com
Ext. 234

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When contacting EPIC, kindly identify yourself and your employer and if possible provide a copy of your 401(k) statement.

PLEASE READ YOUR RETIREMENT PLANNING NEWSLETTER ATTACHED

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