

# 401(K) PLAN EDUCATION AND COMPLIANCE UPDATE

---

401(k) Plan Workshop  
April 14, 2026



# Participant Financial Wellness Resources



# 2026 PersonalSAGE Financial Wellness Workshops

Join us for live financial wellness workshops hosted by our financial experts. Each themed workshop is offered three times throughout the quarter. All webinars are recorded, and a replay link is made available following the third session every quarter. **Click below to register for the day that works for you.**

**Q1  
 Healthy Habits**

11am PT / 2pm ET

**Financial Check-In**

*Review your goals, assess your progress, and plan for a successful year ahead*

**Navigating New Roth Catch-Up Contributions**

*What to know for 2026 and beyond*

CLICK TO REGISTER NOW

JAN  
 21

FEB  
 18

MAR  
 18

**Q2  
 Investment Insights**

11am PT / 2pm ET

**Recipes for a Healthy Portfolio**

*Discover simple steps to build an investment portfolio that fits your goals and grows with you up to and through retirement*

**Investing in Today's Economy**

*Current market trends and the impact on your long-term portfolio*

CLICK TO REGISTER NOW

APR  
 22

MAY  
 20

JUNE  
 17

**Q3  
 Retirement Readiness**

11am PT / 2pm ET

**Yes, You Can Retire**

*Explore the essentials of retirement planning to help you start thinking ahead and prepare for the retirement you envision*

**Making Sense of Social Security**

*Get clear, easy-to-understand guidance on how Social Security fits into your retirement planning, and what to consider before you claim*

CLICK TO REGISTER NOW

JULY  
 22

AUG  
 19

SEPT  
 16

**Q4  
 Financial Fitness**

11am PT / 2pm ET

**The Power of a Financial Plan**

*Bring clarity, direction, and peace of mind to your money decisions*

**Spending Smart this Season**

*Plan, shop, and give during the holidays without the credit card hangover*

CLICK TO REGISTER NOW

OCT  
 21

NOV  
 18

DEC  
 09

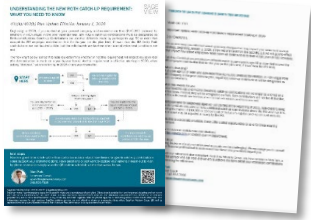


**Reminder**

All SageView webinar invitations come from [marketing@sageviewadvisory.com](mailto:marketing@sageviewadvisory.com). Please ask your IT team to allowlist this email address to ensure successful delivery.

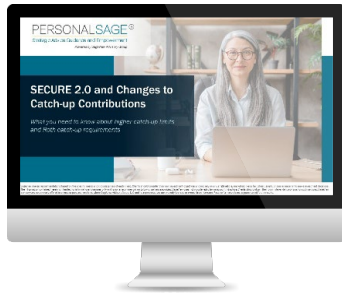
# Catch-Up Contribution Requirements: Resources for Your Employees

As we enter the first year of the required Roth Catch-Up Contributions for eligible participants earning more than \$150,000 in the prior calendar year, we have prepared several resources to support participant education around this topic.



## Roth Catch-Up and Super Catch-Up Participant Communications

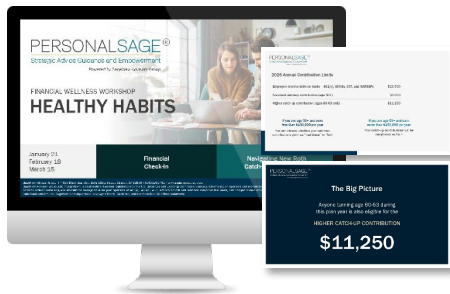
- Flow chart to help employees determine if they fall under one or both of the new Roth provisions
- Sample employee letter explaining the new Roth contribution requirement for participants age 50 and older
- Flyer and letter for eligible participants between the ages of 60-63 specifically about the Super Catch-Up provision



## Education Video

A short explainer video that walks through retirement plan limits, Roth Catch-Up Contributions, and Higher Catch-Up Contributions.

Watch it [here](#).



## Wellness Workshop on Navigating the Roth Catch-Up Contributions

During our Healthy Habits Workshop in January, February and March, we'll cover the new Roth Catch-Up rule, as well as provide an overview on Roth vs. Traditional retirement plans.

Share the registration link with your employees [here](#).

# Comprehensive Financial Education

While not exhaustive, below is a comprehensive list of financial wellness topics our PersonalSAGE education team can deliver to participants.

## FINANCIAL FITNESS

- Cyber security: protect your family, your future and yourself
- One step a time: simple budgeting steps for a challenging period
- Financial do's and don'ts in a crisis
- Protect your assets: what to look for in your quarterly retirement plan statement
- FSAs and HSAs

## HEALTHY HABITS

- Plan basics and retirement plan enrollment
- Plan provision education
- Automating your finances
- The power of 1%: small changes make a big impact in retirement
- Credit score and credit report: what are they and how often to check them
- Debt management and prioritizing your savings

## INVESTMENT INSIGHTS

- Investing 101
- 5 investing principles everyone should know
- Roth, Traditional or both: what's similar, what's different, what's right for you?
- Staying invested through market volatility
- Recipes for a healthy portfolio: feed your savings with a balanced mix of investments

## RETIREMENT READINESS

- Five key risks in retirement
- Social Security
- Healthcare in retirement
- Making your money last in retirement
- Taxes in retirement
- Slow to start saving for retirement: Strategies to help you stay in the race



# Individual Financial Coaching Case Study

Female, Age 56, Single, 3 Children

Despite having a healthy income and savings, she struggles with planning for her children's education and her retirement, feeling overwhelmed by financial matters. She elected to work with the Financial Coach, Thomas Goldman, to conduct comprehensive financial planning.

After the initial meeting, Thomas created a financial plan and assisted her with the following:

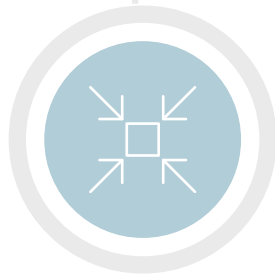
## Action Steps:

1. Filing her 2025 tax return as *Single* instead of *Head of Household*, resulting in a tax refund of approximately **\$3,000**.
2. Starting the process to see if she can amend her returns within the last 3 years to potentially lead to an additional tax refund of approximately **\$10,000**.
3. Taking advantage of a state deduction offered by Virginia 529 plans that she was unaware of. She will open and contribute to Virginia 529 accounts and should be able to claim a state deduction of up to **\$12,000** for her three children this year and in future years.
4. Managing an old IRA of **\$50,000** that she was not aware of - opening it and helping her set up active contributions into a brokerage account.
5. Updating her 401(k) contributions to **10%** pre-tax and **7%** Roth.

When she retires in 5 to 7 years, her 401(k) balance will be close to seven figures.

# The Power of a Financial Plan

A financial plan will help you:



Define goals with quantifiable metrics

How much do I need to save for retirement to maintain my lifestyle and leave something to heirs?



Identify opportunities to optimize your dollars

Am I maximizing my tax deductions and taking full advantage of all tax-advantaged savings accounts?



Measure progress and stay on track

Can I retire early, or will I need to keep working past age 65?

# PERSONAL SAGE

Strategic Advice Guidance and Empowerment

Powered by SageView Advisory Group

## ONE-ON-ONE SESSIONS

Monday – Friday 8:00 am – 5:00 pm CST

### WHAT IS IT?

Through SBA, you have a dedicated financial coaching team available to help you better understand your financial situation and build a plan for the future. Our Coaches can help you with:



401(k) and outside investment allocation



Reviewing your financial goals and strategy



Retirement planning



Debt management and investments



Answering questions and providing guidance

### Schedule a one-on-one meeting with a Financial Coach

Our team can be reached by clicking or scanning the Coach's QR code or sending us an email to schedule an appointment.



**Patrick Abelon, CRPS®**

Financial Coach

[pabelon@sageviewadvisory.com](mailto:pabelon@sageviewadvisory.com)



**Thomas Goldman, AIF®, CPFA**

Private Wealth Manager

[tgoldman@sageviewadvisory.com](mailto:tgoldman@sageviewadvisory.com)

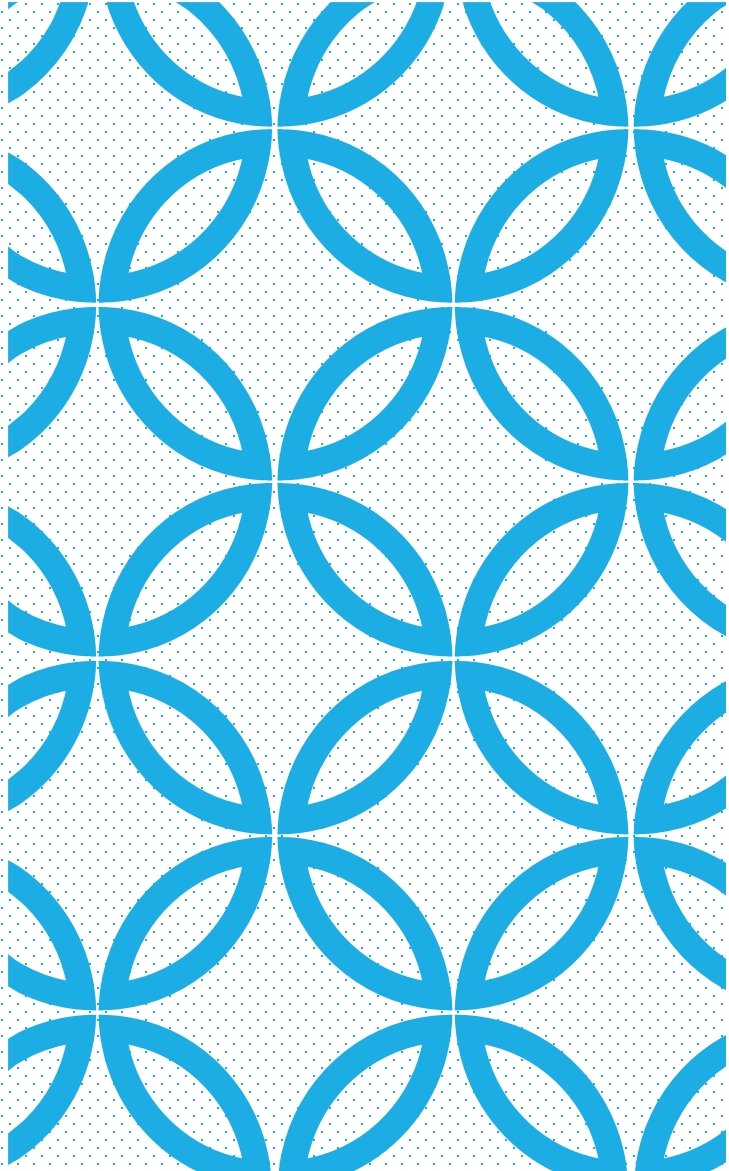


# COMPLIANCE AND RESOURCES

- 2024 Defined Contribution Master Plan Document & Adoption Agreement Restatement – status update
- SECURE ACT plan amendments – must be adopted by each plan sponsor by December 31, 2026
  - Plan amendment will include optional provisions already elected by the bank, as well as non-optional provisions
- Retirement Plans – Administrator Microsite
  - <https://www.vabankers.org/profile/retirement-plans>

# 401(K) STEWARDSHIP REPORT

- Will be distributed in June 2026
- Reports will include the following:
  - Voya 401(k) Plan review
  - Peer and national benchmarking
  - 4<sup>th</sup> quarter 2025 Investment Review
  - Results of Request for Information (RFI) Analysis for Recordkeeping and Plan Administration Services
  - Voya SOC 1 review and results



# WRAP UP AND QUESTIONS

---

401(k) Plan Workshop  
April 14, 2026