



# 2017 Impact 401(i) Overview

**Goals:** To positively IMPACT our families in a lasting and significant way by helping with:

- \* Budgeting obstacles and financial freedom
- \* Savings for a house, retirement, kids, college...DREAMS
- \* Excellent interest rates on your savings
- \* Becoming debt free!

## **Program Components:**

### 1. Education and Coaching Options:

- \* SmartDollar Online Program: A fun and interactive Personal Finance course offered by Fortune 500 companies like Walmart and Tempur-Pedic
- \* Financial Peace University: 9 week Personal Finance video course offered at multiple locations around the valley
- \* 12 Months of Financial Coaching: (\$1,500 value) will be offered in conjunction with one of the above courses.

2. 6% Payroll Savings Plan: 6% interest on payroll deductions

3. 6%+6% Payroll Savings Plan: if you rollover the 6% plan into the 2018 15% plan

4. 15% Savings Program: 15% return for 12 month deposit

## Don't miss out on this exciting program!

Get more information and sign up by contacting:

Sandy Minge


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# 2017 Impact 401(i) Program Details

1. Education and Coaching Options: pay \$100 for each course and receive \$300 when you complete it.

- \* SmartDollar Online Program: A fun and interactive Personal Finance course Fortune 500 companies like Walmart and Tempur-Pedic also offer to their employees.
- \* Financial Peace University: 8 week Personal Finance video course offered at multiple locations around the valley
- \* 12 Months of Financial Coaching: (\$1,500 value) will be offered in conjunction with one of the above courses.

2. 6% Payroll Savings Plan: 6% interest on payroll deductions, withdrawal anytime

3. 6%+6% Payroll Savings Plan: if you make no withdrawals in the 6% program during the year and reinvest in the program below, a 6% bonus will be added to the 2017 investment rollover in January 2018.

4. 15% Savings Program: 15% return for 12 month deposit. Make deposits by January 31, 2017 and receive interest plus principal by December 31, 2017. May withdraw at any time and convert to 6% program.

#### Other Details:

- \* Invest up to 10% of your previous year's Impact salary, in either program, or a combination of all programs.
- \* You may also roll your 2016 investments into the 2017 program.
- \* The program may be ended at any time.



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