

For this webinar, we will be promoting you to panelist so you can participate with the interactive Zoom tools. Simply accept the invite when you see it pop up. Don't worry, you will not be asked to come on camera or unmute.

PERAPlus 401(k) and 457 Plans

Investing Made Simple



Annotation Functions!

Attend All Three

Enrolling in PERAPlus

Provides information on
your retirement savings
plan options

Investing Made Simple

Helps you choose an
investment path

Developing a Savings Plan Through PERAPlus

Helps you develop a
savings plan

Investing Made Simple



**At the end of this webinar,
you will be able to identify:**

- The terms diversification and asset class
- The relationship between risk and return
- An appropriate investment tool based on description

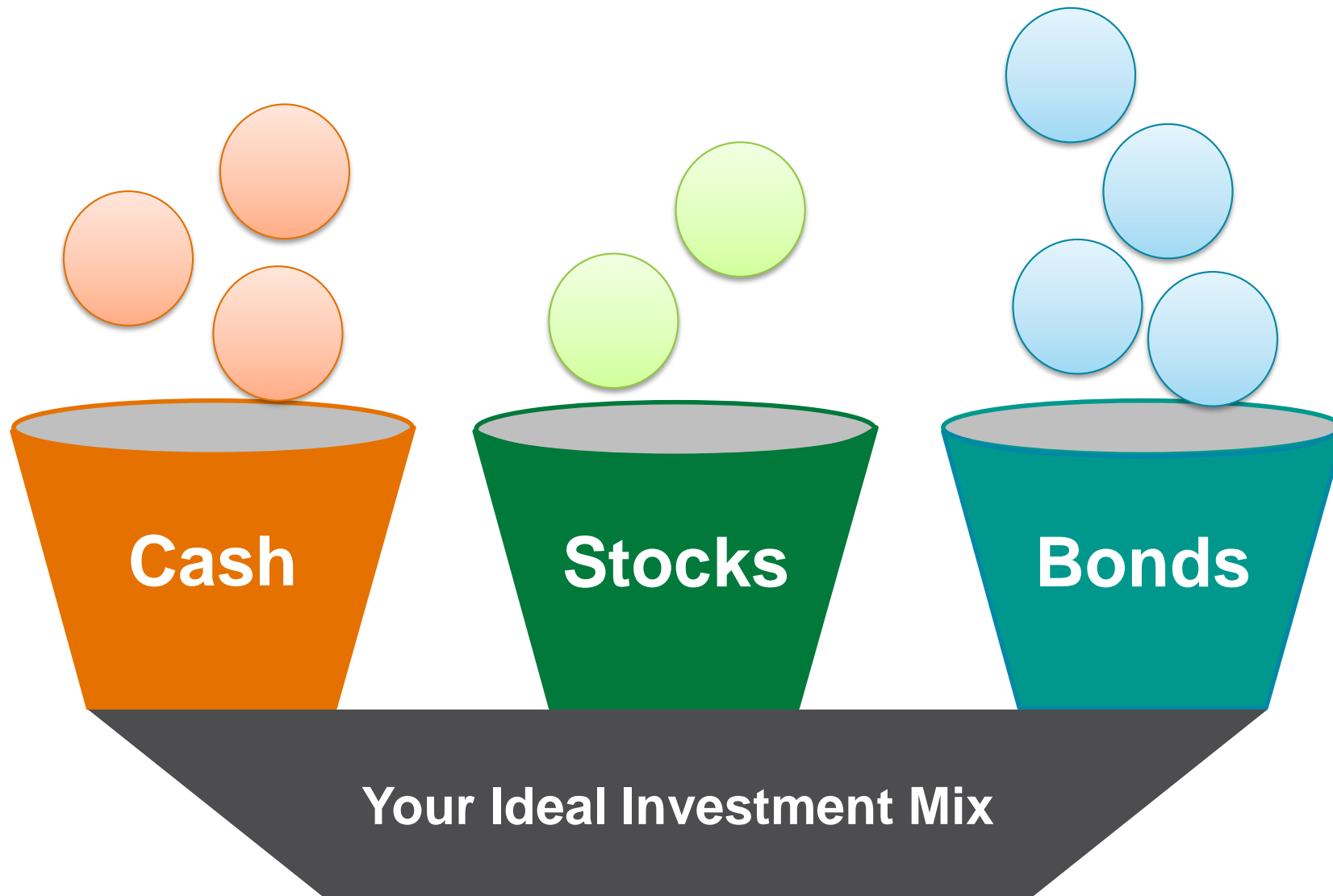
And be able to:

- Recognize and select investment tools and resources that will help you plan for your financial future

Diversification

- A risk management technique that spreads your investments among various asset classes

Asset Classes



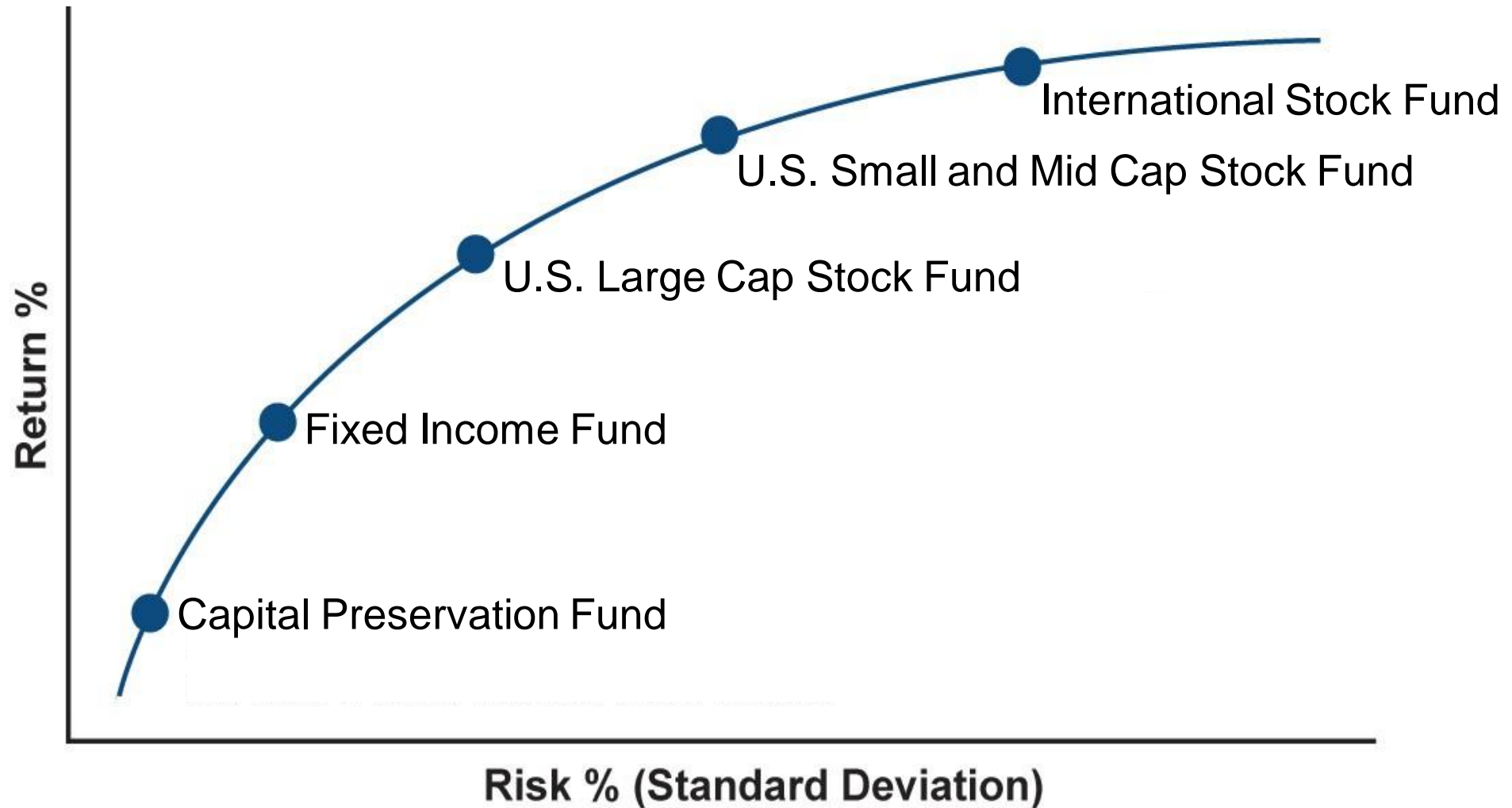
The Case for Asset Allocation

The Callan Periodic Table of Investment Returns

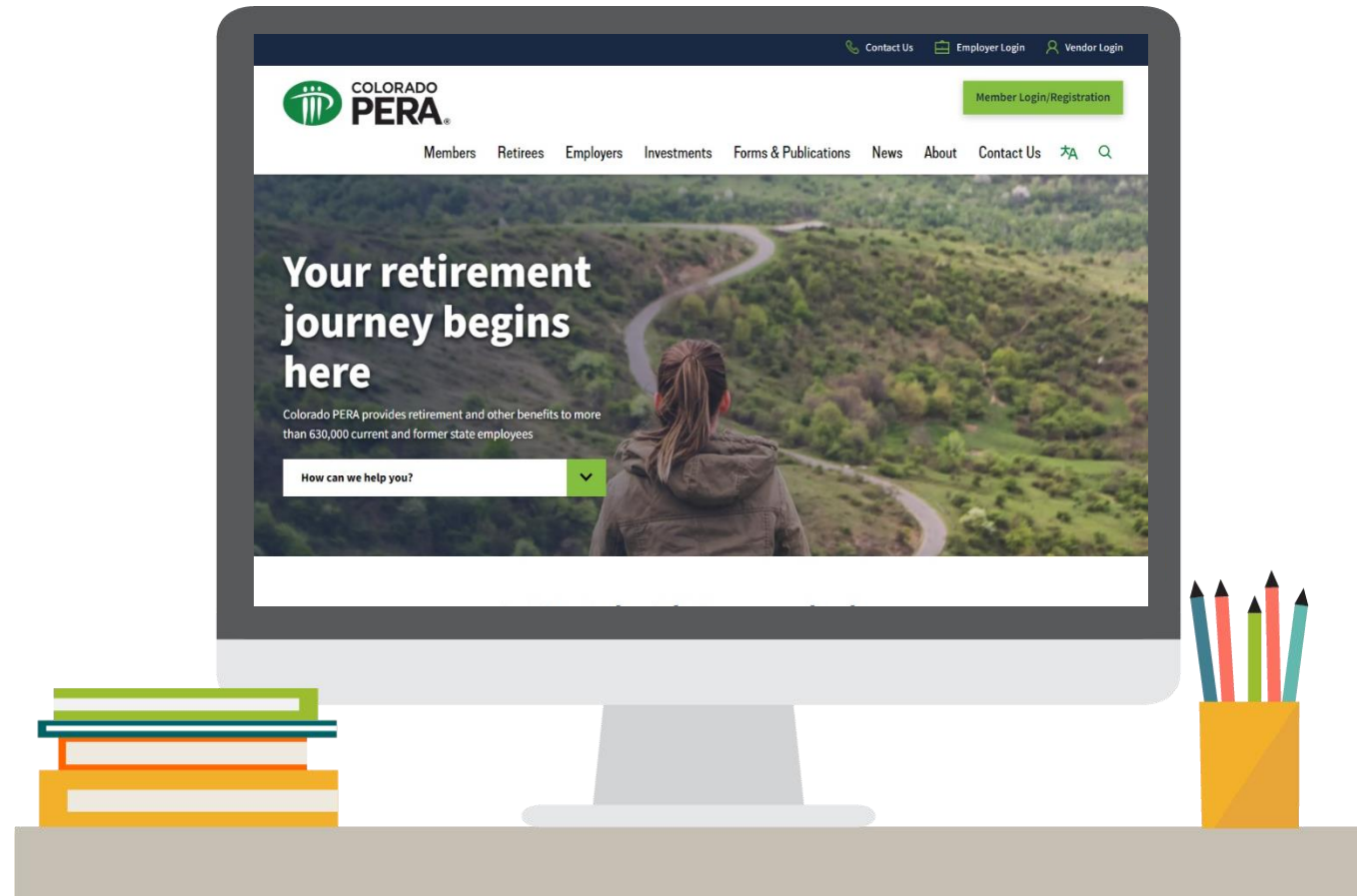
Annual Returns for Key Indices Ranked in Order of Performance (2003-2022)

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Emerging Market Equity 55.82%	Real Estate 37.96%	Emerging Market Equity 34.00%	Real Estate 42.12%	Emerging Market Equity 39.38%	U.S. Fixed Income 5.24%	Emerging Market Equity 78.51%	Small Cap Equity 26.85%	U.S. Fixed Income 7.84%	Real Estate 27.73%	Small Cap Equity 38.82%	Real Estate 15.02%	Large Cap Equity 1.38%	Small Cap Equity 21.31%	Emerging Market Equity 37.28%	Cash Equivalent 1.87%	Large Cap Equity 31.49%	Small Cap Equity 19.96%	Large Cap Equity 28.71%	Cash Equivalent 1.46%
Small Cap Equity 47.25%	Emerging Market Equity 25.55%	Real Estate 15.35%	Emerging Market Equity 32.17%	Dev ex-U.S. Equity 12.44%	Gbl ex-U.S. Fixed 4.39%	High Yield 58.21%	Real Estate 19.63%	High Yield 4.98%	Emerging Market Equity 18.23%	Large Cap Equity 32.39%	Large Cap Equity 13.69%	U.S. Fixed Income 0.55%	High Yield 17.13%	Dev ex-U.S. Equity 24.21%	U.S. Fixed Income 0.01%	Small Cap Equity 25.52%	Large Cap Equity 18.40%	Real Estate 26.09%	High Yield -11.19%
Real Estate 40.69%	Dev ex-U.S. Equity 20.38%	Dev ex-U.S. Equity 14.47%	Dev ex-U.S. Equity 25.71%	Gbl ex-U.S. Fixed 11.03%	Cash Equivalent 2.06%	Real Estate 37.13%	Emerging Market Equity 18.88%	Gbl ex-U.S. Fixed 4.36%	Dev ex-U.S. Equity 16.41%	Dev ex-U.S. Equity 21.02%	U.S. Fixed Income 5.97%	Cash Equivalent 0.05%	Large Cap Equity 11.96%	Large Cap Equity 21.83%	High Yield -2.08%	Dev ex-U.S. Equity 22.49%	Emerging Market Equity 18.31%	Small Cap Equity 14.82%	U.S. Fixed Income -13.01%
Dev ex-U.S. Equity 39.42%	Small Cap Equity 18.33%	Large Cap Equity 4.91%	Small Cap Equity 18.37%	U.S. Fixed Income 6.97%	High Yield -26.16%	Dev ex-U.S. Equity 33.67%	High Yield 15.12%	Large Cap Equity 2.11%	Small Cap Equity 16.35%	High Yield 7.44%	Small Cap Equity 4.89%	Real Estate -0.79%	Emerging Market Equity 11.19%	Small Cap Equity 14.65%	Gbl ex-U.S. Fixed -2.15%	Real Estate 21.91%	Gbl ex-U.S. Fixed 10.11%	Dev ex-U.S. Equity 12.62%	Dev ex-U.S. Equity -14.29%
High Yield 28.97%	Gbl ex-U.S. Fixed 12.54%	Small Cap Equity 4.55%	Large Cap Equity 15.79%	Large Cap Equity 5.49%	Small Cap Equity -33.79%	Small Cap Equity 27.17%	Large Cap Equity 15.06%	Cash Equivalent 0.10%	Large Cap Equity 16.00%	Real Estate 3.67%	High Yield 2.45%	Dev ex-U.S. Equity -3.04%	Real Estate 4.06%	Gbl ex-U.S. Fixed 10.51%	Large Cap Equity -4.38%	Emerging Market Equity 18.44%	Dev ex-U.S. Equity 7.59%	High Yield 5.28%	Large Cap Equity -18.11%
Large Cap Equity 28.68%	High Yield 11.13%	Cash Equivalent 3.07%	High Yield 11.85%	Cash Equivalent 5.00%	Large Cap Equity -37.00%	Large Cap Equity 26.47%	Dev ex-U.S. Equity 8.95%	Small Cap Equity -4.18%	High Yield 15.81%	Cash Equivalent 0.07%	Cash Equivalent 0.03%	Small Cap Equity -4.41%	Dev ex-U.S. Equity 2.75%	Real Estate 10.36%	Real Estate -5.63%	High Yield 14.32%	U.S. Fixed Income 7.51%	Cash Equivalent 0.05%	Gbl ex-U.S. Fixed -18.70%
Gbl ex-U.S. Fixed 19.36%	Large Cap Equity 10.88%	High Yield 2.74%	Gbl ex-U.S. Fixed 8.16%	High Yield 1.87%	Dev ex-U.S. Equity -43.56%	Gbl ex-U.S. Fixed 7.53%	U.S. Fixed Income 6.54%	Real Estate -6.46%	U.S. Fixed Income 4.21%	U.S. Fixed Income -2.02%	Emerging Market Equity -2.19%	High Yield -4.47%	U.S. Fixed Income 2.65%	High Yield 7.50%	Small Cap Equity -11.01%	U.S. Fixed Income 8.72%	High Yield 7.11%	U.S. Fixed Income -1.54%	Emerging Market Equity -20.09%
U.S. Fixed Income 4.10%	U.S. Fixed Income 4.34%	U.S. Fixed Income 2.43%	Cash Equivalent 4.85%	Small Cap Equity -1.57%	Real Estate -48.21%	U.S. Fixed Income 5.93%	Gbl ex-U.S. Fixed 4.95%	Dev ex-U.S. Equity -12.21%	Gbl ex-U.S. Fixed 4.09%	Emerging Market Equity -2.60%	Gbl ex-U.S. Fixed -3.09%	Gbl ex-U.S. Fixed -6.02%	Gbl ex-U.S. Fixed 1.49%	U.S. Fixed Income 3.54%	Dev ex-U.S. Equity -14.09%	Gbl ex-U.S. Fixed 5.09%	Cash Equivalent 0.67%	Emerging Market Equity -2.54%	Small Cap Equity -20.44%
Cash Equivalent 4.17%	Cash Equivalent 4.33%	Gbl ex-U.S. Fixed 2.28%	U.S. Fixed Income 4.22%	Real Estate 5.22%	Emerging Market Equity 53.22%	Cash Equivalent 2.24%	Cash Equivalent 2.12%	Emerging Market Equity 12.12%	Cash Equivalent 2.11%	Gbl ex-U.S. Fixed 2.22%	Dev ex-U.S. Equity 1.22%	Emerging Market Equity 1.22%	Cash Equivalent 2.22%	Cash Equivalent 2.22%	Emerging Market Equity 1.22%	Cash Equivalent 2.22%	Real Estate 2.22%	Gbl ex-U.S. Fixed 2.22%	Real Estate 2.22%

Asset Class Risk vs. Return



The PERAPlus Plans are Cost-Efficient



Visit the PERAPlus Plan websites, accessible through www.coperaplus.org, for the most current costs



Gauge Your Understanding of Investment Mixes



**How do I get help
choosing my
investments?**

Choose Your Investment Path

1.

Invest For Me

2.

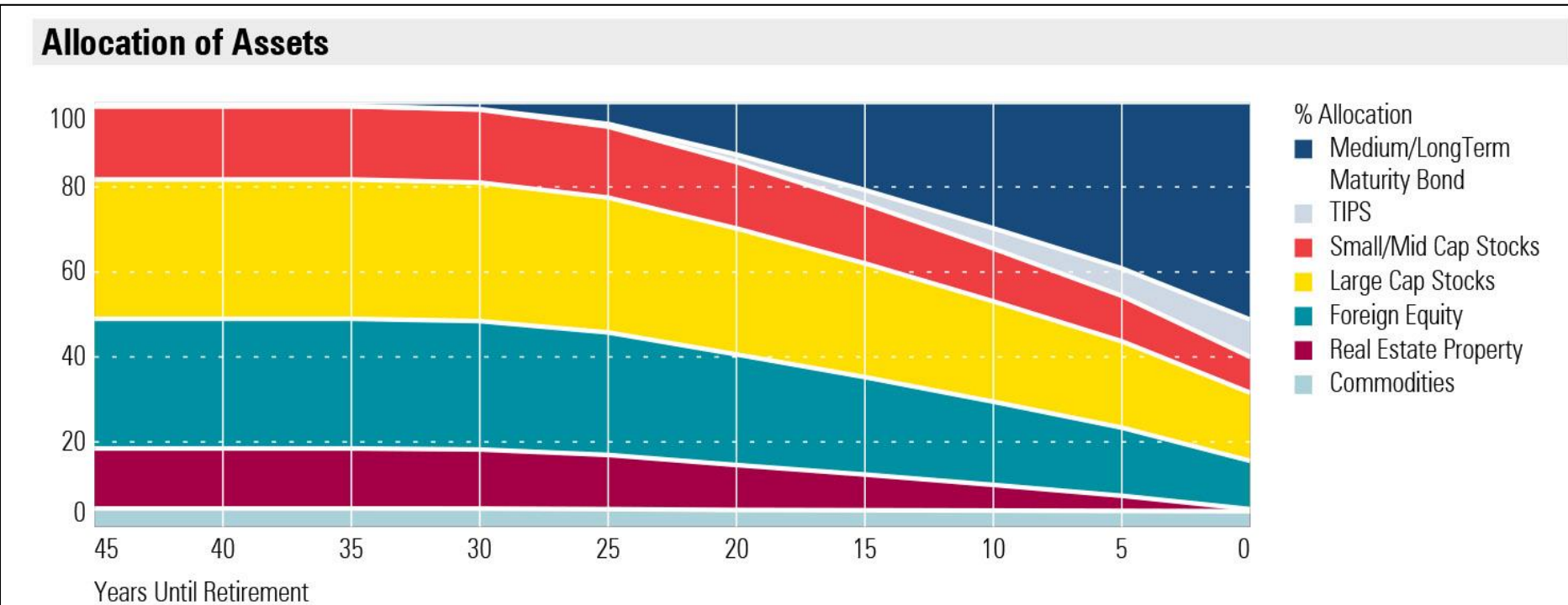
Let Me Invest



1. Invest For Me

Two Options

- Target Retirement Date Funds
- Professional Management





2.

Let Me Invest

Two Options

Choose Own Asset Allocation

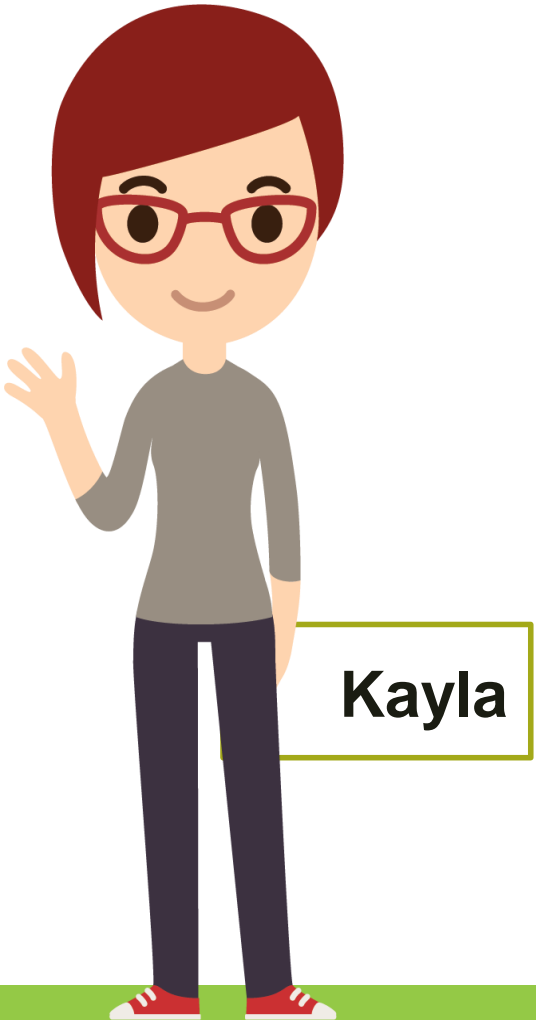
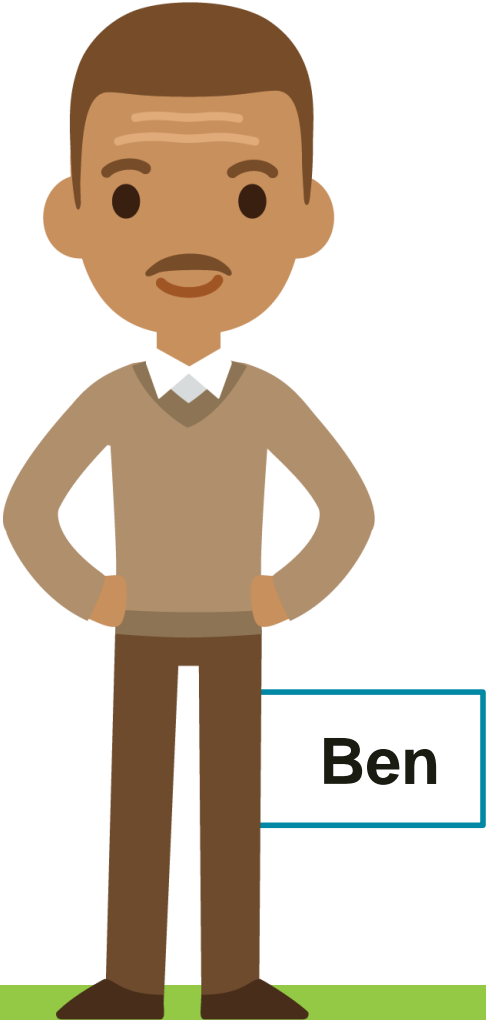
- Pick from PERAdvantage funds with or without using free advice tool

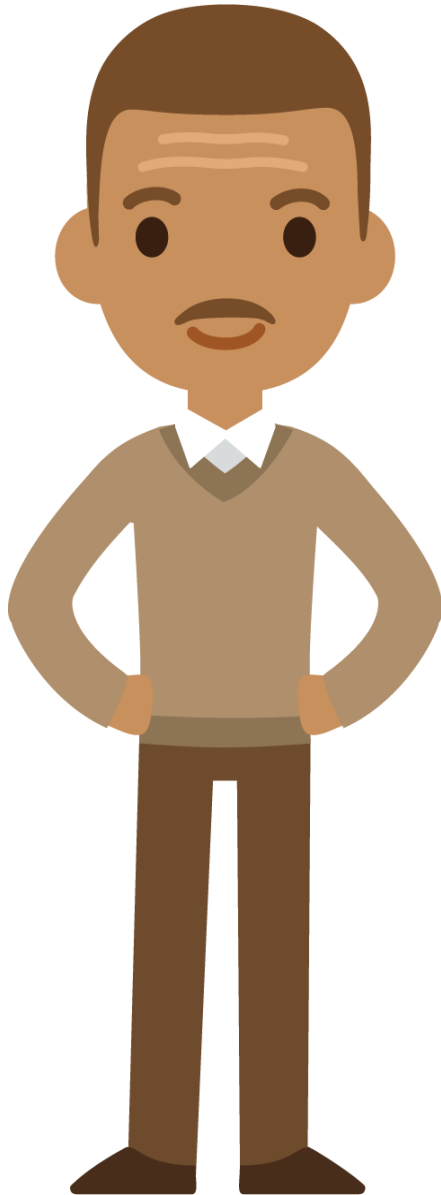
Self-Directed Brokerage Account

- Choose investments from TD Ameritrade brokerage*

** Additional costs and accounting rules apply*

Character Studies



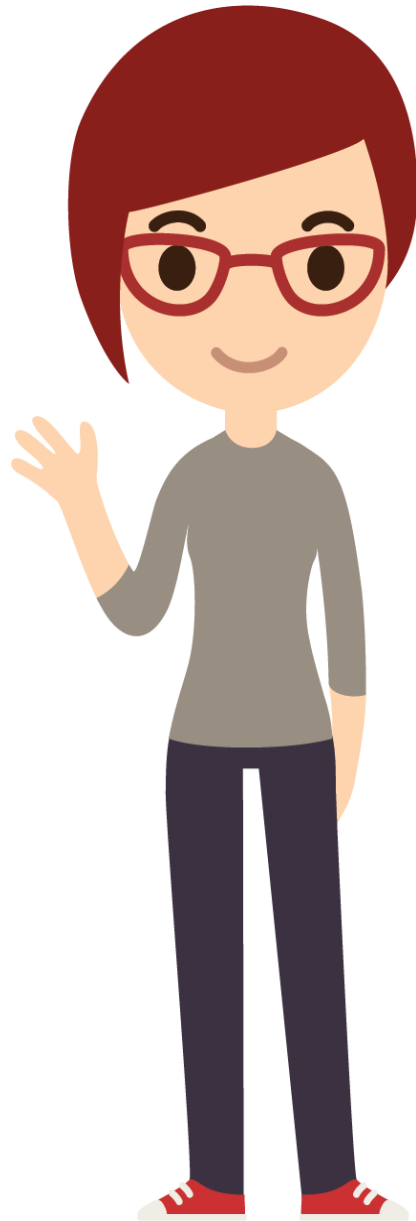


What would be the ideal path for Ben?

Comfortable using technology

Likes having some control over the planning process

Welcomes recommendations on investment options



What would be the ideal path for Kayla?

Doesn't want to spend a lot of time managing her investments

Wants a low-cost plan

Wants to set her investments up and forget about them

What would be the ideal path for Dale?

Comfortable making his own investment decisions

Wants to expand his investment options beyond the PERAdvantage Funds



What investment tool are you most likely to use?



A

Online Advice

B

Self-Directed Brokerage Account

C

Target Retirement Date Fund

D

Professional Management

E

Choose my own investment mix

F

Not sure

Case Study



- Kayla is 30 years old
- She plans to retire at age 60
- She wants to invest more aggressively while she is still a long way from retirement
- As she gets closer, she plans to change her investment mix to match her risk tolerance

Kayla

Age

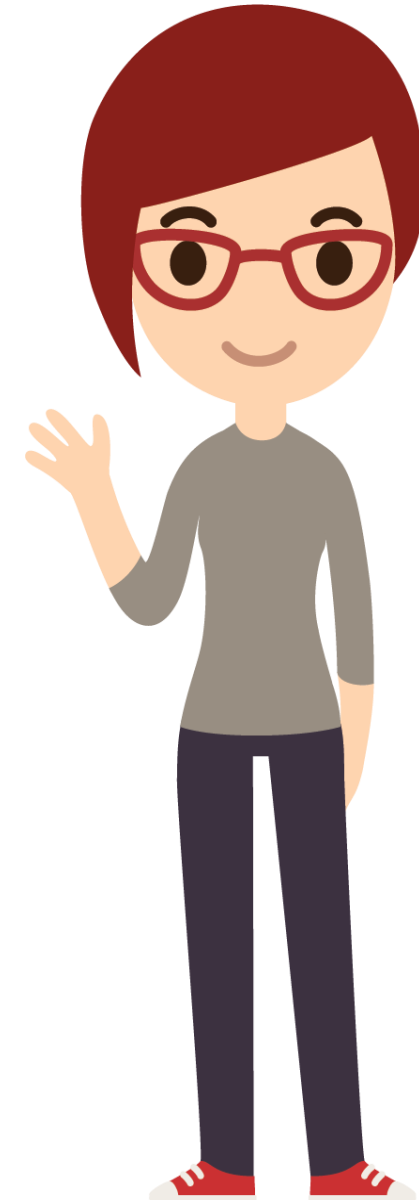
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Ideal Retirement Age

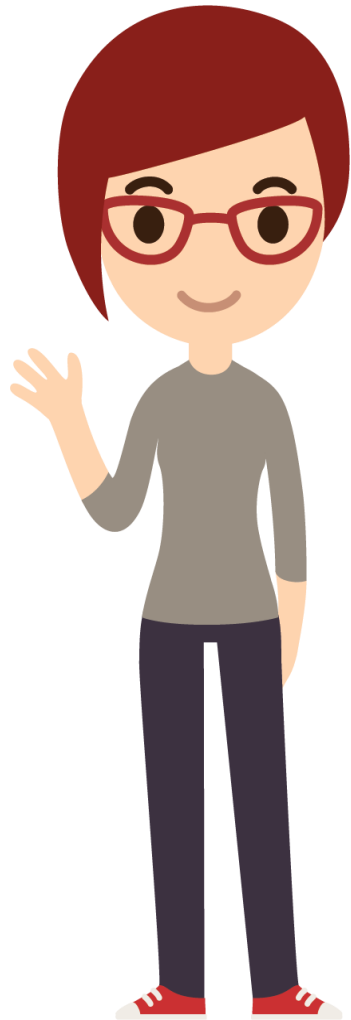
60

Time Horizon

30 years



Analysis for Kayla



Investing from age 30 to 45:

\$200/month

7%

Result: \$62,220

Investing from age 45 to 55:

\$200/month

6%

Result: \$143,921

Investing from age 55 to 60:

\$200/month

5%

Result: \$197,246

Debrief



Action Steps



Log on to your account



Select an investment path



Review and rebalance investment mix every year



Fill out the participant survey



Attend another webinar

Attend Another PERAPlus Webinar

Enrolling in PERAPlus

Provides information on your retirement savings plan options

Developing a Savings Plan Through PERAPlus

Helps you develop a savings plan

Get More Information



- Visit www.copera.org
 - Click on “Members,”
 - “401(k)/457 Plan (PERAPlus)”
- Call Empower
 - 1-833-426-7372
- Call the PERA DC Team
 - 303-398-7665

Survey



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