



AGC Southwest Chapters 401(k) Retirement Plan

AGC Houston • Louisiana AGC



AGC Southwest Chapters 401(k) Retirement Plan

AGC Houston | Louisiana AGC

- No individual company audit
- No individual company 5500
- Four trustees at the AGC Chapters
- Our committee maintains the investment menu
- Total expenses based upon the assets of the group
- Unparalleled employee education
- Plan-level audit performed by HTB - Hannis T. Bourgeois

Still enjoy individual plan features that set your company's plan apart: eligibility, matching, profit sharing, vesting, Safe Harbor, etc.

Some of the 80+ companies already participating:





**AGC Southwest Chapters
401(k) Retirement Plan**

AGC Houston * Louisiana AGC

401(k) EDUCATION PROGRAM 2016

Our program is designed to help you plan for retirement with both live webinars and in-person seminars. We understand convenience is important and want to make it as easy as possible to help you achieve your retirement goals. This program is hosted by our Financial Advisors at Baird and is open to employees of companies participating in our 401(k) plan.

WEBINARS

ALL WEBINARS WILL BE LIVE AT 10:00 A.M. & 5:30 P.M. CST.

INVESTING 101: RETIREMENT PLANNING ESSENTIALS

January 12, 2016

Audience: All employees

Key Messages:

- The importance of taking a long-term approach to investing
- Key concepts like risk tolerance, rebalancing, etc.
- Do you want to select your own investments or do you want help?

WOMEN & RETIREMENT

May 10, 2016

Audience: Women

Key Messages:

- Identify unique challenges women face in the workforce
- Use data to emphasize the gravity of the situation for many women today
- Encourage women to use the tools and resources available in your plan

SOCIAL SECURITY

July 12, 2016

Audience: Employees age 55+

Key Messages:

- Discuss steps toward maximizing this benefit
- Describe how Social Security will fit into your retirement income strategy
- Provide clear next steps for those ideally within five years of retirement

HEALTHCARE IN RETIREMENT

November 8, 2016

Audience: Employees age 55+

Key Messages:

- Learn the "A, B, C, and Ds" of Medicare
- Outlines extra considerations if you are planning to retire before age 65
- Directs you to resources for further help

SEMINARS IN-PERSON

YOUR RETIREMENT OUTLOOKSM

Audience: Employees enrolled in the plan who have not established a Your Retirement Outlook

Key Messages:

- Walk through the Transamerica website OnTrack[®] online tool in order to establish Your Retirement Outlook
- Get tips on how to use the tools to Brighten Your Outlook[®]

Hands-on tutorial of your 401(k) website and tools

NOTE: All attendees are encouraged to bring your own smartphone, tablet or laptop to this workshop.

SEMINARS In-Person

All meetings will be at the local AGC office.

Houston	February 9	6:00-7:15 p.m.
Baton Rouge	April 5	6:00-7:15 p.m.
Houston	September 13	6:00-7:15 p.m.
Monroe	October 4	6:00-7:15 p.m.

R.S.V.P REQUIRED FOR ALL WEBINARS AND SEMINARS

To secure your reservations at the in-person seminars or receive dial-in instructions for the webinars, respond at least seven days in advance to: Baird 888-792-7650 or mep@rwbaird.com



BAIRD

**Private Wealth
Management**

Baird provides services to the AGC Southwest Chapter 401(k) Plan. The investments in the AGC Southwest Chapters 401(k) Plan are offered through Transamerica Retirement Solutions. Baird is not affiliated with Transamerica Retirement Solutions or the AGC Houston or Louisiana AGC.
©2015 Robert W. Baird & Co. Incorporated. Member SIPC. MC-46373.