

UNDERSTANDING YOUR PENSION PLAN DISTRIBUTION OPTIONS

For Employees of Lincoln Electric

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Ayco Personal
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SEMINAR OVERVIEW

Covers the key points associated with Lincoln Electric's pension plan termination including timeframes and actions required, outlines distribution options along with key retirement planning considerations in light of the benefit change.

01 | WHAT DO YOU NEED TO KNOW

- What is happening?
- High level timeline
- What do I need to do?

02 | DISTRIBUTION OPTIONS

- What are my distribution options?
- Lump sum vs. Annuity
- Items for consideration

03 | HOW DO MY DECISIONS IMPACT TAXES?

- 2021 federal tax rates: marginal tax brackets
- Managing your tax bill for taxable accounts
- Direct rollover considerations

04 | PUTTING RETIREMENT IN PERSPECTIVE

- How much will you need in retirement
- Will you have enough for retirement?
- The case for diversification
- Determining your risk profile
- Creating an appropriate investment mix

05 | DEVELOPING YOUR PLAN OF ACTION

- Implementing your checklist

06 | SUMMARY AND RESOURCES



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