

Enhanced Benefits in Your Retirement Plan

The Ferrara Candy Company 401(k) offers a range of exciting tools, options and features to enhance your financial journey! You now have access to a Financial Wellness program through Creative Planning, the plan's investment advisor. This includes access to the Financial Guide platform that provides personal finance recommendations. A Managed Money service called FinanceGPS that builds a personalized investment strategy just for you. One-on-one sessions with a wellness consultant, and a wealth of resources in your engagement hub. These tools and resources are designed to improve your retirement planning experience and support your financial goals.

WHO IS CREATIVE PLANNING?

We are the investment fiduciary and plan advisor for your retirement plan. We've been working behind the scenes to help your employer pick the investment options in your plan. We can also meet one-on-one with participants in the plan to answer questions. Our goal is to help you learn more about your financial options and, in turn, help you make well-informed financial decisions.

YOUR PERSONALIZED FINANCIAL WELLNESS PROGRAM

All employees have access to a wide variety of tools and resources. Whether you need help with day-to-day financial decisions or long-term planning, this program is designed to meet your needs.

FINANCIAL GUIDE WEBSITE

A personal finance platform that connects all your financial accounts and offers tailored recommendations.

MANAGED MONEY SERVICE*

A service that selects and manages your retirement investments for you.

ONE-ON-ONE GUIDANCE

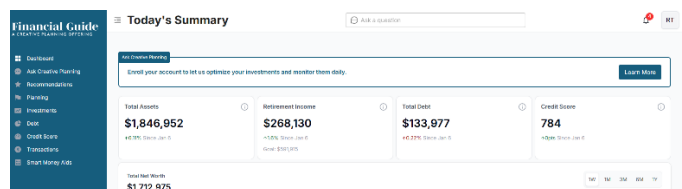
Your Financial Wellness Consultant can help with all financial topics, not just retirement planning.

ENGAGEMENT HUB

We provide a range of financial content including webinars, podcasts and articles. [Click to view Hub](#)

Financial Guide Website

Financial Guide is an online platform for managing your finances. View all of your accounts in one place and receive personalized recommendations and education on financial topics.



- ◆ **Credit and Debt Tools:** See your debt ratio, understand good versus bad debt and receive debt reduction strategies. You'll also receive tips on how to improve your credit score.
- ◆ **Account Monitoring:** View all your financial accounts in one place for a comprehensive overview of your finances and investment portfolio.
- ◆ **Chat Function:** Receive real-time answers to personal finance questions about budgeting, saving and investing, with personalized recommendations tailored to your financial goals.

For more information, log into your account here: financialguide.creativeplanning.com/signup/.

Managed Money Service

Your plan has a managed money option called FinanceGPS that automatically customizes your portfolio to fit your life goals. You can personalize your retirement goals and input more details about your financial situation including outside assets for you or a spouse, and it will adjust accordingly. The aim is to ensure your portfolio adapts to life circumstances, not solely your anticipated retirement date.

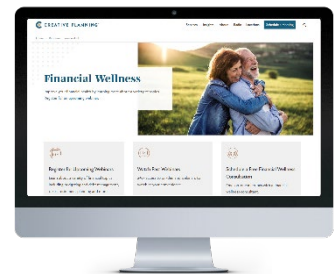
Features Include:

- ◆ **Customized Portfolio:** By using the available funds in your retirement plan and data from your recordkeeper like age, balance, savings rate, employer match, salary, and account activity you can have a tailored investment allocation specific to you based on your long-term goals.
- ◆ **Ongoing Professional Oversight:** Receive continuous monitoring and adjustments to keep your portfolio aligned with long-term goals amid market or life changes.

For more information log into your account by clicking the link below to enroll or unenroll at any time. www.empowermyretirement.com

Engagement Hub

The Financial Wellness Engagement Hub is your one-stop resource for financial content. Access live and recorded webinars, podcasts, and interactive calculators to build your financial knowledge. Sign up for one-on-one meetings with experts for personalized guidance. Click the image to the right to view the hub.



One-On-One Guidance

Your financial wellness consultant can provide personalized financial guidance.

QUESTIONS YOUR FINANCIAL WELLNESS CONSULTANT CAN HELP WITH INCLUDE:

- ◆ Am I on track for retirement?
- ◆ When should I refinance my mortgage?
- ◆ How can I best manage my credit or student loan debt?
- ◆ Do I have the right insurance coverage?
- ◆ Do I need a financial advisor?



Claudia Nybo CFP®, CRPC®

Financial Wellness Consultant

claudia.nybo@creativeplanning.com



Click or scan to schedule a free consultation today.

*The managed money service in your plan refers to FinanceGPS.

Investing involves risk, including the loss of principal. No investment strategy can guarantee a profit or protect against loss in a period of declining values. There is no assurance that the recommended asset allocation will either maximize returns or minimize risk or be the appropriate allocation in all circumstances for every investor with a particular time horizon.

This material has been prepared for informational and educational purposes only and is not intended as investment, legal or tax advice. Please contact your financial professional or tax adviser regarding your specific situation. For the most up to date information, visit www.irs.gov.

Some information contained herein has been obtained from sources believed to be reliable but is not necessarily complete and its accuracy cannot be guaranteed. Any opinions expressed are subject to change without notice.

Creative Planning is not affiliated with Ferrara Candy Company or Empower or their respective affiliates.