



decisionpoint
financial.

*Financial Readiness:
Tomorrow Starts Today*



Washington State
Council of Fire Fighters





Our Why.



Day 1 Matters

dp. 457(b) Investment Selection



Investment Selection

Listed below are the investments available in your retirement plan for you to select from. Please allocate a percent (%) to each fund you would like your account, including future contribution deposits, to be invested in by electing them below.

Model Portfolio Investment Options

Model Name	Allocation
Aggressive (100% Stocks/0% Bonds)	<u>25</u> %
Growth (80% Stocks & 20% Bonds)	<u>10</u> %
Moderate (60% Stocks & 40% Bonds)	<u>10</u> %
Conservative (40% Stocks & 60% Bonds)	_____ %
Defensive (20% Stocks & 80% Bonds)	_____ %
Fixed Income (0% Stocks & 100% Bonds)	_____ %

Individual Fund Investment Options

Fund Name	Allocation
DFA Emerging Markets Core Equity I	_____ %
DFA International Core Equity I	_____ %
DFA International Small Cap Value I	_____ %
DFA Real Estate Securities I	<u>10</u> %
DFA US Large Cap Value I	_____ %
Vanguard Value Index Adm	<u>5</u> %
DFA US Large Company I	_____ %
DFA US Small Cap I	_____ %
DFA World ex US Gov Fixed Income	_____ %
Vanguard Interm-Term Treasury Adm	_____ %
Vanguard Sht-Trm Invmnt-Grade Adm	_____ %

Target Date Fund Investment Options

Fund Name	Allocation
Vanguard Target Retirement Income Inv	_____ %
Vanguard Target Retirement 2020 Inv	_____ %
Vanguard Target Retirement 2025 Inv	<u>10</u> %
Vanguard Target Retirement 2030 Inv	<u>10</u> %
Vanguard Target Retirement 2035 Inv	<u>10</u> %
Vanguard Target Retirement 2040 Inv	_____ %
Vanguard Target Retirement 2045 Inv	_____ %
Vanguard Target Retirement 2050 Inv	_____ %
Vanguard Target Retirement 2055 Inv	_____ %
Vanguard Target Retirement 2060 Inv	_____ %
Vanguard Target Retirement 2065 Inv	_____ %

Minimum election increment is 1%. Total must equal 100%. This form is to be used for initial investment selections only. Future changes can be made via the participant website.

By signing below, I affirmatively agree to all the points made above in this enrollment agreement.

Participant's Name (Print)

Participant's Signature

Today's Date

*Participants may ENROLL on or any time after their Plan Entry Date, following the completion of the eligibility conditions and may RE-ENROLL the first day of any month after revocation. Participants may INCREASE or DECREASE their contributions at the frequency set by their employer. Participants may REScind their salary deferral agreement any time with a 15 day written notice. I understand the amount of deferrals I have elected, as Regular (Pre-Tax) 457(b) contributions in this Salary Reduction Agreement will reduce my current compensation includable income for the taxable year of the deferral. I understand the amount of deferrals I have elected as Roth (After Tax) 457(b) contributions in this Salary Reduction Agreement will NOT reduce my current compensation includable in income and that my Roth deferrals will be includable in income for the taxable year of the deferral. I understand my election regarding the type of deferrals is irrevocable once the employer withholds the deferrals from my paycheck and that any change of election regarding the type of deferrals (Roth or Regular) is effective only for deferrals from paychecks I receive after the plan administrator accepts my change of election.

**I understand and agree that this Beneficiary Designation and Waiver may be delivered electronically rather than in paper, and I may be expected to respond electronically to any of the Plan documents. I also understand that I have a right to request and receive a paper version of this form without cost to me and to rescind this consent within a reasonable time by contacting the Plan Administrator at the telephone number listed in the Summary Plan Description. I understand that the Plan documents, including this Beneficiary Designation, are in English, and I agree that if I require a translation of the Plan documents into a language other than English, I will be fully responsible for arranging for accurate translations of the Plan documents. I agree that if the Plan documents, including this Beneficiary Designation, are translated into a language other than English and if the translated version is different from the English language version, the English language version will take precedence. Trust Beneficiary, if you name a trust as a Beneficiary, the Trustee also must satisfy additional documentation requirements no later than October 31st of the calendar year following the calendar year of your death. The Plan Administrator will provide you or the Trustee with the additional forms you must complete. Effect of Marriage. See below regarding spousal consent requirements. If you are married and wish to name someone other than your spouse as your sole primary Beneficiary, if you are unmarried at the time of your designation, your Beneficiary designation will cease to be effective one year after your marriage unless you have designated your spouse as your sole primary Beneficiary. Effect of Divorce. A divorce decree or a decree of legal separation automatically revokes a designation of your spouse as a Beneficiary, unless the decree or a qualified domestic relations order provides otherwise. The Trustee will pay all sums payable under the Plan by reason of my death to the primary Beneficiary, if he or she survives me, and if no primary Beneficiary survives me, then to the Contingent Beneficiary, and if no named Beneficiary survives me, then the Trustee will pay all amounts in accordance with the Plan. I understand that, unless I have provided otherwise above, the Trustee will pay all sums payable to more than one Beneficiary equally to the living Beneficiaries.

dp. 457(b) Investment Selection



Investment Selection

Listed below are the investments available in your retirement plan for you to select from. Please allocate a percent (%) to each fund you would like your account, including future contribution deposits, to be invested in by electing them below.

Model Portfolio Investment Options

Model Name	Allocation
Aggressive (100% Stocks/0% Bonds)	_____ %
Growth (80% Stocks & 20% Bonds)	_____ %
Moderate (60% Stocks & 40% Bonds)	_____ %
Conservative (40% Stocks & 60% Bonds)	_____ %
Defensive (20% Stocks & 80% Bonds)	_____ %
Fixed Income (0% Stocks & 100% Bonds)	100 %

Individual Fund Investment Options

Fund Name	Allocation
DFA Emerging Markets Core Equity I	_____ %
DFA International Core Equity I	_____ %
DFA International Small Cap Value I	_____ %
DFA Real Estate Securities I	_____ %
DFA US Large Cap Value I	_____ %
Vanguard Value Index Adm	_____ %
DFA US Large Company I	_____ %
DFA US Small Cap I	_____ %
DFA World ex US Gov Fixed Income	_____ %
Vanguard Interm-Term Treasury Adm	_____ %
Vanguard Sht-Trm Invmnt-Grade Adm	_____ %

Target Date Fund Investment Options

Fund Name	Allocation
Vanguard Target Retirement Income Inv	_____ %
Vanguard Target Retirement 2020 Inv	_____ %
Vanguard Target Retirement 2025 Inv	_____ %
Vanguard Target Retirement 2030 Inv	_____ %
Vanguard Target Retirement 2035 Inv	_____ %
Vanguard Target Retirement 2040 Inv	_____ %
Vanguard Target Retirement 2045 Inv	_____ %
Vanguard Target Retirement 2050 Inv	_____ %
Vanguard Target Retirement 2055 Inv	_____ %
Vanguard Target Retirement 2060 Inv	_____ %
Vanguard Target Retirement 2065 Inv	_____ %

Minimum election increment is 1%. Total must equal 100%. This form is to be used for initial investment selections only. Future changes can be made via the participant website.

By signing below, I affirmatively agree to all the points made above in this enrollment agreement.

Participant's Name (Print)

Participant's Signature

Today's Date

*Participants may ENROLL on or any time after their Plan Entry Date, following the completion of the eligibility conditions and may RE-ENROLL the first day of any month after reversion. Participants may INCREASE or DECREASE their deferral contributions at the frequency set by their employer. Participants who elect their salary deferral agreement any time with a 15-day written notice. I understand the amount of deferrals I have elected, as Regular (Pre-Tax) 457(b) contributions in this Salary Reduction Agreement will reduce my current compensation includable income for the taxable year of the deferral. I understand the amount of deferrals I have elected as Roth (After Tax) 457(b) contributions in this Salary Reduction Agreement will NOT reduce my current compensation includable income and that my Roth deferrals will be includable in income for the taxable year of the deferral. I understand my election regarding the type of deferrals is irrevocable once the employer withholds the deferrals from my paycheck and that any change of election regarding the type of deferrals (Roth or Regular) is effective only for deferrals from paychecks I receive after the plan administrator accepts my change of election.

**I understand and agree that this Beneficiary Designation and Waiver may be delivered electronically rather than in paper, and I may be expected to respond electronically to any of the Plan documents. I also understand that I have a right to request and receive a paper version of this form without cost to me and to rescind this consent within a reasonable time by contacting the Plan Administrator at the telephone number listed in the Summary Plan Description. I understand that the Plan documents, including this Beneficiary Designation, are in English, and I agree that if I require a translation of the Plan documents into a language other than English, I will be fully responsible for arranging for accurate translations of the Plan documents. I agree that if the Plan documents, including this Beneficiary Designation, are translated into a language other than English and if the translated version is different from the English language version, the English language version will take precedence. Trust Beneficiary. If you name a trust as a Beneficiary, the Trustee also must satisfy additional documentation requirements no later than October 31st of the calendar year following the calendar year of your death. The Plan Administrator will provide you or the Trustee with the additional forms you must complete. Effect of Marriage. See below regarding spousal consent requirements. If you are married and wish to name someone other than your spouse as your sole primary Beneficiary, if you are unmarried at the time of your designation, your Beneficiary designation will cease to be effective one year after your marriage unless you have designated your spouse as your sole primary Beneficiary. Effect of Divorce. A divorce decree or a decree of legal separation automatically revokes a designation of your spouse as a Beneficiary, unless the decree or a qualified domestic relations order provides otherwise. The Trustee will pay all sums payable under the Plan by reason of my death to the primary Beneficiary, if he or she survives me, and if no primary Beneficiary survives me, then to the Contingent Beneficiary, and if no named Beneficiary survives me, then the Trustee will pay all amounts in accordance with the Plan. I understand that, unless I have provided otherwise above, the Trustee will pay all sums payable to more than one Beneficiary equally to the living Beneficiaries.

dp. 457(b) Investment Selection



Investment Selection

Listed below are the investments available in your retirement plan for you to select from. Please allocate a percent (%) to each fund you would like your account, including future contribution deposits, to be invested in by electing them below.

Model Portfolio Investment Options

Model Name	Allocation
Aggressive (100% Stocks/0% Bonds)	_____ %
Growth (80% Stocks & 20% Bonds)	_____ %
Moderate (60% Stocks & 40% Bonds)	<u>2</u> %
Conservative (40% Stocks & 60% Bonds)	_____ %
Defensive (20% Stocks & 80% Bonds)	_____ %
Fixed Income (0% Stocks & 100% Bonds)	_____ %

Individual Fund Investment Options

Fund Name	Allocation
DFA Emerging Markets Core Equity I	_____ %
DFA International Core Equity I	_____ %
DFA International Small Cap Value I	_____ %
DFA Real Estate Securities I	_____ %
DFA US Large Cap Value I	_____ %
Vanguard Value Index Adm	_____ %
DFA US Large Company I	_____ %
DFA US Small Cap I	_____ %
DFA World ex US Gov Fixed Income	_____ %
Vanguard Interm-Term Treasury Adm	_____ %
Vanguard Sht-Trm Invmnt-Grade Adm	_____ %

Target Date Fund Investment Options

Fund Name	Allocation
Vanguard Target Retirement Income Inv	_____ %
Vanguard Target Retirement 2020 Inv	_____ %
Vanguard Target Retirement 2025 Inv	_____ %
Vanguard Target Retirement 2030 Inv	_____ %
Vanguard Target Retirement 2035 Inv	_____ %
Vanguard Target Retirement 2040 Inv	_____ %
Vanguard Target Retirement 2045 Inv	_____ %
Vanguard Target Retirement 2050 Inv	_____ %
Vanguard Target Retirement 2055 Inv	_____ %
Vanguard Target Retirement 2060 Inv	_____ %
Vanguard Target Retirement 2065 Inv	_____ %

Minimum election increment is 1%. Total must equal 100%. This form is to be used for initial investment selections only. Future changes can be made via the participant website.

By signing below, I affirmatively agree to all the points made above in this enrollment agreement.

Participant's Name (Print)

Participant's Signature

Today's Date

*Participants may ENROLL on or any time after their Plan Entry Date, following the completion of the eligibility conditions and may RE-ENROLL the first day of any month after revocation. Participants may INCREASE or DECREASE their contributions at the frequency set by their employer. Participants may CHANGE their salary deferral agreement any time with a 15 day written notice. I understand the amount of deferrals I have elected, as Regular (Pre-Tax) 457(b) contributions in this Salary Reduction Agreement will reduce my current compensation includable income for the taxable year of the deferral. I understand the amount of deferrals I have elected as Roth (After Tax) 457(b) contributions in this Salary Reduction Agreement will NOT reduce my current compensation includable in income and that my Roth deferrals will be includable in income for the taxable year of the deferral. I understand my election regarding the type of deferrals is irrevocable once the employer withholds the deferrals from my paycheck and that any change of election regarding the type of deferrals (Roth or Regular) is effective only for deferrals from paychecks I receive after the plan administrator accepts my change of election.

**I understand and agree that this Beneficiary Designation and Waiver may be delivered electronically rather than in paper, and I may be expected to respond electronically to any of the Plan documents. I also understand that I have a right to request and receive a paper version of this form without cost to me and to rescind this consent within a reasonable time by contacting the Plan Administrator at the telephone number listed in the Summary Plan Description. I understand that the Plan documents, including this Beneficiary Designation, are in English, and I agree that if I require a translation of the Plan documents into a language other than English, I will be fully responsible for arranging for accurate translations of the Plan documents. I agree that if the Plan documents, including this Beneficiary Designation, are translated into a language other than English and if the translated version is different from the English language version, the English language version will take precedence. Trust Beneficiary. If you name a trust as a Beneficiary, the Trustee also must satisfy additional documentation requirements no later than October 31st of the calendar year following the calendar year of your death. The Plan Administrator will provide you or the Trustee with the additional forms you must complete. Effect of Marriage. See below regarding spousal consent requirements if you are married and wish to name someone other than your spouse as your sole primary Beneficiary. If you are unmarried at the time of your designation, your Beneficiary designation will cease to be effective one year after your marriage unless you have designated your spouse as your sole primary Beneficiary. Effect of Divorce. A divorce decree or a decree of legal separation automatically revokes a designation of your spouse as a Beneficiary, unless the decree or a qualified domestic relations order provides otherwise. The Trustee will pay all sums payable under the Plan by reason of my death to the primary Beneficiary, if he or she survives me, and if no primary Beneficiary survives me, then to the Contingent Beneficiary, and if no named Beneficiary survives me, then the Trustee will pay all amounts in accordance with the Plan. I understand that, unless I have provided otherwise above, the Trustee will pay all sums payable to more than one Beneficiary equally to the living Beneficiaries.



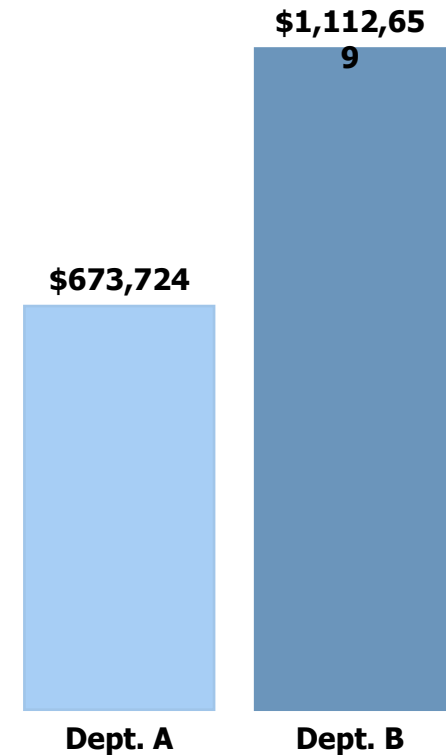
Time Matters

Department K: \$325 Match per Month

- New Hire @ age 23 contributes the minimum to get the full match for **30 years**.
- Contributes **\$3,900** every year for **30** years totaling **\$234,000 (including Match amount.)**

Department B: \$975 Match Per Month

- New Hire @ age 23 contributes the minimum amount to get the full match for **10 years**.
- Contributes **\$11,700** every year for **10** years, totaling **\$234,000 (including Match amount.)**



Department B retires with **\$438,935** MORE than Department A despite contributing the same amount to their account.

Contract Language Matters

Contract Language Matters.



District	Monthly Employer Match/Contribution	Avg. Balance < 36
Department A	\$775 Match	\$98,118.25
Department B	\$975 Match	\$80,608.81
Department C	\$467.96 Contribution	\$66,322.02
Department D	\$495 Contribution	\$61,681.54
Department E	\$606 Contribution	\$56,236.72
Department F	8% Contribution + 2% Match	\$50,186.61
Department G	6% Match	\$48,926.98
Department H	\$570.48 Contribution	\$47,738.01
Department I	\$595 Contribution	\$44,698.06
Department J	5% Match	\$23,432.41
Department K	\$223 Contribution	\$14,956.95



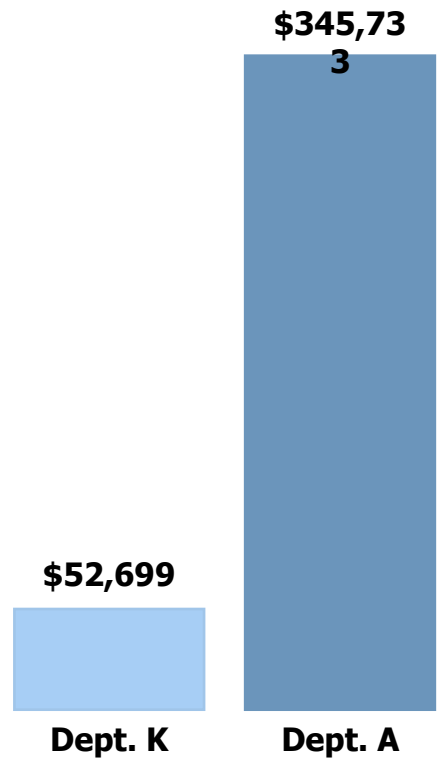
Contract Language Matters.

Department K: Average Balance <36 of \$14,956

- Member stops contributing, allows dollars to grow for 20 years.
- **Estimated Future Balance: \$52,699**

Department A: Average Balance <36 of \$98,118

- Member stops contributing, allows dollars to grow for 20 years.
- **Estimated Future Balance: \$345,733**



Contract Language Matters.

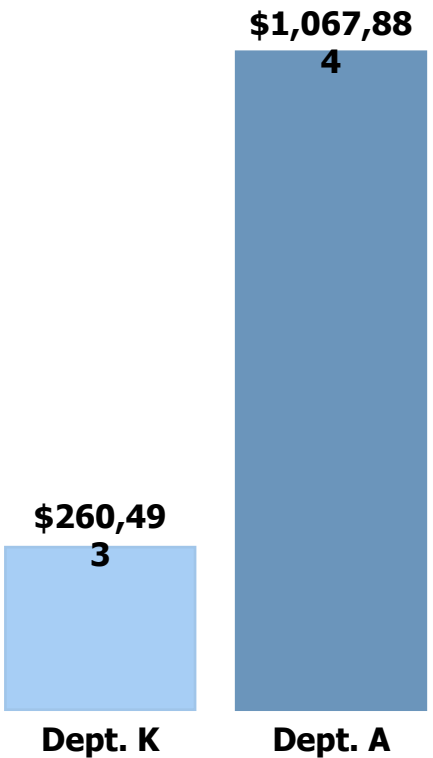


Department K: Average Balance of \$ 14,956

- Member continues to contribute equal to District contribution (\$223/mo). Allows dollars to grow for 20 years.
- **Estimated Future Balance: \$260,493**

Department A: Average Balance of \$ 98,118

- Member continues to contribute equal to District match (\$775/mo). Allows dollars to grow for 20 years.
- **Estimated Future Balance: \$1,067,884**



*Assumes a 6.5% Annualized Return

- **IAFF Local 2390 / Gig Harbor Fire & Medic One**
 - \$775 Match (contribute \$0.01 to get \$262.50, straight match above \$262.50)
 - Contract includes \$25 per year increases
 - Language in contract is a dollar amount NOT a percentage
 - 49 Employees with less than 5 years of service.
 - 42/50 (84%) are contributing the full match or higher
 - 17 Employees between 5 – 10 years of service
 - 19/24 (79%) are contributing \$775 or greater

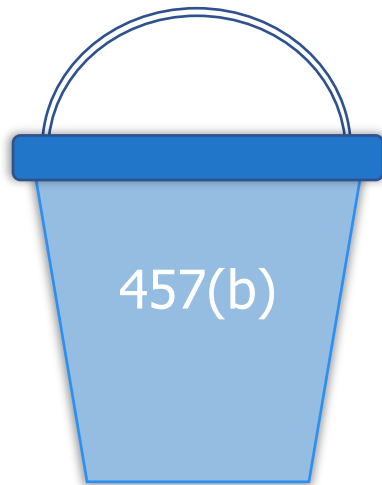
- **IAFF Local 1488 / West Pierce Fire & Rescue**
 - \$975 Match (First 5 Years)
 - Incentivizes new members to save from day 1
 - \$975 Contributions (Years 6 – 10, no employee contribution required)
 - \$975+ Longevity (Contractual increase to base pay)
 - In later career years, this portion is included in Final Average Salary
 - 65 Employees with less than 5 years of service
 - 53/65 (82%) are contributing the full match or higher
 - 18 Employees with 5 – 10 years of service
 - All 18 are contributing \$1,025 to hit the annual IRS Maximum

dp.

Creativity Matters

457(b) and 401(a)

Employee Contributions



\$23,500



Employer Contributions



\$7,200*

Prioritizing Buckets Appropriately

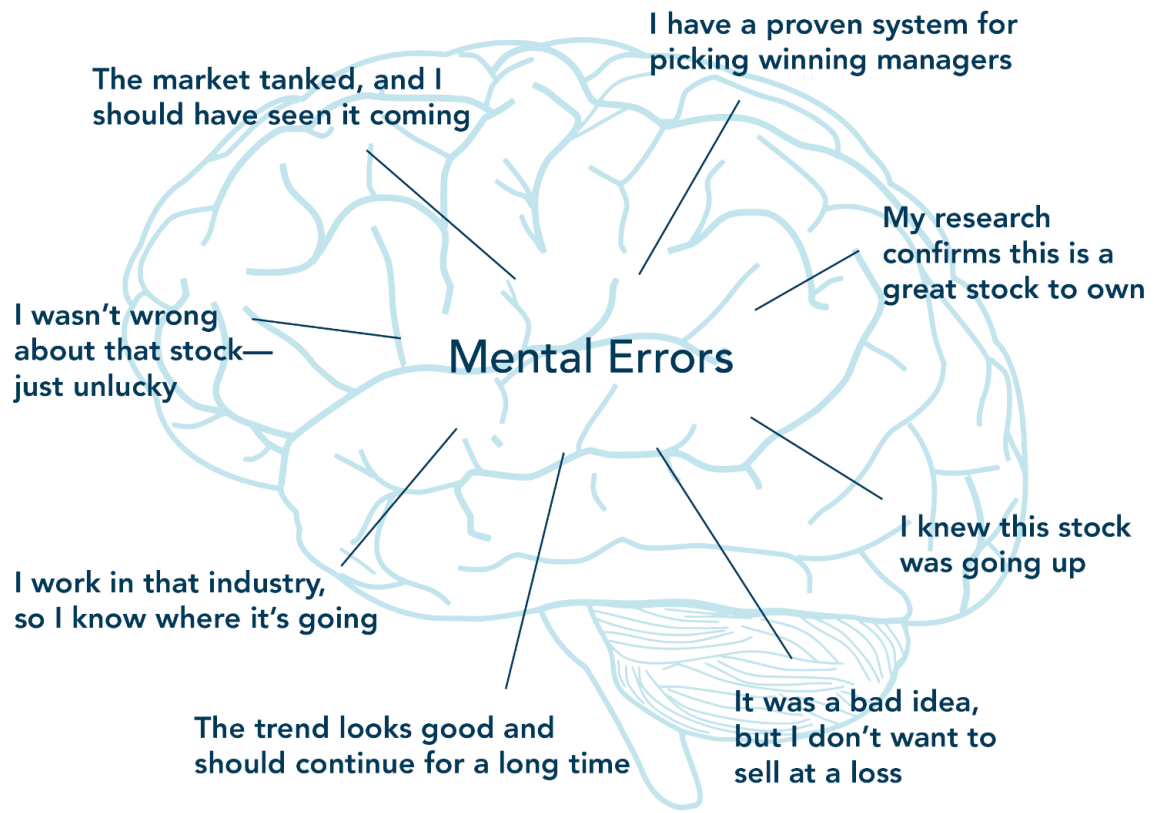


dp.

Department Culture & Behavior Matter

Humans Are Not Wired for Disciplined Investing

When people follow their natural instincts, they tend to apply faulty reasoning to investing.



The Power of Working with an Advisor



Average Account Balance among the “Core Group” Age 36-45

District	2023	2025	% Change
Department A	\$201,560	\$263,318	+31%
Department B	\$128,116	\$212,098	+66%
Department C	\$133,835	\$199,774	+49%
Department D	\$128,781	\$171,843	+33%
Department E	\$112,857	\$170,239	+51%
Department F	\$99,208	\$153,635	+55%
Department G	\$112,482	\$132,706	+18%
Department H	\$81,464	\$128,360	+58%
Department I	\$71,574	\$90,488	+26%
Department J	\$51,704	\$76,820	+49%
Department K	\$51,146	\$64,132	+25%

Roth vs Pre-Tax Contributions Matter

Roth vs. Pre-Tax



	Roth	Pre-Tax
Contributions taxed at time of contribution?	Yes	No
Contributions taxed at withdrawal?	No	Yes
Tax on growth at withdrawal?	No	Yes
Contribution Limits -- 457(b)	\$23,500 in 401(k) & 457(b)	\$23,500 in 401(k) & 457(b)
Contribution Limits – Roth IRA / Trad. IRA	\$7,000	\$7,000
Required Minimum Distributions	No	Yes - starting Age 73-75
Contributions Taxed at time of contribution?	Yes	No

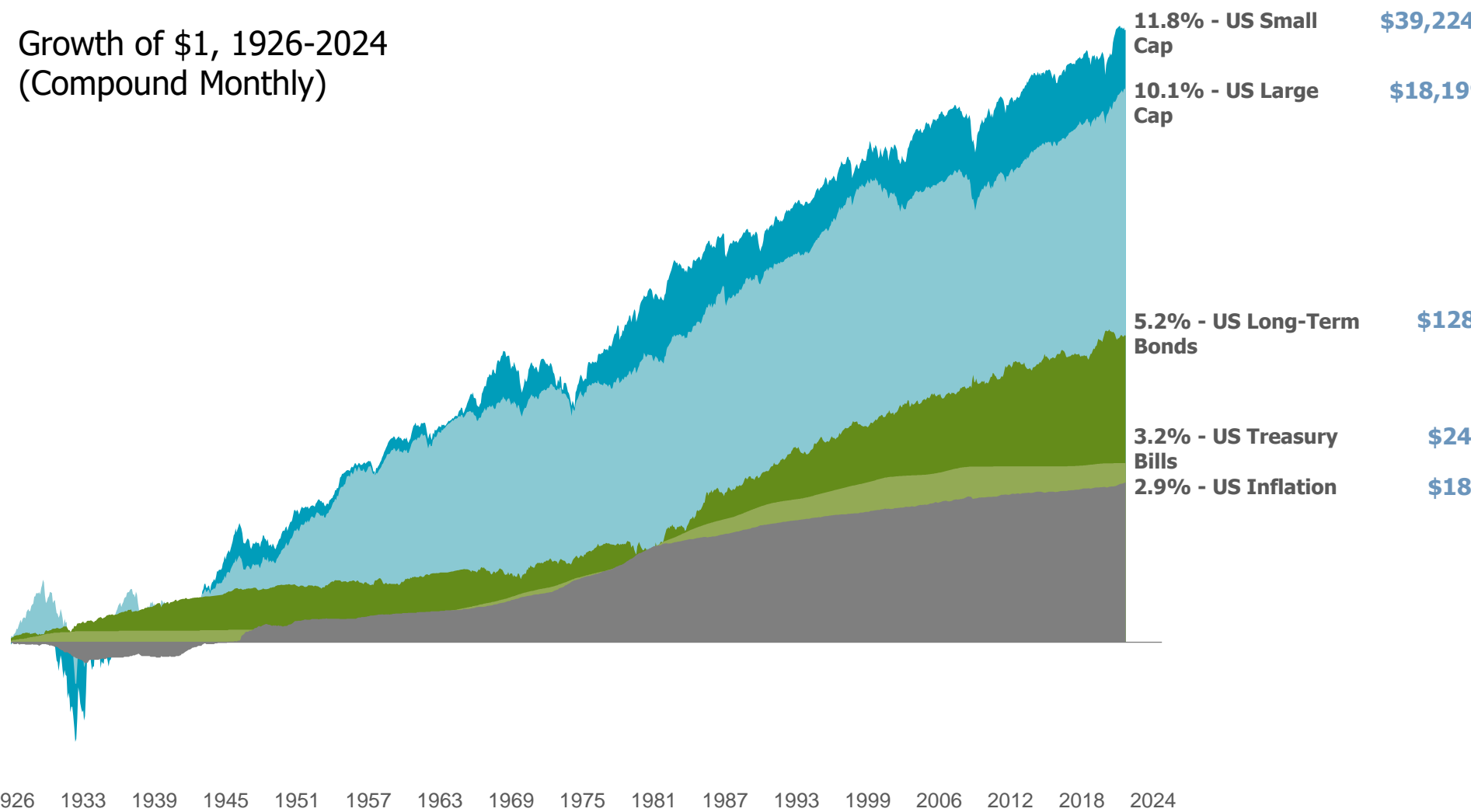
Top 5 Most Common Mistakes We See

1. Misallocation of Investments



Capital Markets At Work Have Rewarded Long-Term Investors

Growth of \$1, 1926-2024
(Compound Monthly)



In USD. US Small Cap is the CRSP 6–10 Index. US Large Cap is the S&P 500 Index. US Long-Term Government Bonds is the IA SBB1 US LT Gov't TR USD. US Treasury Bills is the IA SBB1 US 30 Day TBILL TR USD. US Inflation is measured as changes in the US Consumer Price Index. CRSP data is provided by the Center for Research in Security Prices, University of Chicago. S&P data © 2022 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. US Long-term government bonds and Treasury bills data provided by Ibbotson Associates via Morningstar Direct. US Consumer Price Index data is provided by the US Department of Labor Bureau of Labor Statistics. Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is no guarantee of future results.

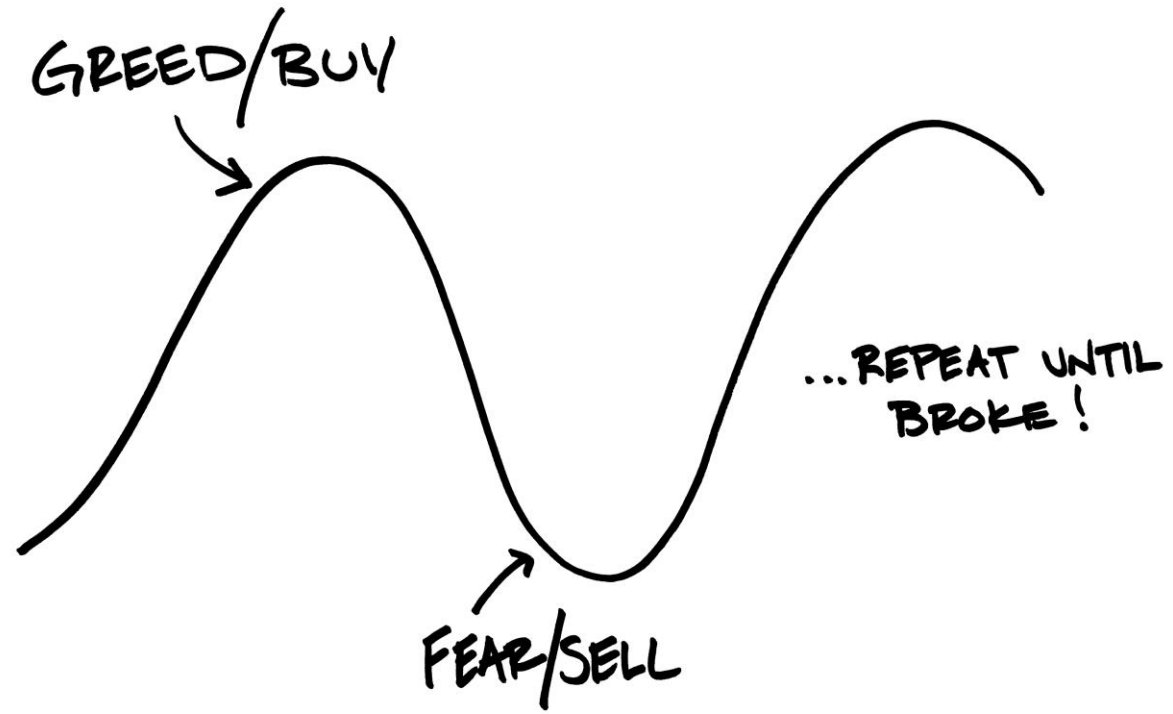
Randomness of Returns

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
REIT 28.0%	REIT 8.3%	REIT 19.7%	Sm Cap 38.8%	REIT 28.0%	REIT 2.8%	Sm Cap 21.3%	EM 37.8%	Cash 1.8%	Lg Cap 31.5%	Sm Cap 20.0%	REIT 41.3%	Cash 1.6%	Lg Cap 26.3%	Lg Cap 25.0%	Int'l 7.0%
Sm Cap 26.9%	HG Bnd 7.8%	EM 18.6%	Lg Cap 32.4%	Lg Cap 13.7%	Lg Cap 1.4%	HY Bnd 17.5%	Int'l 25.6%	HG Bnd 0.0%	REIT 28.7%	EM 18.7%	Lg Cap 28.7%	HY Bnd -11.2%	Int'l 18.9%	Sm Cap 11.5%	EM 3.0%
EM 19.2%	HY Bnd 4.4%	Int'l Stk 17.9%	Int'l Stk 23.3%	AA 6.9%	HG Bnd 0.6%	Lg Cap 12.0%	Lg Cap 21.8%	HY Bnd -2.3%	Sm Cap 25.5%	Lg Cap 18.4%	Sm Cap 14.8%	HG Bnd -13.0%	Sm Cap 16.9%	HY Bnd 8.2%	HG Bnd 2.8%
HY Bnd 15.2%	Lg Cap 2.1%	Sm Cap 16.4%	AA 11.5%	HG Bnd 6.0%	Cash 0.0%	EM 11.6%	Sm Cap 14.7%	REIT -4.0%	Int'l Stk 22.7%	AA 9.8%	Int'l Stk 11.8%	Int'l Stk -14.0%	HY Bnd 13.5%	EM 8.1%	REIT 2.8%
Lg Cap 15.1%	AA 0.3%	Lg Cap 16.0%	HY Bnd 7.4%	Sm Cap 4.9%	Int'l Stk -0.4%	REIT 8.6%	AA 14.6%	Lg Cap -4.4%	AA 18.9%	Int'l Stk 8.3%	AA 10.9%	AA -16.5%	AA 12.8%	AA 7.4%	AA 1.2%
AA 13.5%	Cash 0.1%	HY Bnd 15.6%	REIT 2.9%	HY Bnd 2.5%	AA -1.3%	AA 7.2%	REIT 8.7%	AA -5.6%	EM 18.9%	HY Bnd 7.5%	HY Bnd 5.4%	Lg Cap -18.1%	REIT 11.4%	Cash 5.3%	Cash 1.1%
Int'l Stk 8.2%	Sm Cap -4.2%	AA 12.2%	Cash 0.1%	Cash 0.0%	Sm Cap -4.4%	HG Bnd 2.7%	HY Bnd 7.5%	Sm Cap -11.0%	HY Bnd 14.4%	HG Bnd 6.1%	Cash 0.0%	EM -19.7%	EM 10.3%	REIT 4.9%	HY Bnd 0.9%
HG Bnd 6.5%	Int'l Stk -11.7%	HG Bnd 4.2%	HG Bnd -2.0%	EM -1.8%	HY Bnd -4.6%	Int'l Stk 1.5%	HG Bnd 3.5%	Int'l Stk -13.4%	HG Bnd 8.7%	Cash 0.6%	HG Bnd -1.5%	Sm Cap -20.4%	HG Bnd 5.5%	Int'l Stk 4.4%	Lg Cap -4.3%
Cash 0.1%	EM -18.2%	Cash 0.1%	EM -2.3%	Int'l Stk -4.5%	EM -14.6%	Cash 0.3%	Cash 0.8%	EM -14.3%	Cash 2.2%	REIT -5.1%	EM -2.2%	REIT -25.0%	Cash 5.1%	HG Bnd 1.3%	Sm Cap -9.5%

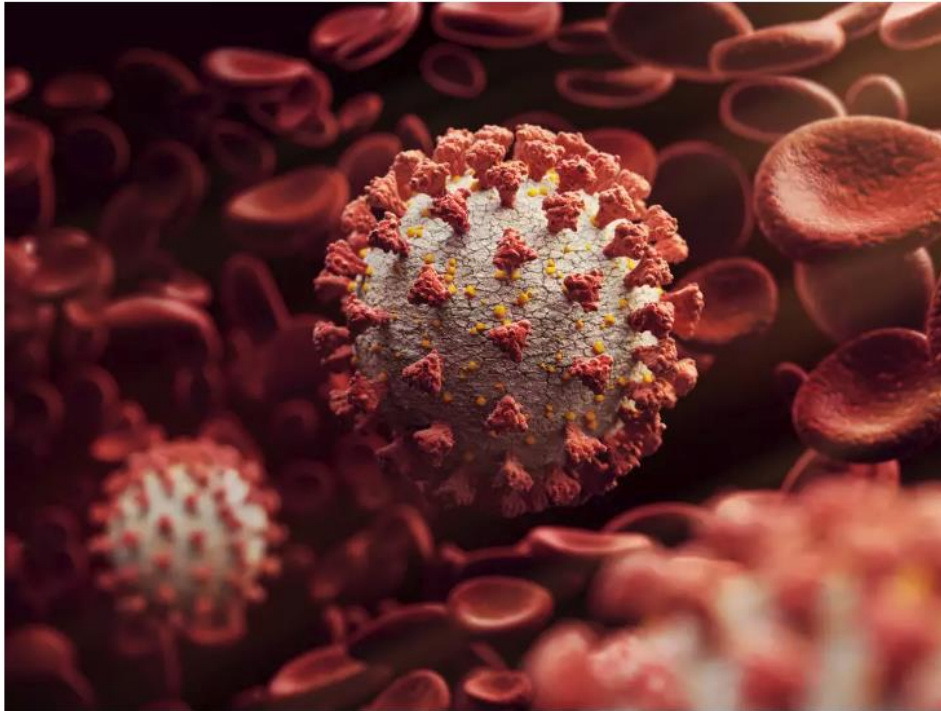
Abbr.	Asset Class - Index	Annual	Best	Worst
Lg Cap	Large Cap Stocks - S&P 500 Index	13.88%	32.4%	-18.1%
Sm Cap	Small Cap Stocks - Russell 2000 Index	10.33%	38.8%	-20.4%
Int'l Stk	International Developed Stocks - MSCI EAFE Index	5.74%	25.6%	-14.0%
EM	EM Stocks - MSCI Emerging Markets Index	3.39%	37.8%	-19.7%
REIT	REITs - FTSE NAREIT All Equity Index	9.40%	41.3%	-25.0%
HG Bnd	High Grade Bonds - Bloomberg Barclays U.S. Agg Index	2.28%	8.7%	-13.0%
HY Bnd	High Yield Bonds - ICE BofA US High Yield Index	6.42%	17.5%	-11.2%
Cash	Cash - S&P U.S. Treasury Bill 0-3 Mth Index	1.19%	5.3%	0.0%
AA	Asset Allocation Portfolio*	6.45%	18.9%	-16.5%

2. Trying to Time the Market

Humans Are Not Wired for Disciplined Investing



BEHAVIOR | GAP



Coronavirus around blood cells
Radoslav Zilinsky/Getty Images

January 21: First U.S. COVID-19 case detected in Snohomish County man

The first known domestic case of the coronavirus appeared in Washington state after a Snohomish County man returned from visiting the Wuhan region of China in early January.



A patient is loaded into an ambulance, Tuesday, March 10, 2020, at the Life Care Center in Kirkland, Wash., near Seattle. The nursing home was at the center of the outbreak of the coronavirus in Washington state.

Ted S. Warren/AP

March 13: Inslee bans large events as COVID-19 spreads

After a February that began to see cases climb, Gov. Jay Inslee enacted a ban on events larger than 250 people in early March to help slow the spread of the coronavirus.



Artist Josephine Rice paints a mural in the boarded up doorway of Oddfellows Cafe and Bar on March 24, 2020 in Seattle. Gov. Jay Inslee issued a Stay at Home order to begin March 25, requiring everyone in the state to stay home for at least two weeks and all non-essential businesses to shut down to help stem the spread of COVID-19.

Karen Ducey/Getty Images

March 25: First statewide stay-home order goes into effect

Amid rising cases, Inslee enacted a "Stay Home, Stay Healthy" order at the end of March to help slow the spread of the virus and ensure the state's healthcare system was not overwhelmed.



Bus driver Treva White and nutritionist Shaunté Fields deliver meals to children and their families on May 6, 2020 in Seattle. Since the outbreak of COVID-19 and the closure of all schools, Seattle Public Schools meal program distributes breakfast and lunch through 26 school sites and 43 bus routes five days a week.

Karen Ducey/Getty Images

April 6: K-12 classrooms in Washington to remain closed for the rest of school year

While many schools had already transitioned to distance learning amid the pandemic, all schools in the state were forced to switch to a remote learning model at the beginning of April. The order impacted 1.2 million students across the state.



Two women in masks shop for items at the Fremont Sunday Market on Sept. 27, 2020.

Claire Maulding, Special to the SeattlePI

June 26: Statewide mask mandate goes into effect

As more evidence showed that wearing masks was an effective way to reduce the transmission of COVID-19, the state enacted a mask mandate for businesses in June.

Inslee announces statewide restrictions for four-weeks

The restrictions go into effect Monday, November 16 at 11:59 PM



WA Governor's Office · [Follow](#)

Published in Washington State Governor's Office · 4 min read · Nov 15, 2020



712



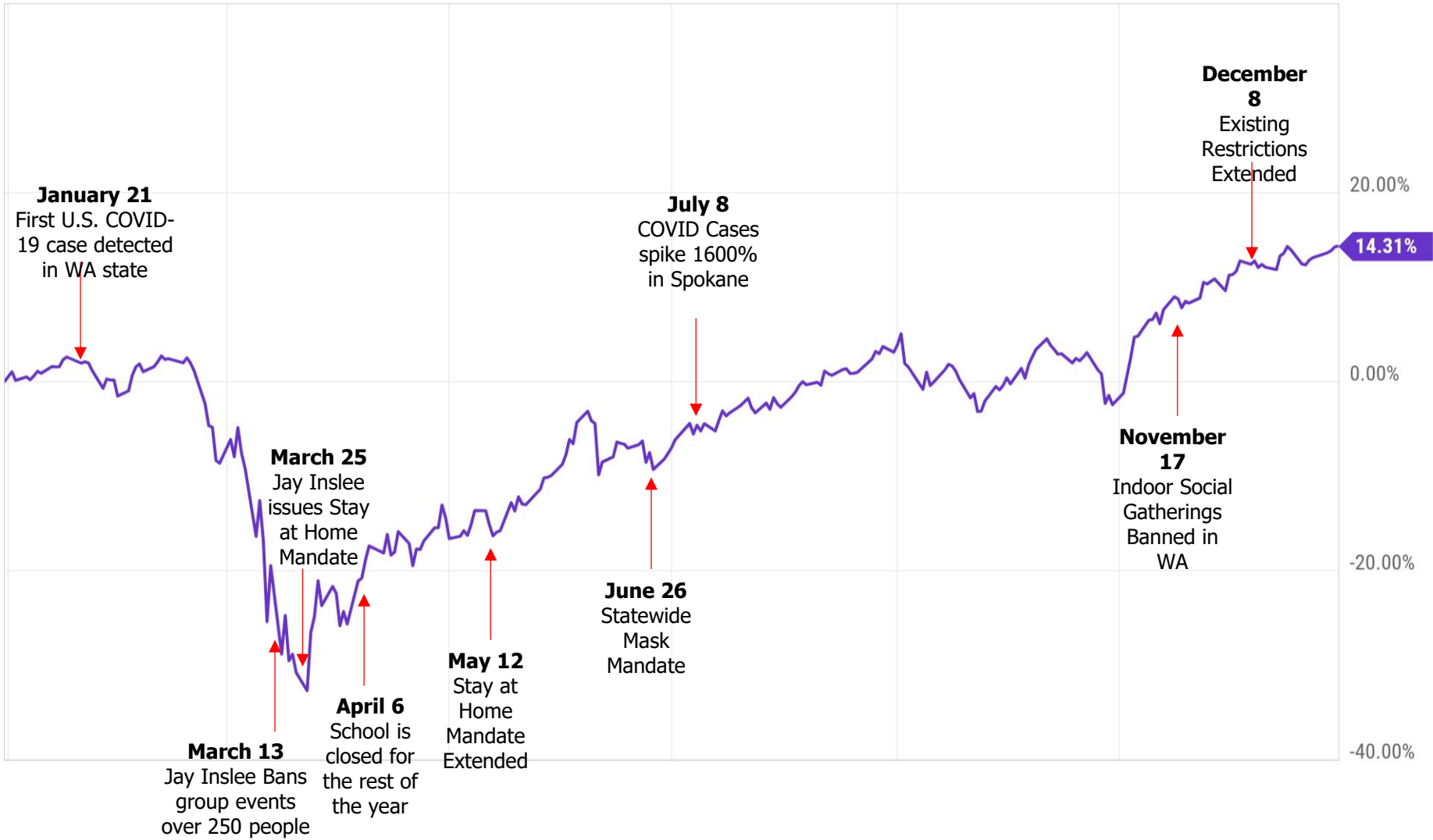
75



Gov. Jay Inslee today announced a four-week statewide set of restrictions in response to the recent rapid spread of the COVID-19 virus in Washington and across the country.

The new restrictions come as Washington sees consistent increasing daily case counts, with over 2,000 cases a day over the weekend and average cases in the state doubling over the past two weeks.

Total World Stock Index Fund in 2020



3. Taking Continuous Loans Against 457(b) Accounts



Our Why.

1 Continually Improve Contract Language to Encourage Saving Early & Often

2 New Hire – Financial Education Meetings

3 Promote a Healthy Financial Culture Through Ongoing Education & Resources

4 Control The Controllable & Avoid The Most Common Behavioral & Investment Mistakes



Questions?

info@dpplanners.com
253.883.4143

