

WITH JUST ONE STEP, YOU CAN LEARN ABOUT SIMPLE STEPS TO BUILD YOUR WHOLE-SELF WELL-BEING – PHYSICAL, EMOTIONAL AND FINANCIAL.

TODAY, TAKE A STEP TOWARD BETTER FINANCIAL HEALTH BY EXPLORING YOUR TOTAL REWARDS.



Are you taking full advantage of your Total Rewards? From retirement and health savings accounts to financial counseling, the Total Rewards program is designed to help protect and support your financial well-being. Read on to learn more.

Financial Well-Being Through Total Rewards

FREQUENTLY ASKED QUESTIONS ABOUT TOTAL REWARDS

What kind of support is available through our Total Rewards program to help with your financial well-being?

Our programs are focused on providing tools and support during the important moments that matter to employees. We do that in a number of ways, such as our 401(k) plan and company match; educational sessions on retirement readiness from our partner Empower; our Brothers Scholarship program that assists the children of THG employees with the cost of higher education; and the ONE Heritage Fund to help those facing unforeseen disaster or personal hardship.

In addition to these programs, we also offer life, disability and critical illness insurance to provide further financial protections for benefits-eligible employees. When life's unplanned moments happen, these benefits provide financial security to you and your family.

Why does The Heritage Group offer these benefits?

Our employee benefits program was designed to support employees physically, emotionally and financially so that they can be their best selves.



"Financial wellness is an important component of your overall well-being. That's why The Heritage Group offers additional financial benefits to support you through life's ups, downs and surprises."

- EMILY HAMRICK, VICE PRESIDENT, TOTAL REWARDS

The Total Rewards program is one of the ways we help take care of our people as well as their families.

Did you know your total rewards statement can be accessed through Workday? Your total rewards statement reflects many of the benefits that create your overall compensation and benefits package from your Heritage employer.

SCAN THE QR CODE ON THIS PAGE FOR THIS AND OTHER RESOURCES.



How Company Matching Contributions Can Help You Save for Retirement

Whether you're just getting started or late to the game when it comes to saving for your retirement, investing in your Heritage 401(k) account pays off over time and makes a huge impact on your future financial well-being!

Want to see an example of how your account can grow over time? In the illustration below, an employee is hired at age 40 with annual eligible compensation of \$50,000. Assume that the employee's

compensation increases at 2% per year, and that the employee contributes 6% of eligible compensation to qualify for the full company matching contribution of 7% each year. Here's how such a retirement account might grow after 5, 10 or even 25 years.

*Assumes 5% average annual investment returns. This is for illustrative purposes only and is not an indicator of past or future investment returns.

<i>Age</i>	<i>Employee Contribution</i>	<i>Company Matching</i>	<i>Balance*</i>
40	\$3,000	\$3,500	\$6,663
45	\$3,312	\$3,864	\$46,560
50	\$3,657	\$4,266	\$101,440
55	\$4,038	\$4,711	\$175,857
60	\$4,458	\$5,201	\$275,662
65	\$4,922	\$5,742	\$408,372



Did you know...?

If you're age **50 or older** at the end of the calendar year, you're eligible for catch-up contributions to your 401(k). The 2025 annual contribution limit on before-tax and Roth contributions is **increased to \$31,000**, which is a \$7,500 increase above the \$23,500 annual limit.

New for 2025, if you're **age 60 – 63** at the end of the calendar year, the 2025 annual contribution limit on before-tax and Roth contributions is **increased to \$34,750**. This \$11,250 increase above the \$23,500 annual limit is your enhanced catch-up contribution.

Managing your monthly expenses

Beyond managing debt, your everyday monthly expenses can add up fast. Here are four ways you can get these expenses back under control.

- **Set spending goals with a budget.** Creating a budget is a way to help put some guardrails around how you spend money. You can also adjust your budget over time to reflect your spending priorities.
- **Track what you're spending.** We live in a consumer economy, but that doesn't mean we have to let spending get out of control. Track how you spend money to look for unnecessary expenses you can cut right away.
- **Find ways to celebrate wins.** When you reach one of your financial goals—whether it's paying down debt, reducing your spending or saving up for a purchase—it's important to reward yourself for your success. Choose a meaningful reward to keep yourself motivated!
- **Utilize your resources.** Take advantage of the money management tools offered by Empower. Scan the QR code on Page 1 to log in to your Empower account.



Professional 401(k) Management from Empower

Did you know you can access professional portfolio management services through **Empower, The Heritage Group's 401(k) provider**? To get started, log in to your account and select Planning > Enroll in Professional Management Program. Once you've completed enrollment, you will receive your Welcome Kit in a couple of weeks with more information.

Scan the QR code on Page 1 to log in to your Empower account.



Helping the Heritage Family

In 2024, the **ONE Heritage Fund** helped **208 employees** who were affected by severe weather in the Houston area. The grant program provided an additional **\$50,000** for employees who experienced additional hardships, providing even more help to those in need.

The Heritage Group companies regularly contribute money to the ONE Heritage Fund to ensure those in need have access to funds when they need it the most. Did you know you can make a personal, tax-deductible contribution to the fund as well?

Scan the QR code on Page 1 to make a contribution or apply for a grant.



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