

CASCADE DESIGNS®

Open enrollment 2025 for health benefits

Presented by AssuredPartners

Agenda

- ▶ What's changing in 2025?
- ▶ What are my medical plan options?
- ▶ Resources & support
- ▶ What do I need to do?

What is open enrollment?

- ▶ November 4 - 15, 2024
- ▶ Changes take effect on January 1, 2025
- ▶ It's your chance to:
 - ▶ Add or drop coverage for yourself and/or eligible dependents for:
 - ▶ Medical insurance
 - ▶ Dental insurance
 - ▶ Vision insurance
 - ▶ Flexible Spending Account
- ▶ No dropping or changing during the year unless you experience a qualifying event

What's changing in
2025?

2025 benefits renewal

- ▶ Like everything else, healthcare costs continue to rise
- ▶ CDI is committed to offering valuable programs so that you can be well physically, financially, and in life
- ▶ **CDI will continue offering the Health Savings Plan at no monthly premium cost for employee coverage!**
 - ▶ *As long as* you complete the Wellness program
- ▶ To qualify for the \$25/month wellness discount - complete our wellness program attestation form



Medical plan enhancements



► HIV post-exposure prophylaxis

- Traditional plans: HIV post-exposure prophylaxis (PEP) will be covered at 100% if dispensed during a medical visit including the ER.
- HDHP: HIV post-exposure prophylaxis (PEP) will be covered 100% after deductible if dispensed during a medical visit including the ER.

► RGA Medical Travel Benefit

- The RGA Medical Travel Benefit pays you back for approved travel costs after you travel for an eligible medical procedure located outside of your state of residence.
- Travel reimbursement is available only for in-network services covered under your plan and for services which have already occurred. Before you travel for your procedure, call RGA customer care for assistance at 866-738-3924.

Rx and Dental plan enhancements



► Asthma inhalers, insulin and epinephrine autoinjectors

- Asthma inhalers and insulin:
 - Traditional plans: Members will not pay more than \$35 for one 30 day supply
 - HDHP: Members will not pay more than \$35 for one 30 day supply
- Epinephrine autoinjectors
 - Traditional plans: Members will not pay more than \$35 for at least one 2-pack of epinephrine autoinjectors (EpiPen).
 - HDHP: After deductible, members will not pay more than \$35 for at least one 2-pack of epinephrine autoinjectors (EpiPen).

► Orthodontia coverage

- Orthodontia benefits will be covered on the Delta Dental plan starting 1/1/2025. If you enroll in dental coverage, the plan will pay 50% of covered orthodontia services in network up to lifetime maximum benefit of \$1,500.

New Programs through Pareto



► CancerCARE

- Free cancer solution that supports you from the first day of your diagnosis well into the stages of aftercare.
- CancerCARE advocates can coordinate care and benefits for patients with new or existing cancers.
- To utilize the program, register online at cancercareprogram.com or call 877-640-9610 any time after 1/1/2025.

► KISx Card

- The KISx card is a program that provides surgery and imaging benefits at no cost to you. Typical procedures include orthopedic surgery, general surgery, colonoscopies, MRI, CT and PET Scans.
- Before seeking in-network providers through your health plan, just call KISx before your elective procedure.
- Call their navigators at (877) 438-5479 to find out more about your procedure and how the program works.

New Programs through Pareto



► Gym and fitness discounts via HUSK Marketplace

- Members can access exclusive savings and flexible membership options to a variety of gyms from national chains to specialty studios.
- The marketplace also offers discounts on nutrition programs, home fitness equipment, wellness tech, virtual fitness classes and more.
- Register online at Marketplace.huskwellness.com/paretohealth

► SmartConnect Medicare Assistance

- SmartConnect Insurance is an independent Medicare insurance agency with representatives who are available to help you research, compare, and purchase Medicare insurance plans.
- Call (855) 248-1648 to discuss options

► eHealth COBRA alternatives

- eHealth Insurance makes it easier to find affordable, quality health insurance coverage often at a lower cost than what you pay for COBRA coverage.
- To explore options, visit ehealthinsurance.com/pareto or call an experienced agent available to assist at (844) 744-0647.

Health Savings Account (HSA) changes

► The maximum Health Savings Account (HSA) contribution limits set by the IRS will increase in 2025



	2024	2025
Annual HSA maximum contribution	\$4,150 for employee-only coverage \$8,300 for employee + one or more dependents coverage	\$4,300 for employee-only coverage \$8,550 for employee + one or more dependents coverage

► Remember CDI’s contribution to your HSA counts towards these limits.



Flexible Spending Account (FSA) changes

- ▶ FSA limits set by the IRS will increase

	Maximum contribution	Carry over
Health care FSA General purpose Limited purpose	\$3,300	Up to \$660 from 2025 into 2026
Dependent care FSA	\$5,000	No carry over allowed



- ▶ If you have a 2024 FSA
 - ▶ Carry over up to \$640 of unused health care FSA funds into 2025

F S A



Cost of coverage 2025 - medical

Premiums Per Pay Period	Your Cost		Cascade Designs' Cost	
	Traditional Plan	Health Savings Plan	Traditional Plan	Health Savings Plan
Employee only	\$54.50	\$12.50	\$305.50	\$306.50
Employee & spouse	\$208.50	\$147.00	\$572.50	\$544.00
Employee & child	\$108.00	\$60.00	\$433.00	\$417.50
Employee & children	\$145.00	\$91.50	\$516.00	\$492.50
Employee, spouse & child	\$262.00	\$192.00	\$698.50	\$659.00
Employee, spouse & children	\$298.50	\$222.00	\$784.00	\$736.00
With Wellness Premium Discount* (\$12.50/paycheck)				
Employee only	\$42.00	\$0.00	\$318.00	\$319.00
Employee & spouse	\$196.00	\$134.50	\$558.00	\$556.50
Employee & child	\$95.50	\$47.50	\$445.50	\$430.00
Employee & children	\$132.50	\$79.00	\$528.50	\$505.00
Employee, spouse & child	\$249.50	\$179.50	\$711.00	\$671.50
Employee, spouse & children	\$286.00	\$209.50	\$796.50	\$748.50

*You must complete the CDI wellness program requirements and submit the Wellness Program Attestation Form to HR to qualify for the discounted premium.

Cost of coverage 2025 - dental & vision

Dental Plan - Delta Dental

Premiums Per Pay Period	Your Cost	Cascade Designs' Cost
Employee only	\$7.00	\$17.50
Employee & spouse	\$20.00	\$29.50
Employee & child	\$13.50	\$24.00
Employee & children	\$23.00	\$33.00
Employee, spouse & child	\$27.00	\$35.50
Employee, spouse & children	\$36.50	\$45.00

Vision Plan - RGA

Premiums Per Pay Period	Your Cost	Cascade Designs' Cost
Employee only	\$0	\$4.00
Employee & spouse	\$0	\$8.00
Employee & child	\$0	\$6.00
Employee & children	\$0	\$7.00
Employee, spouse & child	\$0	\$10.00
Employee, spouse & children	\$0	\$10.00



Opportunity to increase Optional Life insurance



- ▶ During open enrollment only
- ▶ You can increase your Optional Life coverage amount by \$10,000, \$20,000, \$30,000 or \$40,000 **without providing proof of good health**
- ▶ Not available if you have previously been denied coverage by MOO
- ▶ Increasing your coverage over the guaranteed issue of \$200,000 will require proof of good health (EOI Form)
- ▶ Increasing spouse coverage for any amount will require proof of good health (EOI Form)

CDI health benefit plans

Benefit	
Medical + Vision	 Regence <i>Group Administrators</i> An Independent Licensee of the Blue Cross and Blue Shield Association
Prescription Drug	  Regence <i>Group Administrators</i> An Independent Licensee of the Blue Cross and Blue Shield Association
Virtual Care	  Regence <i>Group Administrators</i> An Independent Licensee of the Blue Cross and Blue Shield Association
Dental	 DELTA DENTAL Delta Dental of Washington
Health Savings Account (HSA)	 HealthEquity
Flexible Spending Accounts (FSA)	 Allegiance
Employee Assistance Program (EAP)	 Mutual of Omaha
Life and Disability	

What are my
medical plan
options?

Two medical plans

- ▶ Both plans...
 - ▶ Are with RGA
 - ▶ Provide access to the same providers (Regence BlueCard network)
 - ▶ Cover the same services, procedures, and prescription medications
- ▶ The differences are...
 - ▶ How much you and CDI pay in **premiums**
 - ▶ How much you **pay when you access care**



Plan	Traditional Plan	Health Savings Plan (HSP)
	In-Network	
Deductible Per calendar year	\$1,000 Individual \$3,000 Family	Employee-only coverage: \$2,000 Employee + one or more dependents coverage: \$4,000
Out-of-Pocket Maximum Per calendar year Includes deductible, copays, coinsurance	\$3,600 Individual \$10,800 Family	\$4,000 Individual \$8,000 Family
Employer Contribution to HSA	N/A	Employee-only coverage: \$600 Employee + one or more dependents coverage: \$1,200
Professional Services		
Preventive Care	Covered at 100%, deductible waived	Covered at 100%, deductible waived
Virtual Care Visits MDLIVE	\$10 copay, deductible waived	10% coinsurance after deductible
Primary Care Office Visits	\$25 copay, deductible waived	10% coinsurance after deductible
Specialist Office Visits	\$50 copay, deductible waived	20% coinsurance after deductible
Massage Therapy 26 visits per calendar year	\$50 copay, deductible waived	20% coinsurance after deductible
Chiropractic Care 26 visits per calendar year	\$50 copay, deductible waived	20% coinsurance after deductible
Acupuncture 26 visits per calendar year	\$50 copay, deductible waived	20% coinsurance after deductible
Outpatient Rehabilitation Visits 60 days per calendar year combined for physical, occupational, speech, cognitive, cardiac, and pulmonary therapy	20% coinsurance, deductible waived	20% coinsurance after deductible
Diagnostic Lab and X-Ray Services	\$35 copay, deductible waived (copay waived if admitted to hospital)	20% coinsurance after deductible
Urgent Care In- and out-of-network for emergencies	Covered in Full	100% after deductible
Hospital Services		
Emergency Room In- and out-of-network for emergencies	\$150 copay, no charge after deductible (copay waived if admitted to hospital)	20% coinsurance after deductible
Inpatient Hospital	20% after deductible and \$200 copay	20% coinsurance after deductible
Outpatient Hospital	20% after deductible and \$100 copay	20% coinsurance after deductible

Plan	Traditional Plan	Health Savings Plan (HSP)
Prescription Drugs		
30-Day Supply at Retail Pharmacy	Generic: \$10 copay Preferred brand-name: \$35 copay Non-preferred brand-name: \$70 copay	Preventive generics and FDA-approved contraceptives: Covered at 100%, deductible waived All others: 20% coinsurance after deductible
90-Day Supply at Retail Pharmacy or through Home Delivery Program	Generic: \$20 copay Preferred brand-name: \$70 copay Non-preferred brand-name: \$140 copay	
30-Day Specialty Medications Must be filled through CVS Specialty Pharmacy	\$110 copay	



FDA-approved contraceptives are covered at 100%



Some drugs are covered at 100%

- FDA-approved contraceptives
- Certain preventive drugs for conditions like hypertension, high cholesterol, thyroid issues, depression, osteoporosis, etc.





What's a health savings account (HSA)?

- ▶ A **tax-advantaged savings account** used to pay for qualified health care expenses of the account beneficiary or the account beneficiary's spouse or dependents
- ▶ Must be paired with a high deductible health plan (HDHP)
- ▶ Your personal bank account. **You own it.**
- ▶ Use the money in your HSA, free from federal income tax, to pay for qualified health expenses
- ▶ Use your HSA now or save it for future medical needs - even into retirement
- ▶ Any money deposited into your HSA is **yours to keep** - no "use it or lose it" rule!



Can I contribute to an HSA?

You must be HSA eligible to make and receive HSA contributions.

- ▶ To be eligible, you must have no other disqualifying health coverage, and you cannot be claimed as a dependent on another person's tax return.
- ▶ Examples of disqualifying coverage include:

Other non-High
Deductible Health
Plan coverage

(e.g. traditional PPO
with copays, HMO,
etc.)



Spouse's or parent's
general purpose
health FSA or HRA



Medicare

(including Part A)



TRICARE or
Veteran's
Administration (VA)
health benefits
received within the
last 3 months (except
for preventive care)



How does CDI contribute to my HSA?

- ▶ If you are HSA-eligible, CDI will contribute to your HSA

HSA funding schedule	Employee-only coverage	Employee + 1 of more dependents
January 1	\$150	\$300
April 1	\$150	\$300
July 1	\$150	\$300
October 1	\$150	\$300
2025 total	\$600	\$1,200





Employee-only coverage
\$4,300

Employee + 1 or more dependent coverage
\$8,550

How much can I contribute to my HSA?

- ▶ HSA contribution limits are set by the IRS each year
- ▶ CDI's contribution to your HSA counts towards these limits
- ▶ Individuals aged 55 & older who are not enrolled in Medicare may contribute an additional \$1,000 per year, beginning the year they turn 55
- ▶ If you and your spouse are both eligible to contribute to an HSA, your total contribution as a family is limited to \$8,550 (not \$8,550 each)
- ▶ You may change your HSA contribution at any time during the year, for whatever reason - changes take effect prospectively.

What are eligible expenses under my HSA?

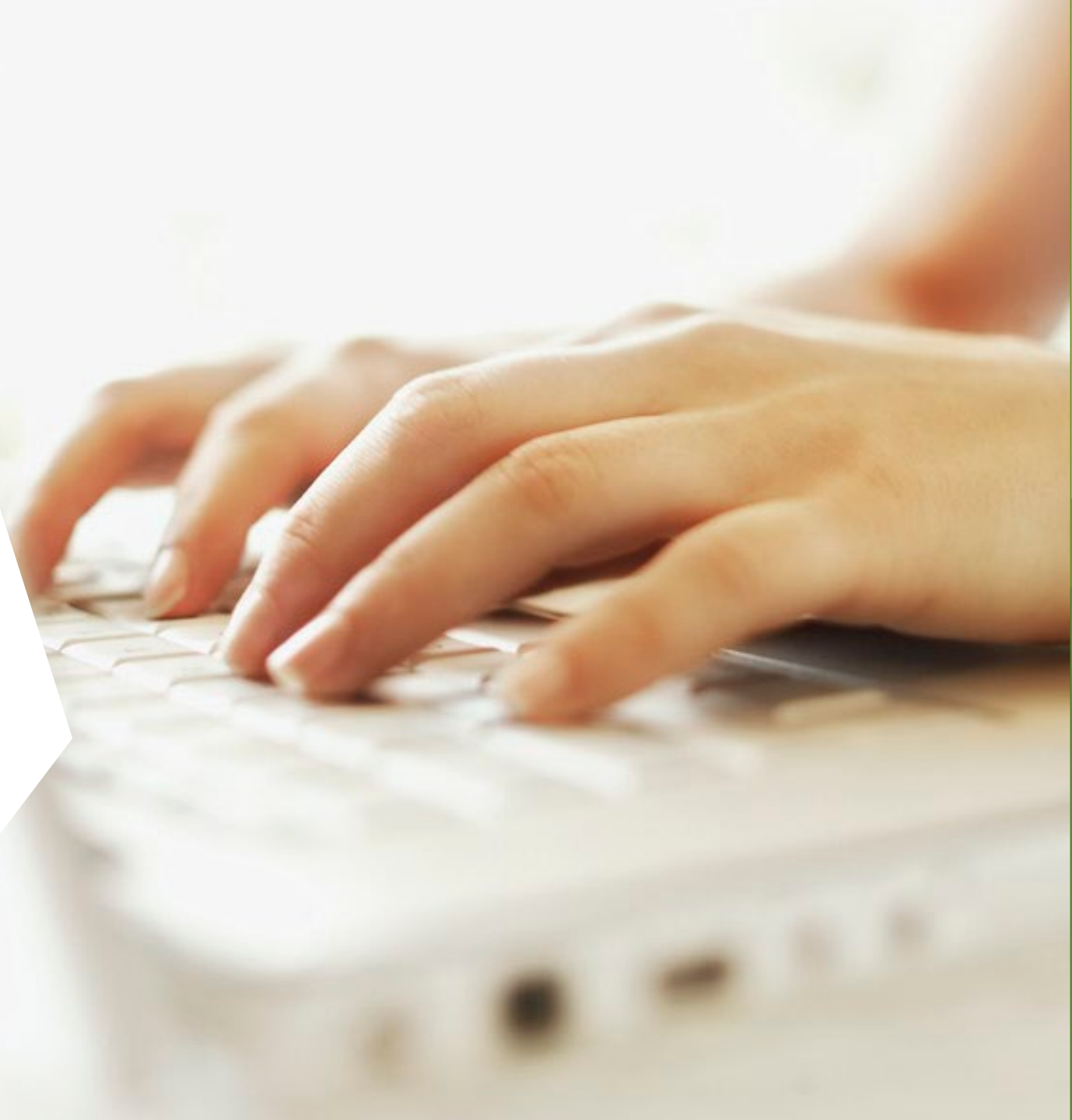
- ▶ HSA distributions are tax-free (and not subject to additional penalties) if used to pay for qualified health expenses that were incurred after the date you became HSA-eligible
- ▶ Examples:
 - ▶ Deductibles and coinsurance
 - ▶ Dental treatments (x-rays, braces, dentures, fillings, oral surgery)
 - ▶ Vision care (eyeglasses, contact lenses, Lasik surgery)
 - ▶ Prescriptions
 - ▶ COBRA premiums
 - ▶ Medicare premiums, if 65+ (except for Medicare supplemental coverage)
- ▶ For a complete list refer to IRS Publication 502 or go to [HSAstore.com](https://www.irs.gov/retirement-accounts/health-savings-accounts)



Resources & support

CDI benefit website

- ▶ www.benefitscdi.com
- ▶ Why go online?
 - ▶ Benefits Guide
 - ▶ Wellness attestation form
 - ▶ Benefit summaries
 - ▶ Enrollment and claim forms
 - ▶ Search for providers



RGA - shop and compare procedure costs

- ▶ Log in to your RGA account (web portal or mobile app)
- ▶ Click on “shop and compare procedure costs”
- ▶ Examples: MRI, knee surgery, specialist visit, pregnancy care/delivery, colonoscopy, etc.
- ▶ Search 500+ procedures and services to see which providers are best and cost you the least



Shop and
Compare
Procedure Costs

Virtual care

MDLIVE®

- ▶ If you are enrolled in one of our medical plans, you have access to virtual care
- ▶ 24/7 access to board certified doctors
- ▶ Secure video chat or phone, from home
- ▶ Sore throat, fever, cold and flu, allergies, rash, acne, UTIs, more
- ▶ Traditional Plan: \$10 copay
- ▶ Health Savings Plan: 10% coinsurance after deductible
- ▶ Go to mdlive.com/RGA or call 1-877-596-8826



- ▶ Best to register ahead of time so you can access quickly when you need it





AssuredPartners Employee Service Center

- ▶ Benefit Advocates are available to you at AP, our benefit consulting firm
 - ▶ Phone: 7:30am to 5:00pm Monday through Friday
 - ▶ 1-888-343-3330 or mcm.esc@assuredpartners.com
 - ▶ Language interpretation services available
 - ▶ TTY/TDD line available
 - ▶ **Completely free & confidential**



What do I need to
do?

Complete online enrollment through ADP

November 4 - 15, 2024

All employees are required to login to ADP during open enrollment and enroll in benefits or decline coverage. **If you do not login to ADP and enroll in benefits during open enrollment, you will have NO Benefit Coverage for the 2025 plan year.**

Log in to ADP at workforcenow.adp.com and complete your online enrollment no later than Friday, November 15th.

To receive the \$25 monthly wellness premium discount, you must complete the Wellness Program Attestation form that is posted on ADP and CDI Website and return to Human Resources.

ID & debit cards

- ▶ New ID cards will be mailed to your home address in late December.
- ▶ Start using your new card on Jan. 1 - show it to your doctor, hospital, pharmacy, etc.

ID cards are also available on the RGA and Delta Dental portals + mobile apps

RGA – Medical/Rx/Vision	Delta Dental	Allegiance – FSA debit card	HealthEquity - HSA debit card
You will not get a new ID card for 2025 – unless you are enrolling for the first time or are changing plans.	If you enroll in the dental plan for the first time you will receive a new ID card from Delta Dental of WA.	If you enroll in an FSA for the first time you will receive an Allegiance debit card.	If you enroll in the Health Savings Plan for the first time you will receive an HSA debit card from HealthEquity.
	If you are already enrolled in the dental plan, you will not receive a new ID card.	If you are currently enrolled in an FSA, you can continue to use your current debit card until it expires.	If you are currently enrolled in the Health Savings Plan you can continue to use your HSA debit card until it expires.



Questions?



Cascade Designs Inc 401k Savings & Investment Plan

Paige Lewis
Retirement Plan Consultant
Gallagher Retirement Plan Consulting



Insurance | Risk Management | Consulting



Who is Gallagher?

- Retirement and Benefits Consulting firm
- Role is to assist the employer in the design and monitoring of the retirement plan
- Monitor the investment options in the Plan
- We do NOT represent where your money is held and cannot make individual participant changes including contribution or investments
- Our role today to help educate you on your retirement plan to help you make better, more informed decisions

Email: Bellevue.GBS.Coaching@ajg.com

Phone: 206-905-8160 / 888-557-6471



The Retirement Equation: Social Security

“On average, retirement beneficiaries receive 40% of their pre-retirement income from Social Security. As you make your retirement plan, knowing the approximate amount you will receive in Social Security benefits can help you determine how much other retirement income you’ll need to reach your goals.” - ssa.gov

To estimate your benefit go to: www.ssa.gov/benefits/retirement/estimator or create a log in to see your accrued benefit!



**What role will
social security
be playing in
your retirement?**

Social Security won't be enough

Income from Social Security won't maintain your current lifestyle

Cost of living

85% of today's expenses

Social Security

40% of today's wages

Source: Social Security Center on Budget and Policy Priorities 2017

The Sooner You Start To Save...

The more your money works for you.



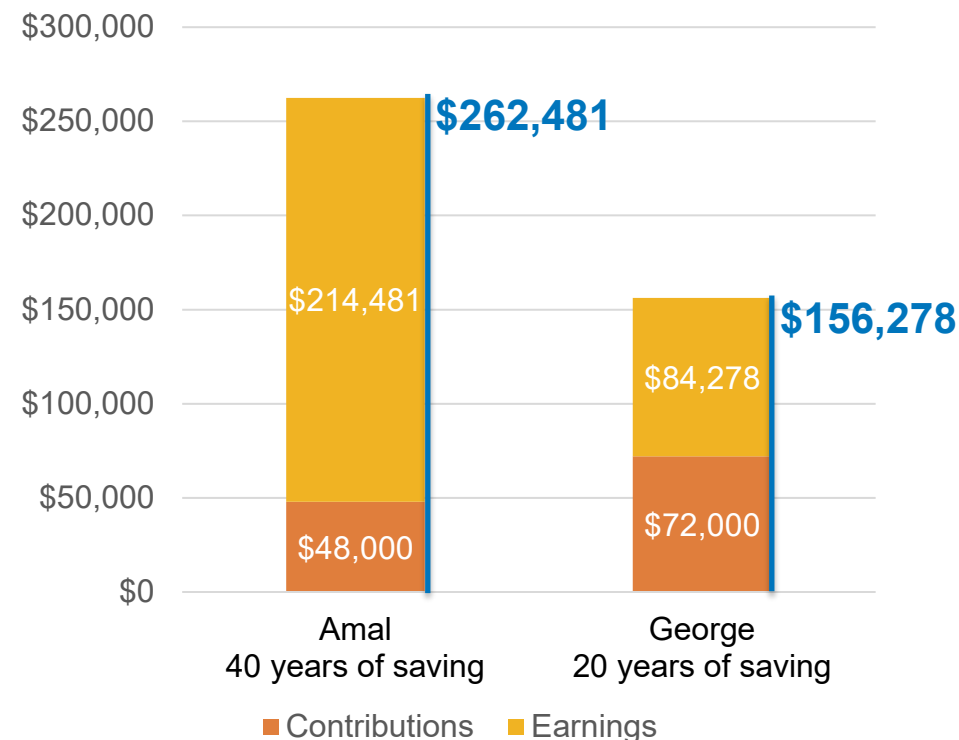
George starts saving \$300 per month at age 45



Amal starts saving \$100 per month at age 25

Amal was able to accumulate **\$106,203** more than George by starting at an earlier age.

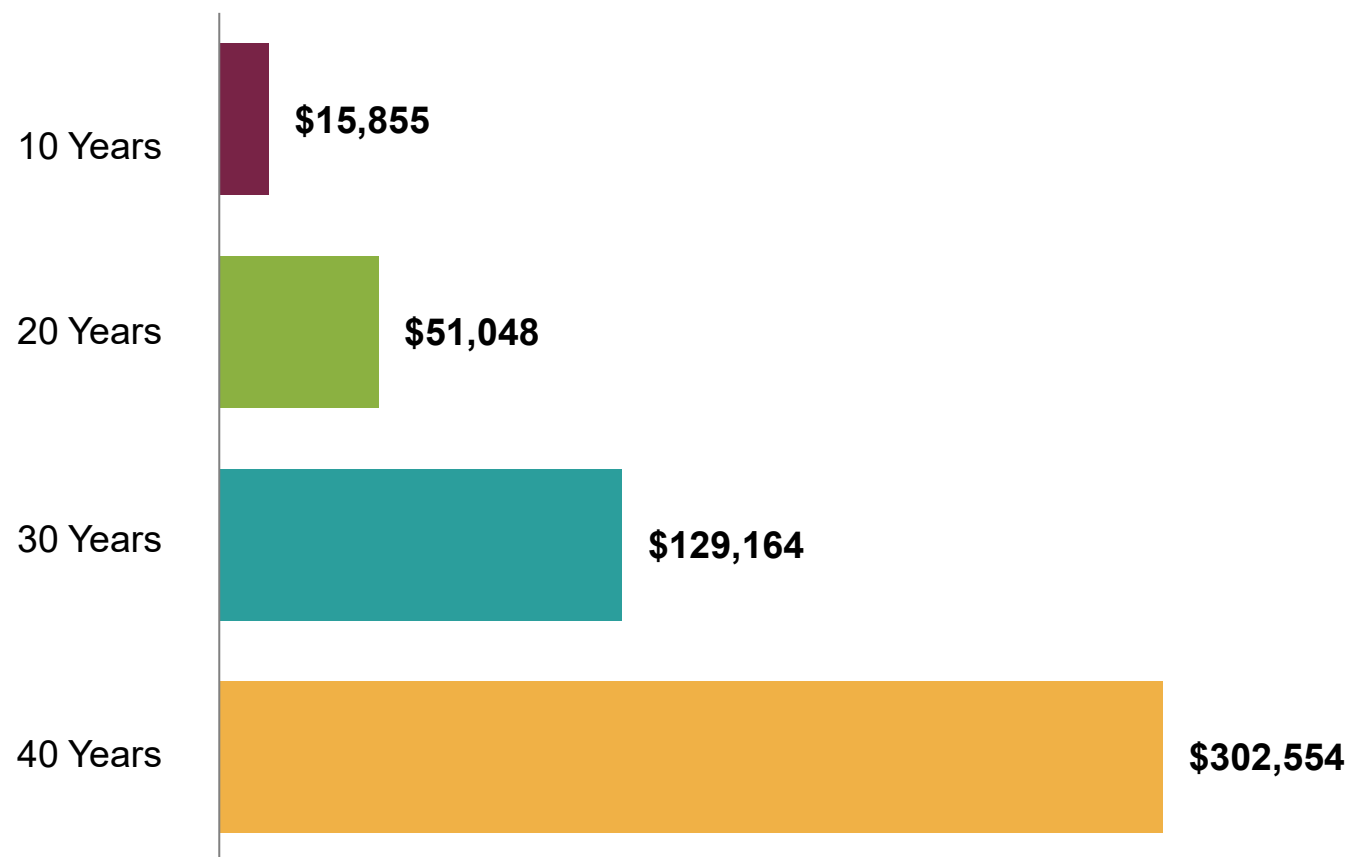
Accumulated Savings



Assumes each account earns an annual tax-deferred rate of return of 7%.

This chart is hypothetical and is for illustrative purposes only. It is important to remember that future rates of return cannot be predicted with certainty and that investments that pay higher rates of return are subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.

Investing \$20 a week



This illustration is intended to demonstrate the effect of compounding over time. This example assumes contributions of \$20 a week and that the investments earn a hypothetical 8% nominal rate of return compounded monthly (the effective return is 8.30%). It does not reflect the return of any one investment, which will fluctuate. Regular investing does not ensure a profit or protect against loss in declining markets. Examples do not reflect taxes due upon withdrawal. Withdrawals may be subject to income tax, and those made before age 59 ½ may be subject to an additional 10% tax penalty.

Your Plan Highlights

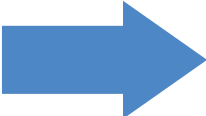
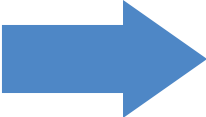
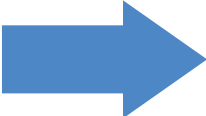
Contributions to the Plan

- All employees are immediately eligible to defer into the plan.
- You will be auto enrolled at 4% on a pre-tax basis.
- You may contribute 1 to 100% of you pay to the IRS maximum in either pre-tax or Roth contributions, catch up contributions are allowed. For 2024 - \$23,000 or with catch up \$30,500.
- After 6 months of service, you are automatically increased by 1% each January 1st, until you reach 10%.
- You can change or discontinue your contribution at any time.



Savings options

Traditional 401(k) vs. Roth 401(k)

	Traditional 401(k) (Before-tax)	Roth 401(k) (After-tax)
	Pay taxes later, more take-home pay	Pay taxes now, less take home pay
	Tax-deferred potential earnings	Tax-free potential earnings*
	Taxable distributions	Tax-free distributions*

* If withdrawn 1) after five years and 2) after you turn age 59½ or if distribution follows death or disability.

Your Plan Highlights

Contributions to the Plan

- Cascade Designs will contribute \$.50 cents on the dollar up to 6% you contribute. So if you contribute 6% CDI will match 3%!!
- Vesting – your ownership in your match money, you are always 100% vested in your contribution.
- Cascade Designs match money vesting:
 - 1 year of service = 25%
 - 2 years of service = 50%
 - 3 years of service = 75%
 - 4 years of service = 100%





Your Plan Highlights

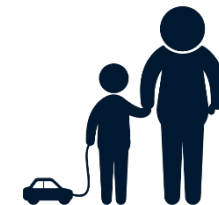
Distribution from the plan

- You may take a distribution at:
 - Retirement
 - Death
 - Disability
 - Separation from service
- Options include:
 - Cash distribution
 - Rollover to IRA
 - Rollover to qualified plan

Distributions from your Plan

If you need to access your retirement plan money while working, your plan offers these options:

- In-Service Withdrawal at 59 ½ - the ability to take money out while still employed
- Loans – the ability to borrow money from your account and pay it back thru payroll deductions.
- Hardships: 6 Qualified reasons per the IRS to permanently remove money from your account. Tax and penalty's may apply.



Choosing your investments

Two ways to diversity



Diversification does not ensure a profit or protect against loss.
It is possible to lose money in a diversified portfolio.

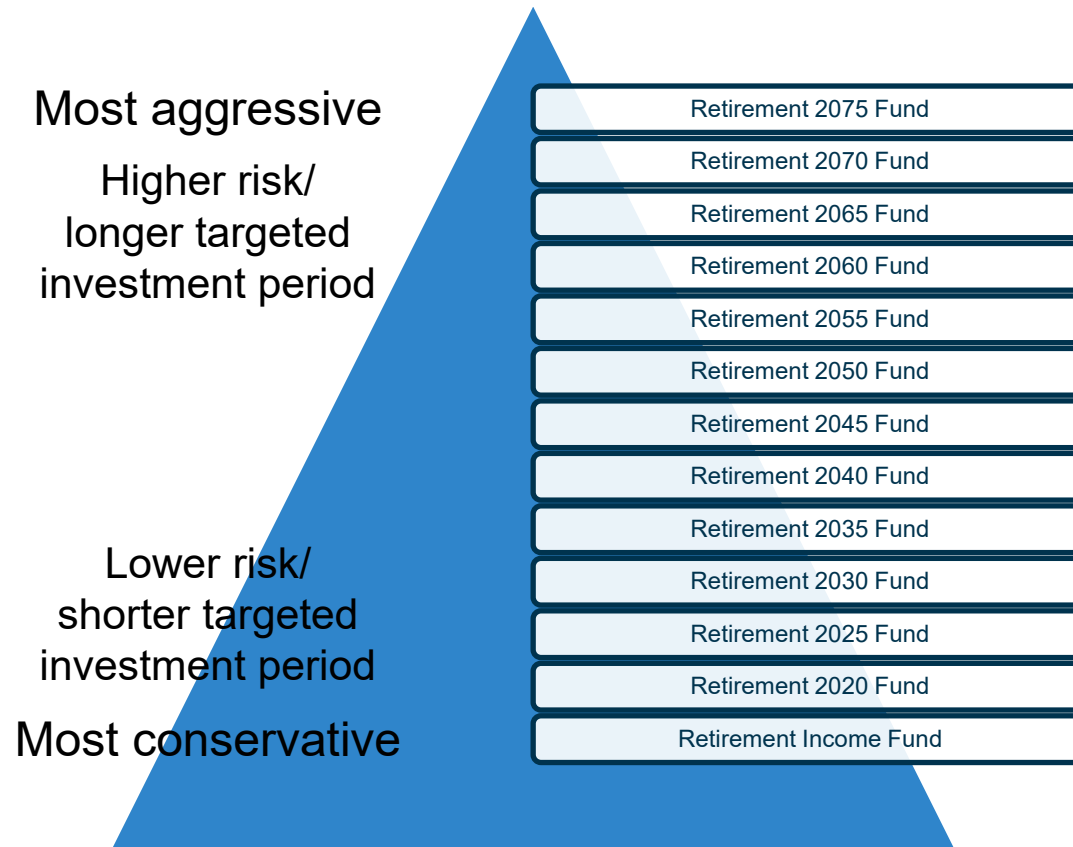
1. Choose a single, ready-mixed fund

Make a single investment choice to professionally diversify your total retirement savings across an array of funds.

2. Build your own portfolio

Choose your own diversified combination of individual funds offered by the plan.

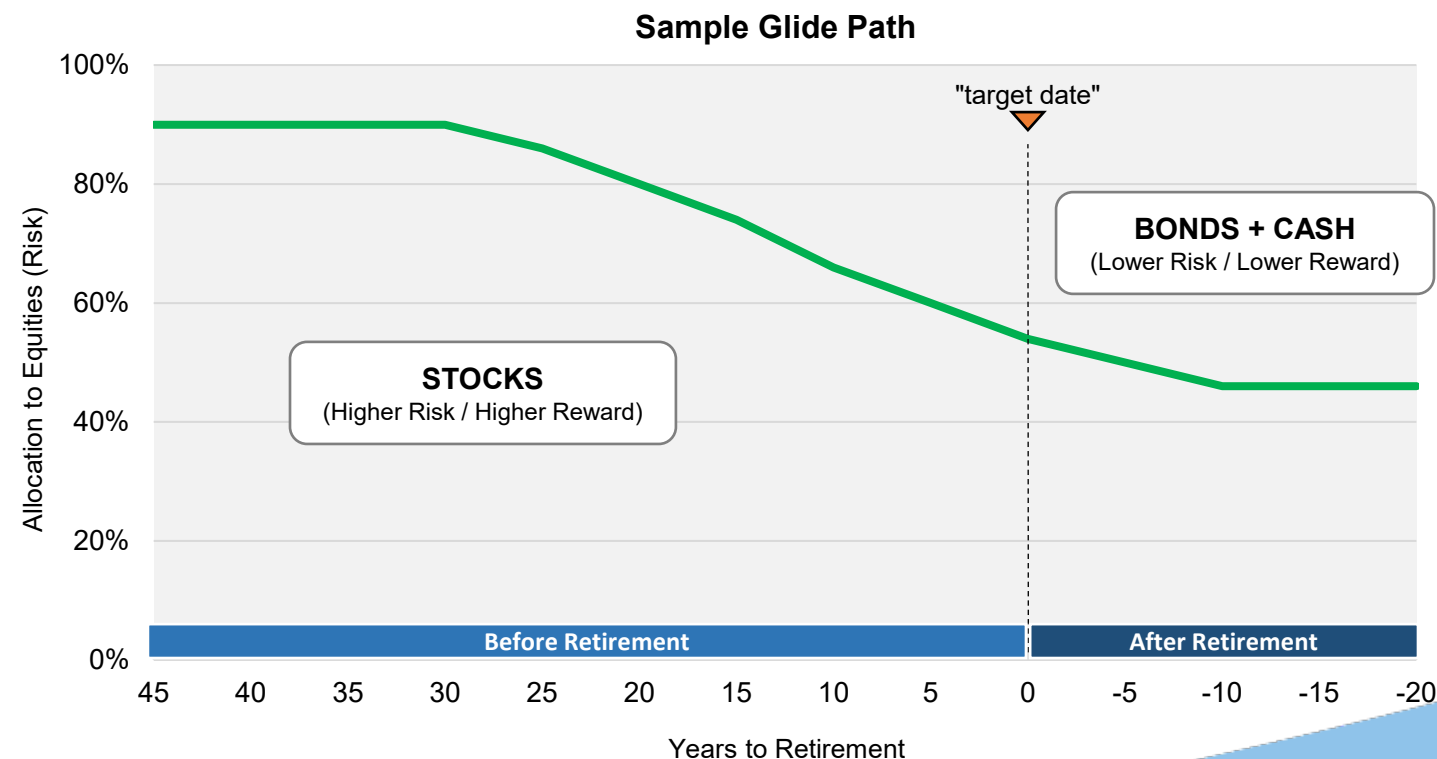
BlackRock Index Target Date Funds



Target Date Funds

Glide Path

A glide path is the changing mix of stocks, bonds and cash equivalents. By the time a fund reaches its target date, it “glides down” to reach a more conservative mix of investments.

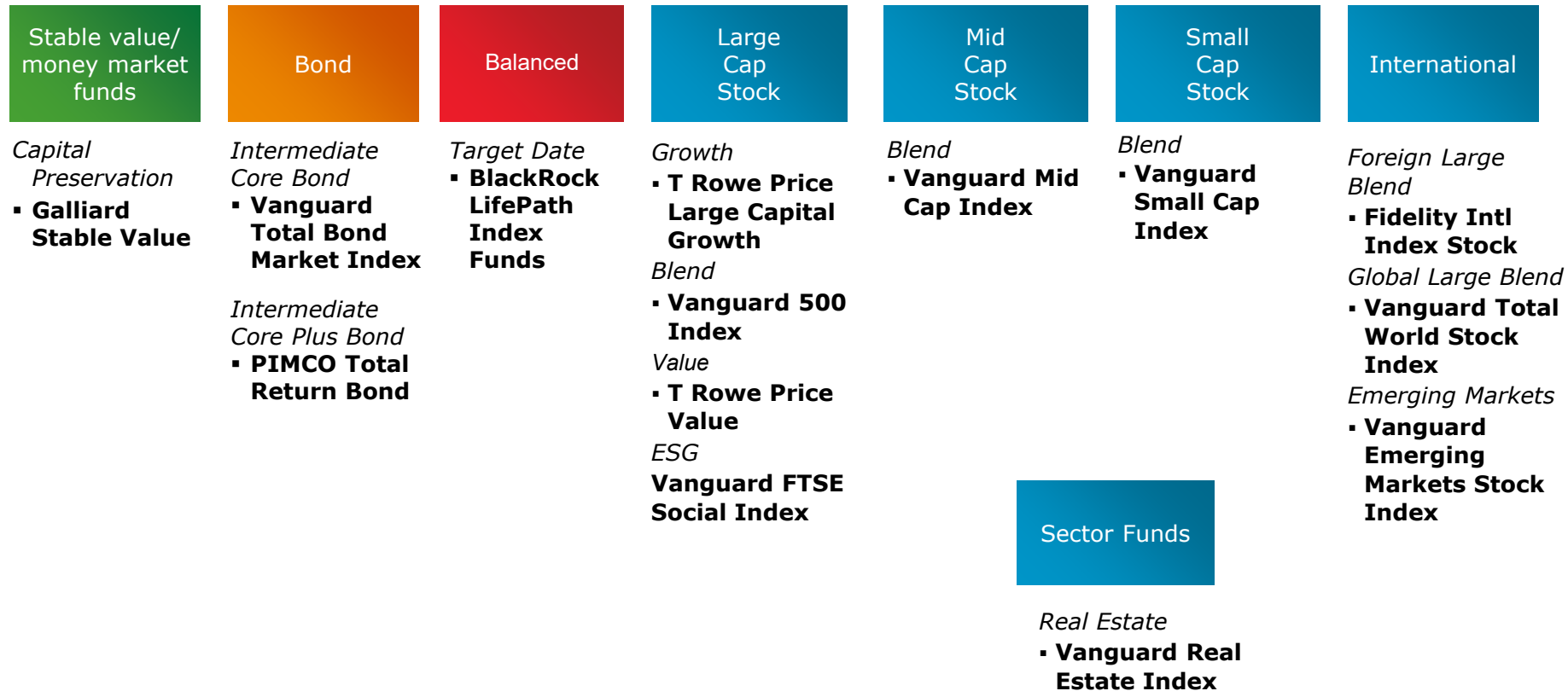


For illustrative purposes only. Actual Glide path may vary.

Cascade Designs Inc. Funds



Insurance | Risk Management | Consulting



← Lower **Risk/Return Potential** Higher →

The risk and return characteristics are for illustration purposes only and are not intended to depict actual risk and return characteristics of different asset class categories or specific funds. These risk and return characteristics are based on generally accepted investment theories and take into account historic returns of asset classes over defined periods of time and do not reflect the specific risk and returns of specific funds. For more information about these funds including fees and expenses.

Investments in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Don't go it alone. Need help?

Principal

To reallocate your funds
To choose new investment elections
To receive statements
If you lose your PIN
For any transactions
(800) 547-7754
www.principal.com

Gallagher

How to allocate your account
Account specific questions on mutual fund selection
Allocation or fund selection
Coaching
(855) 640-2087
bellevue.gbs.coaching@ajg.com

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- **January 17:** Basic Budgeting & Money Management
- **February 21:** Retirement Account Basics: Your Employer Plan & Beyond
- **February 29 :** Executive Benefits: Leveraging Your Workplace Benefits, Life & Disability Insurance
- **March 20:** Prioritizing Your Debt Goals: What Debt to Pay Off First
- **April 17:** Navigating the Financial Impact of Life Events: Home Purchases
- **May 15:** Navigating the Financial Impact of Life Events: What to Expect When Expecting
- **June 12:** Navigating the Financial Impact of Life Events: Whole Family Financial Plan
- **July 17:** When Do I Need a Professional Financial Planner & Estate Plan?
- **August 21:** Preparing to Retire
- **September 18:** Your Employer Benefits & You (Open Enrollment Discussion)
- **September 26:** High-Net-Worth Employees: Navigating & Maximizing Benefits
- **October 16:** The Election & Its Impact on Your Wallet
- **November 20:** Investing 101
- **December 18:** Your Financial Review for the Year



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