

FAQS FOR PLAN PARTICIPANTS

How to Make Investment Decisions

How should I invest my monies?

How much you contribute to the Plan actually affects your overall account balance much more than “where” you should invest. Having said that, as to investments, we at **EPIC** continue to stress the importance of diversification. Your Plan offers conservative, moderate and aggressive fund options along with a fixed/money market/stable value fund option that does not take market risk.

Should I be more aggressive if I’m young or more conservative if I’m older?

Age is not the defining factor when deciding how to invest. The more you contribute and the younger you begin saving, the more conservative you can be! However, if you begin investing for retirement at an older age or contribute a minimal amount to your Plan, you will probably have to take more risk. The answer to this question is “it all depends” and that is why we suggest that you consult with representatives from **EPIC Retirement Consulting Services** for a more personalized review of your individual situation.

What is the most conservative option in my Plan?

This tends to be the Money Market fund, Fixed Fund, Guaranteed Account or Stable Value fund in your Plan.

What is the “best” option in my Plan?

It is important to note that each year one of your Plan options will outperform all the others. And, each year, this will in all likelihood be a different fund than the year before. No one fund option can be categorized as “the best” option. Usually the fund that will do best in the future is the one nobody wants to buy today, also known as “buying low.” By general rule of thumb, the Small Cap, Mid Cap and International fund options tend to be the most aggressive funds. Remember, a more aggressive fund takes on more risk in order to try and get a higher long-term rate of return, but will have volatility along the way.

Remember, the best thing to do is to call **EPIC** AT 888-558-3742 to discuss your risk tolerance and personal situation. We also encourage you to fax or email your 401K account statement to help with specific guidance.