Two Stooges Investment Club--Key Ideas to Consider

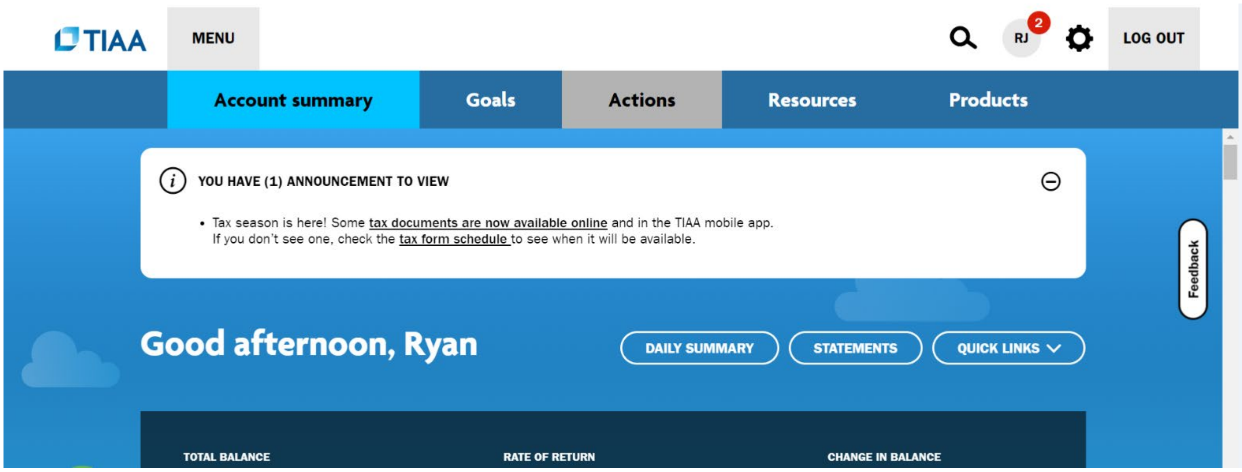
Here are our suggestions for which retirement actions to prioritize first—**do what you can!** (If you feel like you could ***never*** save more, increase your contribution level at your next pay raise!)

1. **Put 8% in your 403(b) to get the maximum match from ACU**
    - Immediate "double-your-money" offered risk-free!
    - To change your investment percentage (or dollar amount) anytime, complete and turn in the "Retirement Election Form (403b)" located here: https://www.acu.edu/hr (then click "HR Forms and Instructions" on the left side of the page)
    - If you create a "self-directed brokerage account" within TIAA, you can potentially save a lot on fees.
        - Suggested funds to consider within such an account: the Vanguard Target Retirement Funds
        - Examples: VTHRX (Year 2030), VFORX (Year 2040), VFFVX (Year 2055)
2. **Contribute fully to the HSA each year & invest appropriately** – this money is shielded from ALL taxes, even payroll tax (7.65%) – and invest the amount above any near-term expected requirements into appropriately risky ETFs/funds within your TD Ameritrade account
    - For 2019:
        - $3,500 for individual HSA (including ACU's contribution)
        - $7,000 for family HSA (including ACU's contribution)
        - If 55 or older, but not on Medicare, you can contribute another $1,000 as a "catch-up" contribution
    - To change your HSA contribution amount, complete and turn in the "HSA Contribution Change Form" located here: https://www.acu.edu/hr (then click "HR Forms and Instructions" on the left side of the page)
3. **Stop taking disbursements from the HSA/invest in a Roth IRA**—similar impact?
    - One idea is to invest most/all your HSA $ through TD Ameritrade into a well-diversified portfolio of stocks and bonds and allow this money to grow tax-free. Pay your ongoing medical expenses out of pocket and digitize the receipts. Then later if/when cash is needed, reimburse yourself out of your HSA with some of that money which has now grown to be a (hopefully) much larger amount.
    - Suggested ETFs to consider in TD Ameritrade: SPTM, SPDW, SPEM; possibly 60%, 30%, 10% respectively? (This would be a portfolio built for a long-haul investment)
    - For 2019, your maximum individual IRA contribution is $6,000, or $7,000 if age 50 or older. You have until April 15 to contribute to an IRA for the prior tax year. Most advisors recommend the Roth IRA over the Traditional IRA unless you really think your tax rate in retirement will be lower than it is when you contribute to the IRA.

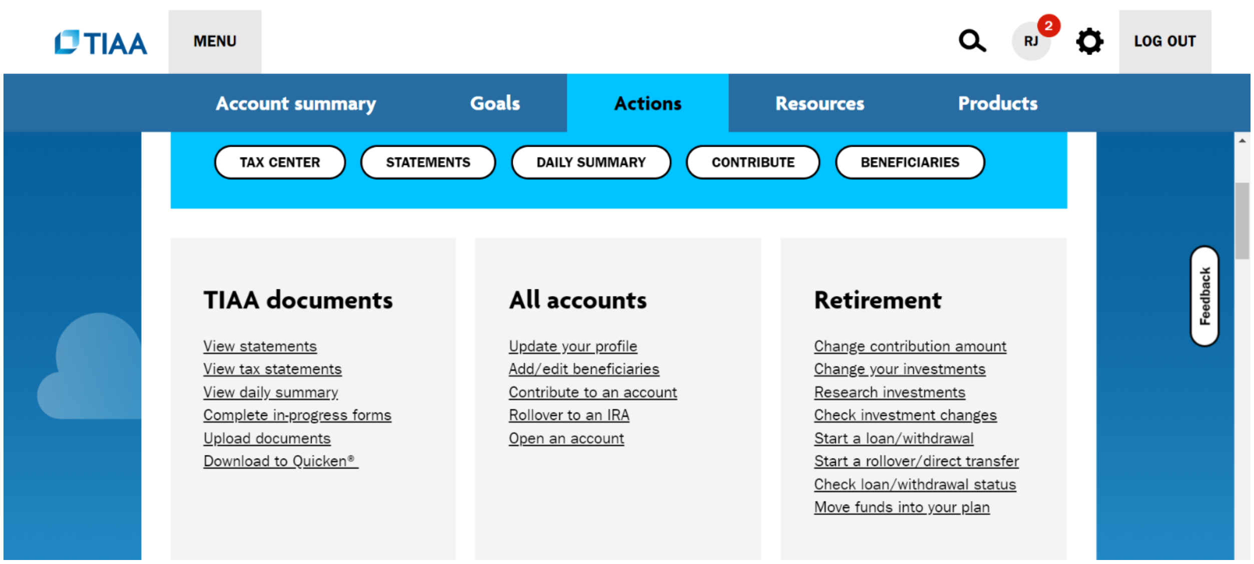
Remember: These are suggestions and ideas, not definitive guidance about your particular situation. Consult a financial advisor for a more customized plan. Past performance is never a guarantee of future results. Your mileage may vary.

Steps to Setup Brokerage Account

1. Log in to your TIAA account > Select Actions



2. Change your investments



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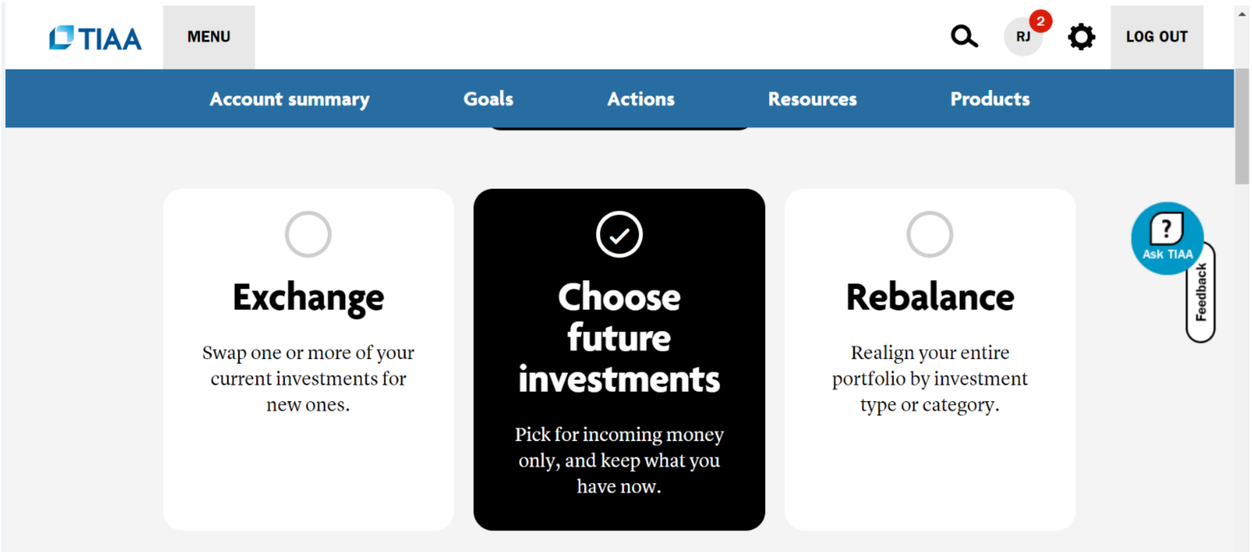
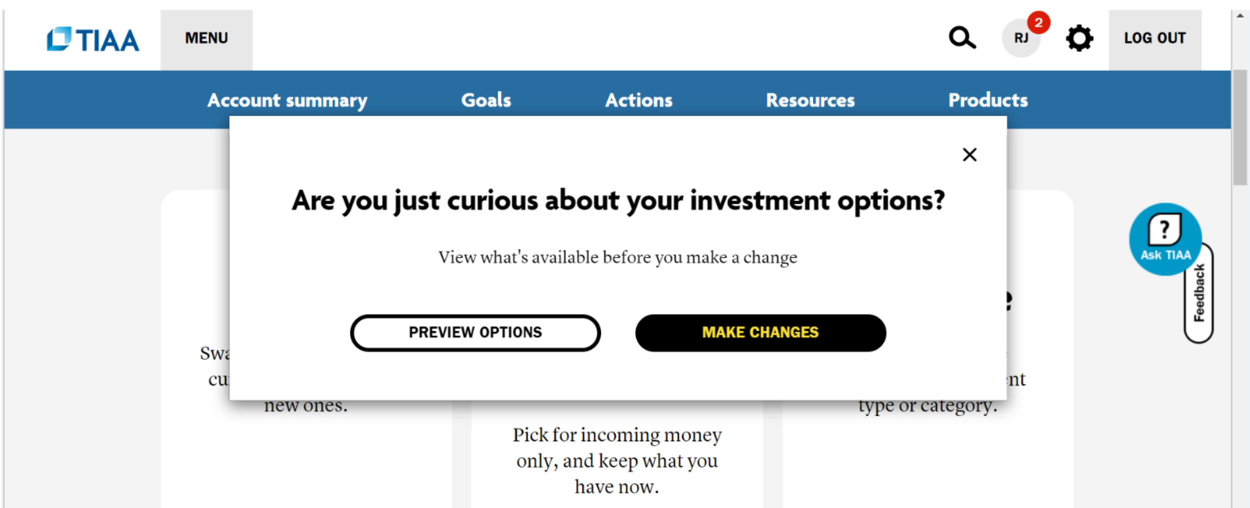
3. Choose future investments



4. Make changes



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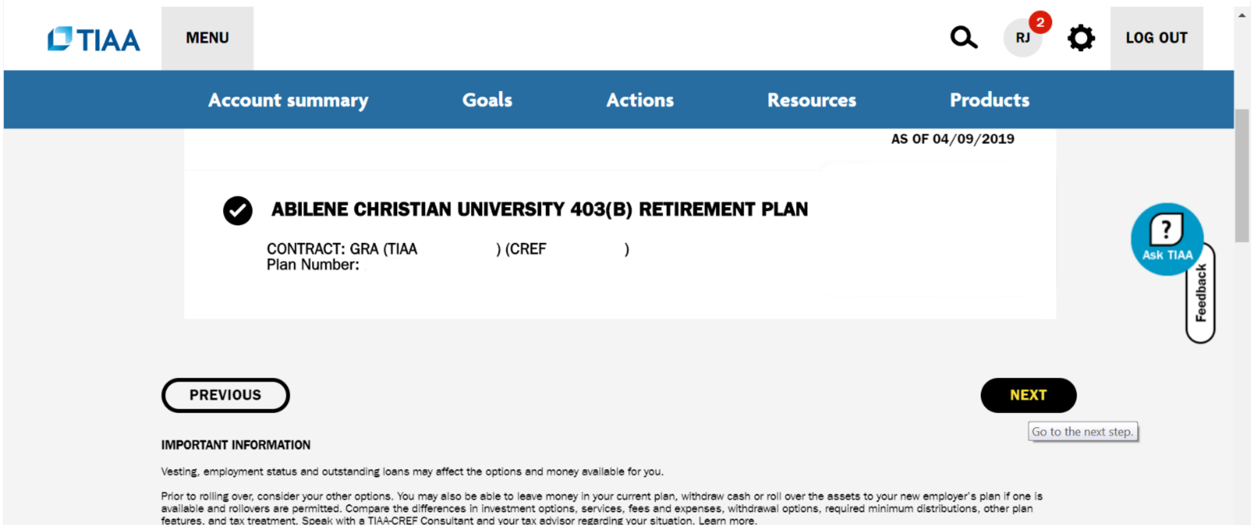
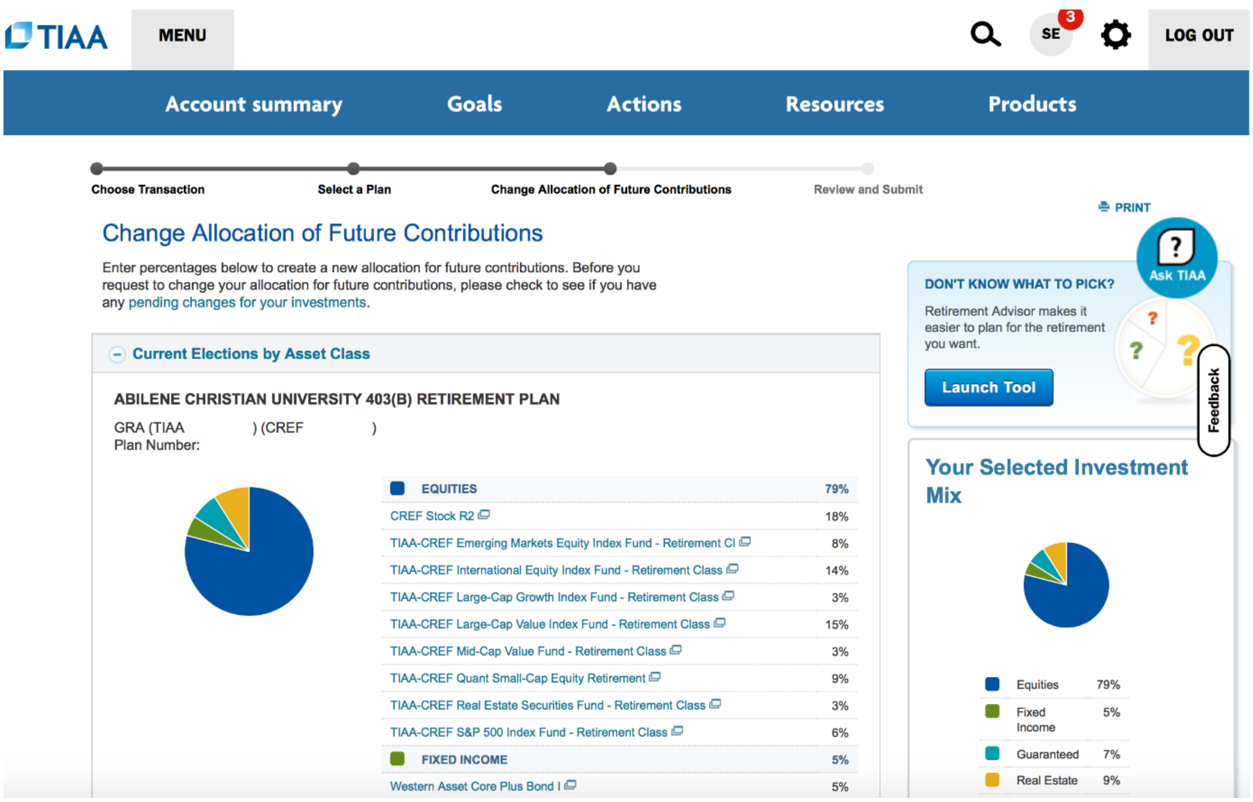
5. Select radio button for plan you want to change then click next



6a. Top of next page



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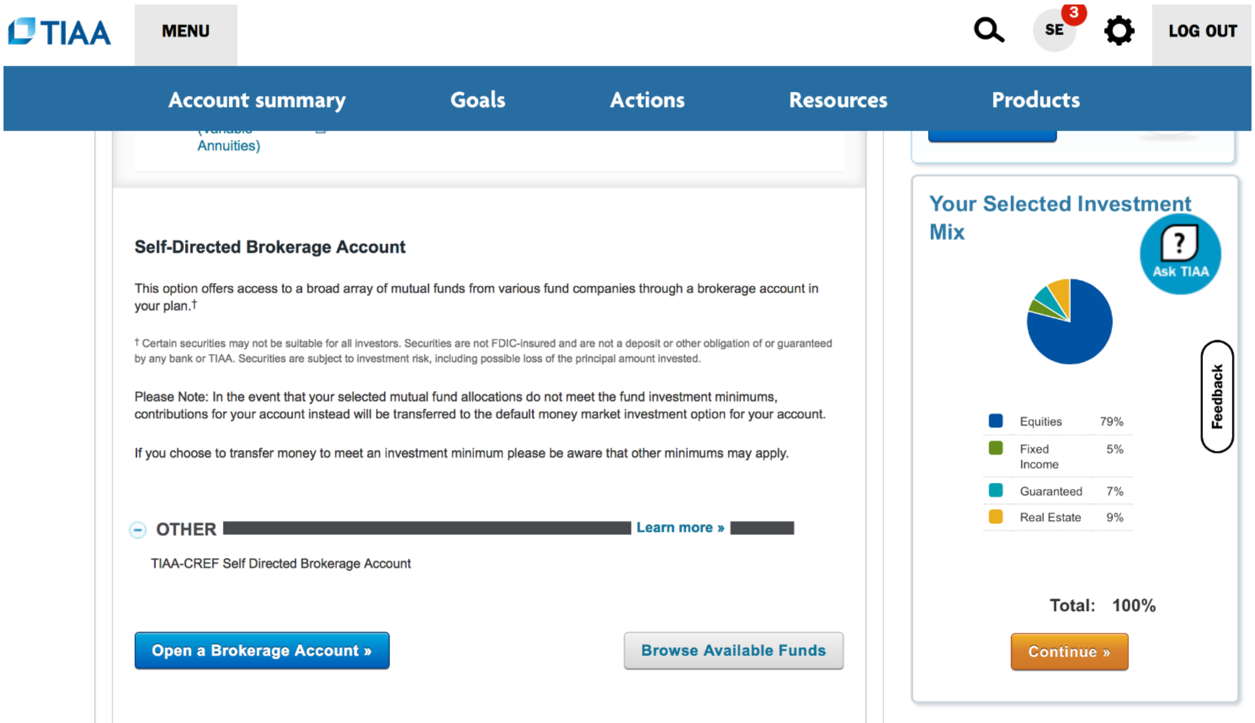
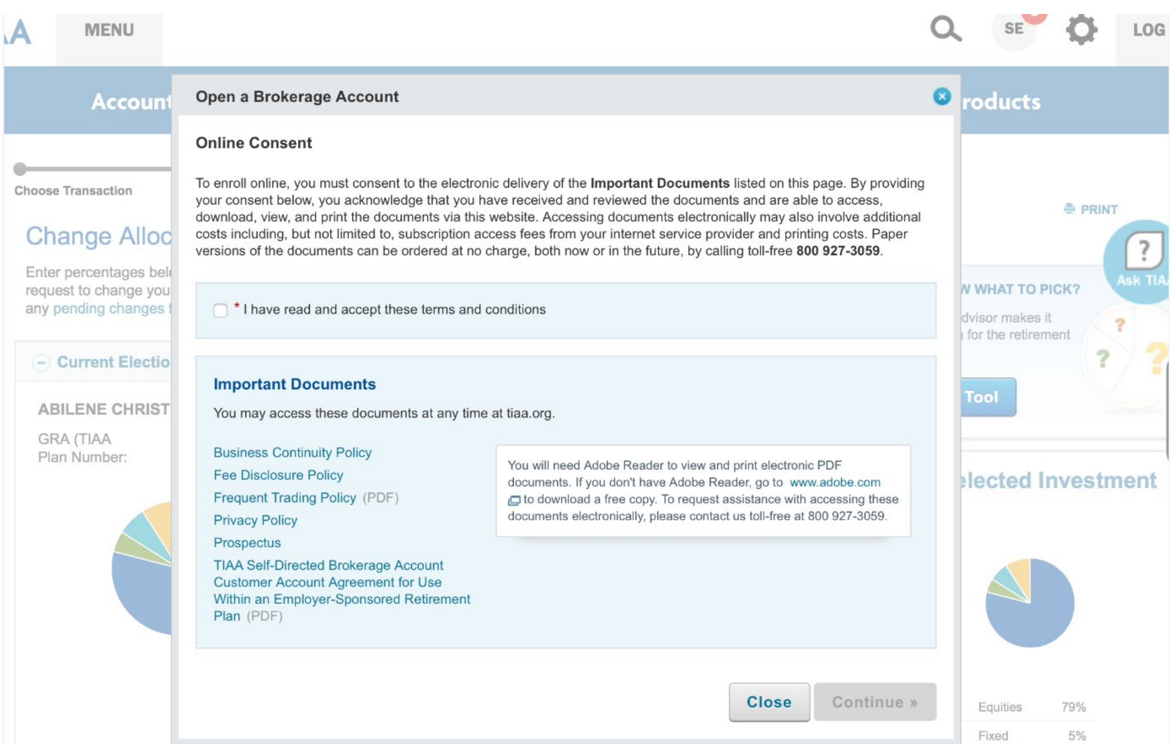
6b. Scroll to bottom of next page > Click Open Brokerage Account



7. Consent and click continue



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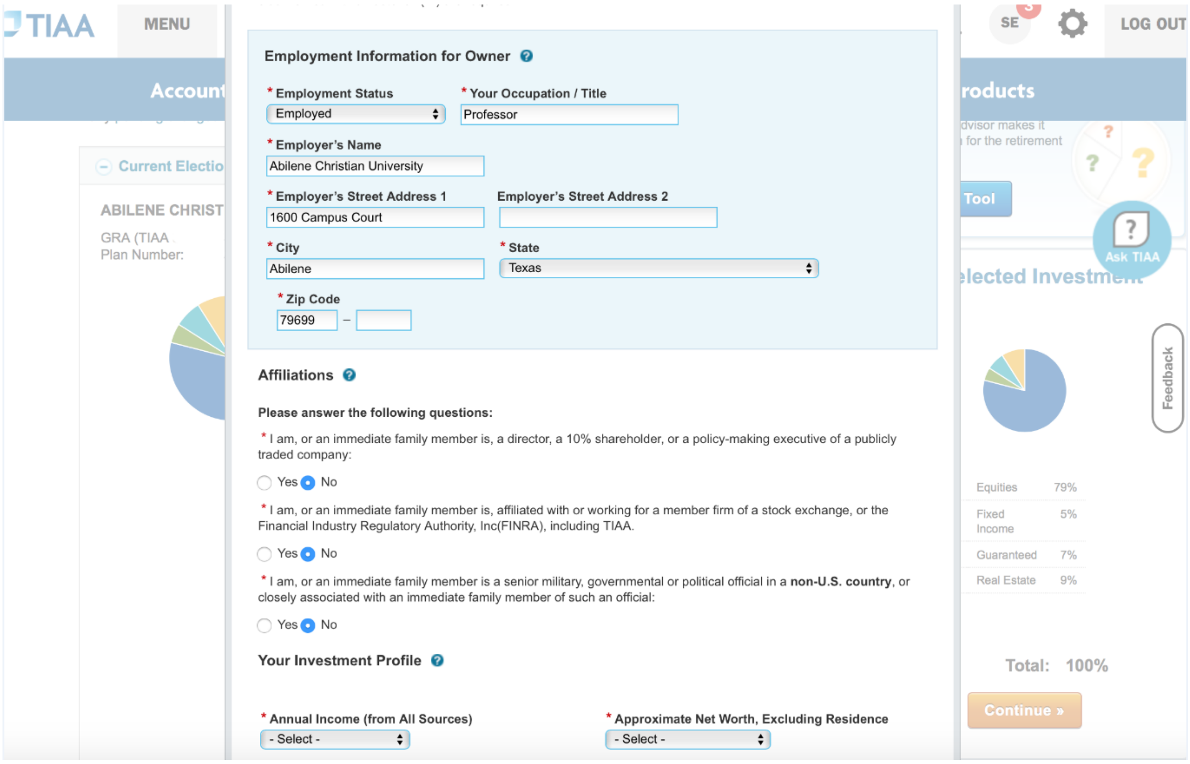
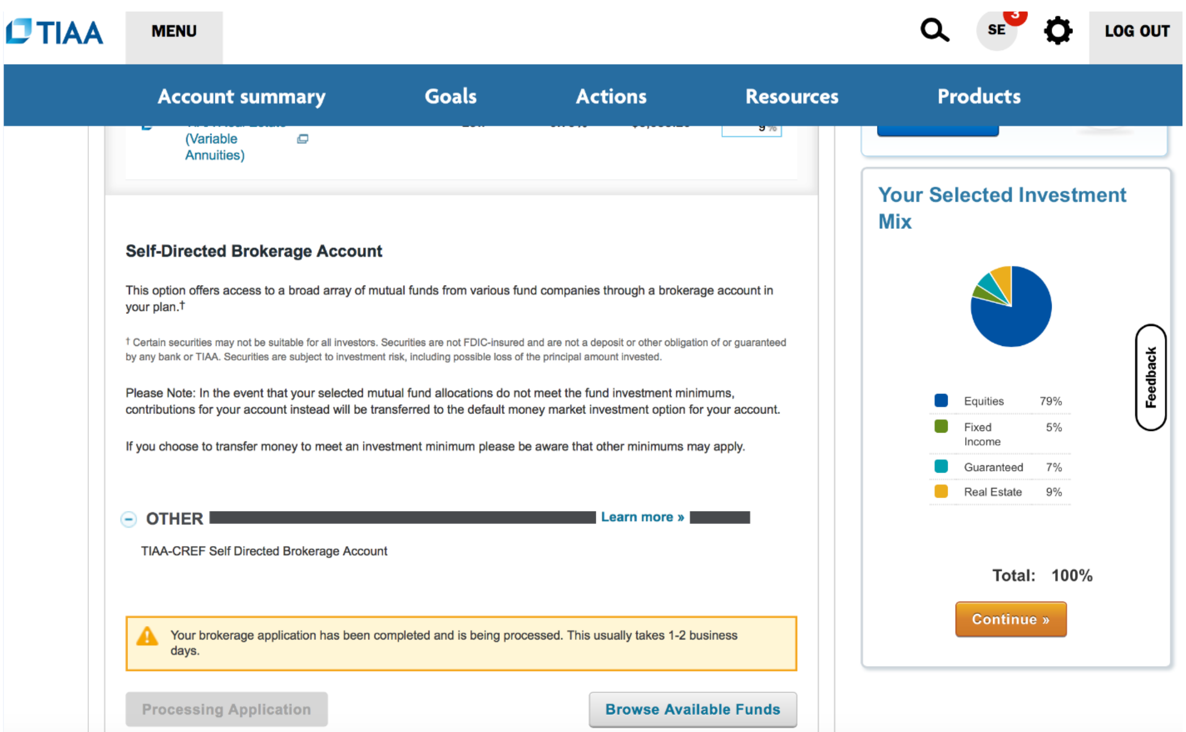
8. Fill out info (note ACU address)



9. Wait for application to process



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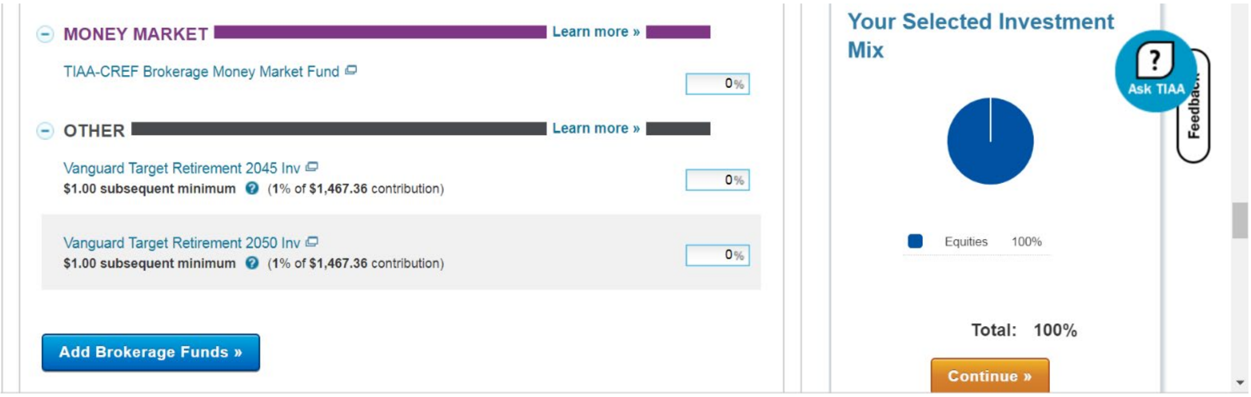
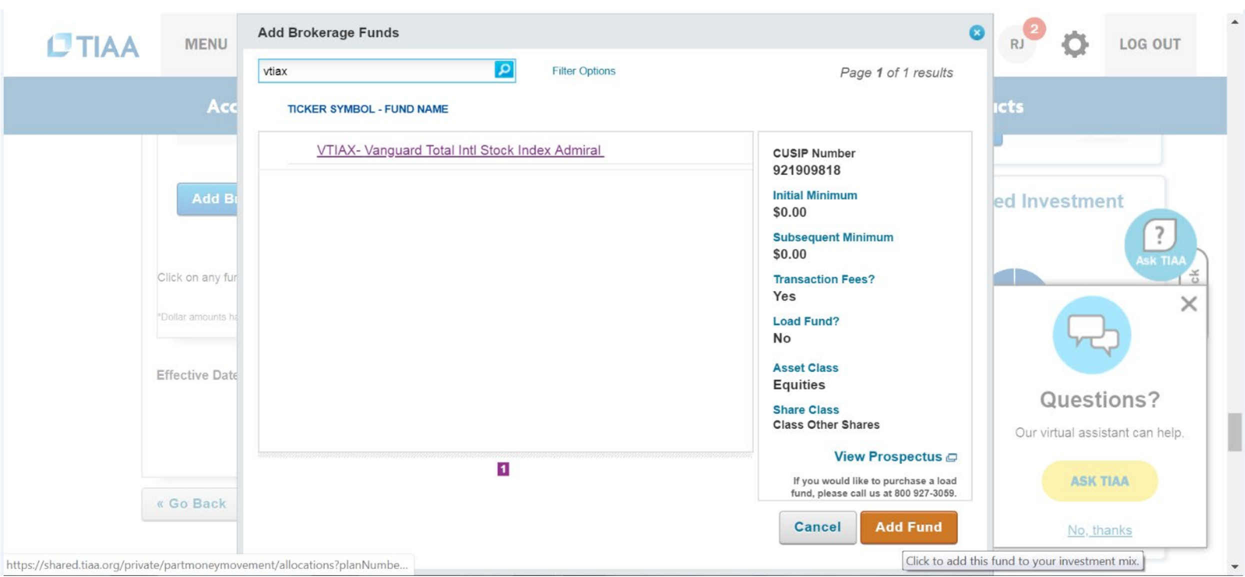
10. AFTER APPLICATION HAS PROCESSED > Scroll to Self-directed brokerage and click Add Brokerage Funds



11. Enter desired ticker symbol, click on the fund (if it is found), then click Add Fund



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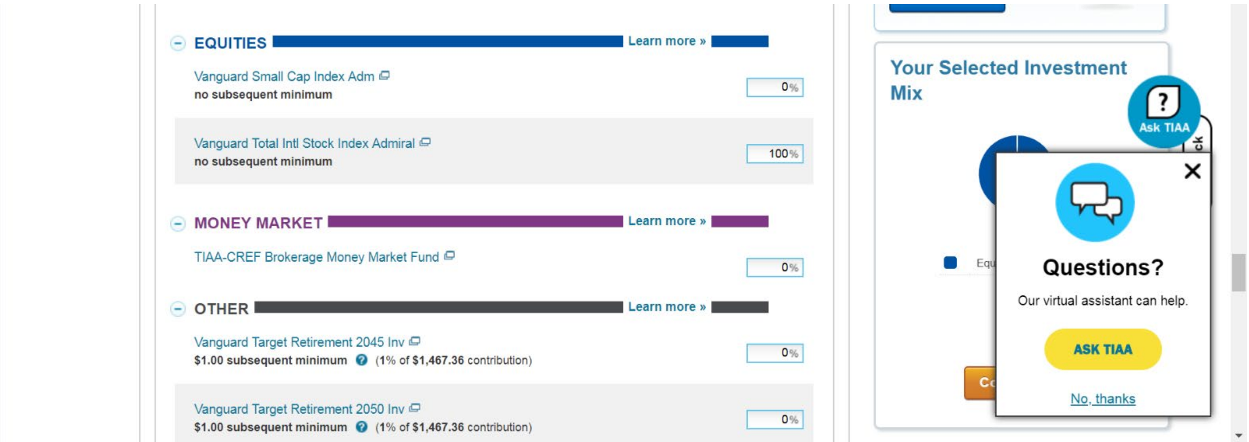
12. Set desired percent of future contributions for the new fund (sum over all funds should equal 100%)



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