

## Elements of a Participant Statement

| ELEMENT                      | DESCRIPTION   |
|------------------------------|---|
| <b>Personal Information</b>  | <ul style="list-style-type: none"><li>• Includes Name, Date of Birth, Social Security Number, and Contact Details</li><li>• May Also Include Marital Status and Dependents</li></ul>                              |
| <b>Investment Objectives</b> | <ul style="list-style-type: none"><li>• Outlines Financial Goals and Overall Purpose of Retirement Savings</li><li>• Helps Select Investment Options Aligned With Desired Outcomes</li></ul>                      |
| <b>Risk Tolerance</b>        | <ul style="list-style-type: none"><li>• Assessment of an Individual's Ability and Willingness to Accept Potential Losses in Investments</li><li>• Can Range From Conservative to Aggressive</li></ul>             |
| <b>Time Horizon</b>          | <ul style="list-style-type: none"><li>• Period Between Present and Anticipated Start of Retirement</li><li>• Determines Savings, Investment, and Growth Strategy</li></ul>  |
| <b>Income Needs</b>          | <ul style="list-style-type: none"><li>• Outlines Current and Projected Income Needs, Including Expenses and Any Anticipated Changes</li><li>• Guides Investment Decisions and Plans for Potential Risks</li></ul> |
| <b>Retirement Goals</b>      | <ul style="list-style-type: none"><li>• Specific Objectives for Retirement, Such as Desired Age and Lifestyle Expectations</li><li>• Provides a Target and Tracks Progress Toward Achieving Objectives</li></ul>  |

# Define Participant Guide

**Yicheng Fang**



**Define Participant Guide:**

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