

# We've Got Good News

Retirement planning help is here.



Preparing for retirement can feel overwhelming. You have goals in mind, but where do you start? That's where we come in. We're Edelman Financial Engines, the investment advice provider for your NTESS Savings and Income Plan account. It's our job to help you plan for your future.

We're here to provide advice to you about saving and investing for your retirement. We've been providing retirement advice to hardworking Americans just like you for over 20 years. We don't try to sell you investment products, so our advice is objective and as a fiduciary, we have a legal obligation to put your best interests first. And because it's part of your company benefits package, it's convenient too.

## Get the help you want, the way you want it

As a participant in the Sandia retirement savings plan, when it comes to help, you have options. From powerful online tools that provide investment recommendations, to expert management of your retirement account, to help with all your financial goals — you choose the service that's the right fit.



### Online Advice

Use do-it-yourself tools to get personalized investment recommendations that you can then implement.



### Professional Management

Let our experts manage your NTESS Savings and Income Plan account for you.

## See where you stand

Another valuable service we provide is a Retirement Evaluation statement, which is personalized to you, shows you how you are doing with saving and investing for retirement, and offers suggestions to improve your outlook. You can view it online by visiting [EdelmanFinancialEngines.com/forSandia](https://EdelmanFinancialEngines.com/forSandia).

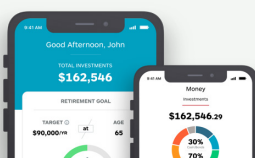
## We'll answer your questions

You've already got a job. Being a "retirement expert" isn't part of it. That's why Sandia has asked us to help you. Through our communication and our team of advisors, you'll get answers to important questions you might have about your plan participation, like:

- Did I pick the appropriate investments for me?
- Do I have too much risk in my portfolio?
- Am I saving enough?
- Are there savings opportunities I'm not taking?
- What can I do with a previous 401(k)?
- How much will I need to retire?

## Get to know Financial Engines better

To learn more about the services Edelman Financial Engines offers, visit [EdelmanFinancialEngines.com/forSandia](https://EdelmanFinancialEngines.com/forSandia) or call our advisors at (800) 601-5957 weekdays from 9 a.m. to 9 p.m. ET.



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