









# Take charge of your benefits this annual enrollment season!

Goldman Sachs Ayco Financial Wellness offers guidance on making benefits choices for you and your family. And the cost of this service is fully covered by GAF.



# You may have questions about:



Healthcare plans and savings accounts



Other insurance coverage



Retirement benefits

# We can help!

Financial Wellness coaches serve as your personal guide through the decision process. With an in-depth knowledge of your company benefits, your coach can help you navigate your options and answer any questions as they come up.

Let's talk benefits.

800.235.3427

www.ayco.com/login/gaf

#### Disclosures

Advisory services offered by The Ayco Company, L.P. d/b/a Goldman Sachs Ayco Personal Financial Management ("Ayco Personal Financial Management" or "Ayco"), a registered investment adviser and an affiliate of Goldman Sachs & Co. LLC ("GS&Co.") and subsidiary of The Goldman Sachs Group, Inc., a worldwide, full-service investment banking, broker-dealer, asset management, and financial services organization. Brokerage services are offered through GS&Co. and Mercer Allied Company, L.P. (a limited purpose broker-dealer), both affiliates of Ayco and members FINRA/SIPC.

Intended Audience. This material is intended solely for clients of Ayco and/or prospective clients who would meet the eligibility requirements to be clients of Ayco. If you have any questions on whether this material is intended for you, please contact us. Ayco takes into consideration client suitability, eligibility, and sophistication when distributing marketing materials and not all marketing materials are appropriate for all Ayco clients. Distribution of this material is premised on the reasonable belief that the recipient has sufficient financial expertise and/or access to resources to independently analyze the information presented. If you do not believe you meet this criteria, please disregard and contact your corporate contact or your advisor.

Ayco provides a wide variety of financial counseling, investment advisory, investment education and other services. Ayco's counseling services may consist of, among other things, assisting the counseled individuals in developing a comprehensive program designed to maximize the benefits of their employers' existing compensation and fringe benefit programs, to conserve the counseled individual's assets, to manage income long-term basis and to develop an individual retirement program and estate plan.

The Goldman Sachs Group, Inc. is engaged in businesses and has interests other than providing financial counseling services to individuals. This includes the management and sale of investment funds and other financial products that may be recommended to counseled individuals, and investment activities and business operations that may affect such funds or products. Ayco and its counselors may receive various forms of compensation, commissions, payments, rebates, and services related to sponsoring, managing, or selling investment products recommended to counseled individuals. This may incentivize Ayco and its counselors to recommend such products over others which might also be appropriate for counseled individuals.

Ayco may provide tax advice services to its clients. In addition, in its capacity as an investment advisor, Ayco may prepare reports that reflect a client's overall investment portfolio and financial position based on information provided to Ayco by its clients, which Ayco does not certify for accuracy or completeness. Ayoo does not provide attest or compilation services and does not prepare, present, audit, review or examine prospective financial information or express any opinion as to the accuracy or validity of that information. Tax advice is provided as part of Ayco's comprehensive financial planning services, which are not related to the preparation or presentation of financial statements. Certain tax matters may require Ayco to consult with your tax counsel in formulating its tax advice. Ayco does not provide accounting advice to its clients. GS & Co. does not provide accounting or tax advice to its clients, unless explicitly agreed between the client and GS & Co. All clients should be aware that tax treatment is subject to change by law, in the future or retroactively, and clients should consult with their tax advisors regarding any potential strategy, investment or transaction.

Neither GS & Co. nor Ayco provide legal advice to their clients, and all clients should consult with their own legal advisor regarding any potential strategy, investment, financial plan, estate plan or with respect to their interest in any employee benefit or retirement plan.

This material is for informational and educational purposes only and is provided solely on the basis that it will not constitute investment or other advice or a recommendation relating to any person's or plan's investment or other decisions, and Ayco is not a fiduciary or advisor with respect to any person or plan by reason of providing the material or content herein including under the Employee Retirement Income Security Act of 1974, the Internal Revenue Code or Department of Labor Regulations. Unless Ayco otherwise agrees in writing to act

as a fiduciary to your retirement account, you understand that: i) all investment decisions concerning your retirement accounts are made by you, without any advice or recommendations from Ayco, and ii) any target allocation shown for your retirement account represents decisions you have communicated to Ayco regarding such asset allocation, without any advice or recommendations from Ayco, after considering your financial circumstances, objectives risk tolerance and goals.

This material is intended for educational/informational purposes only. Any advice contained in this communication, including attachments and enclosures, is intended for the sole use of the addressee, and is limited to the facts and circumstances actually known to the author at the time of this writing. The website links provided are for your convenience only and are not an endorsement or recommendation by Ayco of any of these websites or the products or services offered. Ayco is not responsible for the accuracy and validity of the content of these websites. This material is intended only to facilitate your discussions with Ayco as to the opportunities available to our clients and not to be distributed to the general public.

**Not a Municipal Advisor.** Ayoo is not acting as a municipal advisor and the opinions or views contained in this presentation are not intended to be, and do not constitute, advice, including within the meaning of Section 15B of the Securities Exchange Act of 1934

#### Potential conflicts of interest

Under certain of Ayco's financial counseling programs, Ayco may recommend securities or investment products, including those offered by its affiliates. This could lead to conflicts of interest of which you should be aware. The Goldman Sachs Group, Inc., Ayco, and their affiliates and employees (collectively, "Goldman Sachs") are engaged in businesses and have interests other than providing financial counseling services to individuals. This includes the management and sale of investment funds and other financial products that may be recommended to counseled individuals, and investment activities and business operations that may affect such funds or products.

Goldman Sachs, Ayco and its counselors may receive various forms of compensation, commissions, payments, rebates and services related to sponsoring, managing or selling investment products recommended to counseled individuals. This may incentivize Ayco or its affiliates and their employees to recommend such products over others which might also be appropriate for counseled individuals. Goldman Sachs' arrangements with outside managers may differ, and currently Goldman Sachs, Ayco and its counselors receive greater compensation for accounts managed by Goldman Sachs affiliates than in connection with separate accounts managed by non-Goldman Sachs entities.

Under certain of Ayco's financial counseling programs, Ayco may recommend securities or investment products, including those offered by its affiliates. This could lead to conflicts of interest of which you should be aware. Ayoo or its affiliates may engage in insurance consulting or the insurance agency business for purposes of offering insurance contracts to counseled individuals, including variable life insurance contracts for which Ayco or its counselors may receive various forms of compensation. In addition, investment advisors of investment funds and products that may be offered to counseled individuals also may have other clients, businesses, and interests in addition to managing the assets of such product. Present and future activities of Goldman Sachs and other advisers in addition to those described in this supplement may give rise to additional conflicts of interest. More information regarding Ayco's business practices and conflicts is set forth in Ayco's Form ADV brochure, which is available upon request.

No part of this material may be i) copied, photocopied or duplicated in any form, by any means, or ii) redistributed without Ayco's prior consent.

© 2023 The Ayco Company, L.P., d/b/a Goldman Sachs Ayco Personal Financial Management. All Rights Reserved. Brokerage services are offered through Goldman Sachs & Co. LLC and Mercer Allied Company, L.P. (a limited purpose broker-dealer), both affiliates of Ayco and members FINRA/SIPC.

Date of First Use: May 2023. 4074-FW-PDF









# Knowledge is power

At Ayco, we deliver knowledge and guidance through our digital platform and one-on-one coaching to empower you to improve your financial wellness. We're here to help you now and throughout your career.



# First things first

Register on our digital platform and complete your financial wellness assessment. This will help us get to know you better and personalize your experience.

We also provide a personal connection to a coach, who is trained and knowledgeable on your company compensation and benefit plans, to motivate, educate and guide the way.







## Want to learn more about how we can help?

We help you address your needs today and plan for your future. We can start by answering your practical questions, including:

- Should I save more or pay down my debt faster, and how?
- Am I on the right track with saving for retirement?
- How can I make the most of my pay and benefits?
- How can my decisions impact my taxes?
- How can I protect my family with an estate plan and insurance?

The Company provides access to Ayco services at no cost to you. Call us for one-on-one guidance to create a plan or take advantage of the tools and resources on our digital platform.

800.235.3427

# Employee ID to access Ayco

As a first-time user you will need your Workday employee ID to speak with a coach or access their digital platform.

For Standard and GAF Employees: If you do not know your Workday employee ID there are multiple ways to access it.

## Access Workday from work or home to obtain your employee ID

#### From work:

- **01** Launch the Workday application from your computer
- 02 Click on the Personal Information worklet
- 03 Click on the item, About Me
- **04** Click on the item, Job, to view your employee ID under Job Details

#### From home:

- **01** Visit www.myhranywhere.com
- **02** You will need your Standard or GAF network ID and password
- **03** Once logged on, follow the steps to the left

### Obtain your employee ID through the Workday mobile app

Download the Workday app from the App store for Apple devices or the Google Play store for Android devices.

After downloading and launching the app, you will be asked to enter the company code (gafsgi) and sign into Workday.

From the Workday app home page, you can swipe up or down to scroll through available worklets and tap an icon to open its corresponding actions.

# To find your employee ID from the Workday app home page:

- **01** Click on the Org Chart worklet
- 02 Click on your individual profile within the org chart
- **03** Click on Overview
- **04** Click on Job Details to view your employee ID (e.g. 00001234)

#### The Ayco Company, L.P. - Important Information

\*Please call the IT Service Desk at (800)299-4426 if you do not know your network user name or password.

Any retirement planning information, including, but not limited to, information regarding your retirement account(s), included in this presentation is for informational and educational purposes only and is provided solely on the basis that it will not constitute investment or other advice or a recommendation relating to any person's or plan's investment or other decisions, and Ayco is not a fiduciary or advisor with respect to any person or plan by reason of providing the material or content herein including under the Employee Retirement Income Security Act of 1974, the Internal Revenue Code or Department of Labor Regulations. Unless Ayco has agreed in writing to provide discretionary investment management services to your retirement account, you understand that all investment decisions concerning your retirement accounts are made by you, without any advice or recommendations from Ayco.

Neither Goldman Sachs & Co. LLC nor Ayco provide legal advice to their clients, and all clients should consult with their own legal advisor regarding any potential strategy, investment, financial plan, estate plan or with respect to their interest in any employee benefit or retirement plan.

Ayco may provide tax advice to clients in accordance with its client agreement. Any advice contained in the communication including attachments and enclosures is intended for the sole use of the addressee and is limited to the facts and circumstances actually known to the

author at the time of this writing. Certain tax matters may require you to consult with your tax counsel. You should consult with your tax preparer regarding implementation of tax advice.

Ayco may provide bookkeeping services and tax advice to its clients. Goldman Sachs & Co. LLC does not provide accounting or tax advice to its clients, unless explicitly agreed between the client and Goldman Sachs & Co. LLC. All clients should be aware that tax treatment is subject to change by law, in the future or retroactively, and clients should consult with their tax advisors regarding any potential strategy, investment or transaction.

Under certain of Ayco's financial counseling programs, Ayco may recommend securities or investment products, including those offered by its affiliates. This could lead to conflicts of interest of which you should be aware. More information regarding Ayco's business practices and conflicts is set forth in Ayco's Form ADV brochure, which is available upon request.

The Ayco Company, L.P. ("Ayco"), is a subsidiary of The Goldman Sachs Group, Inc and an affiliate of Goldman Sachs & Co. LLC, a worldwide, full-service investment banking, broker-dealer and asset management organization.

©2018 The Ayco Company, L.P. All Rights Reserved.

Date of first use: January 2018. BR-FRS-3180 GAF SGI New Hire