



WE MAKE TECHNOLOGY WORK FOR PEOPLE.

Smarter IT Simpler Processes Stronger Results

MANAGED IT SERVICES

Let us take IT off your plate so you can focus on growing your business! With 24/7 access to real experts (not call centers), you'll always have the help you need when you need it.

AI CONSULTING

We guide you through secure, practical adoption of AI tools that save your business time and prevent errors from occurring. From strategy to implementation, our goal is simple: make AI a trusted advantage for your team!

AUTOMATION CONSULTING

We design and implement smart automation that streamlines workflows and frees up your staff to focus on higher-value work. With the right processes in place, you'll see smoother operations and less stress across the board!

Turn Your IT Into A True Business Advantage.

(610) 792-5660



www.plus1technology.com

2026 401(K) PLANNING

TIPS

By Brad Palmer,
President, The Conestoga Group, Inc.

The beginning of each year is a good time to review 401(k) investment strategies. There are three key components to a good strategy.

Part 1 – Are you saving enough to fully fund your retirement? Your retirement income goal should take into consideration inflation and potential career advancements. Once that is done, you then calculate the amount of money that will be needed to fund this income. Inflation should be a factor as well as how long you will need the income. The safest approach is using a “real rate of return” in your calculation such as three percent. This is a projected average investment return, such as 5.5 percent, minus projected average inflation during retirement years, such as 2.5 percent, leaving you with three percent “real” and an inflation adjustment to your account. Hypothetically, this will provide adequate funds as long as you live. You can reduce the funding needs if you pick a specific time period, such as to age 100, and use some of your retirement account principle each year instead of just real investment return. Finally, rather than a fixed dollar contribution to achieve your goal, you should use a percent of your income, so you have a lower amount currently and as your income goes up, so does your contribution.

Part 2 – Do you have a diverse asset allocation investment strategy that is consistent with your tolerance for risk? Most 401(k) plans offer a Risk Profile Questionnaire that helps you determine whether you should be conservative, aggressive, or somewhere in between in making your investment selections. Once that is determined, you should create a diversified portfolio of at least seven different types of investments and in many cases as many as 20. There are



over 12 different types of stock funds, nine types of bond funds, and several money markets or guaranteed income funds. Most plans have both individual investments from which you choose as well as asset management accounts that are diversified by professional investment managers. Some can be age-based and others risk-based.

Part 3 – Have you elected Automatic Rebalancing for your diversified portfolio? This means that at least annually, and preferably quarterly, you have automatic transfers that re-establish your original asset allocation percentages. For example, if your strategy is 60% bonds and 40 percent stocks, and stocks have done well and risen to 45 percent of your portfolio, bonds would now be only 55 percent. Rebalancing would automatically sell and transfer stocks to the bond portion and regain the 60 percent bonds and 40 percent stocks allocation. This helps you automatically sell high and buy low, plus makes market downturns a less worrisome event.

We welcome any inquiries you might have on how to start your 401(k) in 2026. Our website is www.cgiadvisors.com and I can be reached at bpalmer@cgiadvisors.com or 610.854.1420.

**HAMPTON INN LIMERICK
PHILADELPHIA AREA**



At the Hampton Inn Limerick, we focus on what truly matters – exceptional comfort, genuine service, and a seamless stay from check-in to check-out. Whether you're hosting a meeting, visiting local partners, or planning a corporate retreat, our team is dedicated to supporting your business every step of the way.

Boost productivity in our modern workspace, connect easily with fast complimentary Wi-Fi, and unwind in spacious guest rooms designed for rest and focus. With hot breakfast included daily and thoughtful amenities throughout your stay, you'll always have what you need to keep moving forward.

Book with a hotel that works as hard as you do – because your success is ours, too.

Making You Happy Makes Us Happy

430 W. Linfield-Trappe Rd. Limerick, PA 19468 (610) 495-6999 ext. 0