

Get the most out of your company benefits



Through Ayco's Financial Wellness program you have access to our digital platform and confidential one-on-one guidance from a coach, provided by Universal Orlando* at no cost to you.



Take control of your personal finances.

Get organized, set up a realistic budget, pay off credit card and student loan debt and build an emergency fund.



Plan for your goals, including retirement.

Set, prioritize and plan for your goals, like buying a new home, funding education and retiring.



Optimize your company benefits.

Review your options and learn how all of your benefits work together.



Create an investment strategy.

Learn about investment basics and how to build and diversify your portfolio using different types of accounts.



Protect your family.

Decide what types of insurance and how much coverage make sense for you..
Outline what you need to include in your estate plan.



Plan for your taxes.

Learn tax basics and create a plan to be as tax-efficient as possible by lowering your taxable income and considering taxes when making financial decisions.

800.235.3428

www.ayco.com/login/universalorlando



*This service is only available to team members that are eligible for the 401(k)

FAQs

01 What type of help will Ayco provide?

Ayco can help with cash flow and debt management, benefits and retirement, investing, tax planning, risk management and estate planning through digital tools and one-on-one financial coaching.

02 What if I'm not sure where to begin?

Call anyway! Ayco coaches can help you get started.

03 Can my spouse/partner contact Ayco?

Yes, your spouse or partner may use Ayco services after you contact Ayco to give your permission.

04 Will the information I share be kept confidential?

Yes. Ayco's privacy policy protects personal information.

05 What happens if I leave my company?

In most cases, your access to Ayco will end when you leave the company.

06 Is Ayco a fiduciary?

Yes and no. Under the Investment Advisers Act of 1940, as a registered investment adviser, Ayco is a fiduciary. This means that when Ayco acts in an investment advisory capacity, it has an obligation to act in its client's best interests. Under The Employee Retirement Income Security Act of 1974, Ayco does not act in a fiduciary capacity. Ayco's financial wellness program provides investment education to help employees understand relevant issues, concepts, etc., so they can make informed decisions for themselves.

07 Is there a secure way to share my personal documents with an Ayco financial coach?

Yes. You can upload electronic documents through the Vault on Ayco360.

Disclosures

Services offered by The Ayco Company, L.P. d/b/a Goldman Sachs Ayco Personal Financial Management ("Ayco").

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. 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.

©2021 The Ayco Company, L.P. d/b/a Goldman Sachs Ayco Personal Financial Management. All Rights Reserved.

3622-FW-PDF