

Let's Talk About...

Things You May Not Know About Your Retirement Plan

Tax-free savings. Halliburton's matching contributions. A wide selection of investment funds. These features often overshadow the other valuable benefits of the Halliburton Plan. Let's take a closer look at features that make saving for retirement easier and more convenient.

It Gives You Easy Investment Options

Deciding how to invest your account can be overwhelming. If you lack the time, knowledge, or confidence to create and manage your investment mix, consider the Plan's Retirement Portfolios. Simply choose the Retirement Portfolio that's closest to your target retirement date. The asset allocation is professionally managed, and adjusted automatically as the fund approaches that target date and for 10 years after, into retirement. The rebalancing work is done for you, resulting in an age-appropriate asset mix without you having to take any action.

It Makes Rebalancing Simple

Rebalancing means periodically selling a portion of the funds that have gone up and then buying more shares of the funds that have gone down to maintain your desired target mix of investments over time. This regular portfolio maintenance can help defend your investments against future market volatility. Fortunately, the Plan makes it easy to rebalance:

- If you are entirely invested in the Plan's **Retirement Portfolios**, rebalancing is done automatically.
- If you created your own investment mix from the Plan's **Single Focus Strategies**, you can set up your account to rebalance automatically. Simply log in to your account, go to Quick Links, and click on Change Investments and then Exchange Multiple Investments. Once you choose your desired asset allocation, select whether you would like to sign up for a Rebalance Notification, which will notify you if your asset allocation varies from your target mix, or Automatic Rebalance, which will reset your desired allocation on a quarterly, semiannual, or annual basis.

It Puts Your Long-Term Savings Plan into Action

With the Halliburton Annual Increase Program, you can elect to automatically increase your contribution rate by a percentage each year. You choose the percentage and the date, and the Plan takes it from there. Learn more by reading [Let's Talk...About How Much is Enough](#).

It Makes Retirement Savings a Reality

Halliburton helps make small regular contribution increases a reality by reenrolling all participants who are not already contributing at least 6% of their salaries (and who do not opt out during the preceding December) at a 6% contribution on January 1 each year. These participants are also enrolled in the Annual Increase Program at a 1% increase going forward, up to 10%.

It Offers Tools to Help You Invest

Through Fidelity, you have access to a wide variety of tools, including [live webinars](https://netbenefits.fidelity.com/NBLogin/?option=LiveWeb) (<https://netbenefits.fidelity.com/NBLogin/?option=LiveWeb>) on a wide variety of topics and the [Planning Summary](https://nb.fidelity.com/public/nb/default/home?option=planningSummary) (<https://nb.fidelity.com/public/nb/default/home?option=planningSummary>) where you can model and plan for your financial goals. Plus, you can use the [NetBenefits app](https://www.fidelity.com/go/netbenefitsapp) (<https://www.fidelity.com/go/netbenefitsapp>) to:

- View your account balance and investments
- Change contributions and investments
- Update your profile and beneficiaries
- Access educational articles, videos, podcasts, and interactive tools



Connect with a Fidelity Workplace Planning Consultant

The Plan includes complimentary one-on-one retirement planning help from a Fidelity Workplace Planning Consultant. Call (800) 603-4015 to get started or make an appointment (<https://NetBenefits.com/WorkplacePlanning>).

