

!
" #\$\$%' (\$)*!+,!-.'/#)+#!
O+.)+'!+,!12*(\$./3!42&' /5*!1'+6' /7!!
8\$#/#.\$/3!8/.!)!-2&&!)
9: 9; !

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"#\$!%&'&!&(\$)*\$+!, !+!-%\$. '+!\$/(\$0*\$\$. 1*. 2!'#\$!(0, 20&3!4\$'5\$\$\$. !6&. 7!89!: ; : <!>\$17!?89!: ; : <7!
@\$\$. 2'#!, A!B0, 20&3!5#*1#!. 1)-%\$+!&))!+!-%\$. '!'. +'0-1'', . C'. '\$0&1'', . !D*. 1)-%*. 2!1)&+0, , 39!)&4, 0&', 0E9!&/&3+9!&. %!1)*. *1&!!
\$%-1&'*, . FIG. 1)-%\$!'#\$!' , '&!)!. -34\$0!, A!5\$\$H+!5#\$0\$!\$*#\$0!A-))!, 0!(&0'*&!)&' '\$. %&. 1\$!'+!0\$1 -*0\$%7!!
@\$\$. 2'#!, A!B0, 20&3!* . !J \$\$H+!\$/1)-%*. 2!40\$&H+K!LLLL8: ; !5\$\$H+LLLLLLLL!
@\$\$. 2'#!, A!B0, 20&3!* . !J \$\$H+!* . 1)-%*. 2!40\$&H+K!LLLL8: ; !5\$\$H+LLLLLLLL!

!
<3\$#\$. /3!>?. /)\$+#!
> , \$+'#*+(0, 20&3!#&M\$!&!0\$! -*0\$3\$. 'IA, 0!&))!+!-%\$. '+! , !1, 3 (\$)'\$!&'!)&+!'! , . \$!1)*. *1&)!\$%-1&'*, . !\$/(\$0*\$\$. 1\$!A, 0!5#*1#!'#\$!
+'-%\$. '+!5, -)%!4\$!0\$! -*0\$%! , !+\$H!&)'\$0. &'M\$!#, -+*. 2!, 0!'0&M\$!)&11, 33, %&'*, . +'! , !&' '\$. %! !@@@A&(!!!!!@N@@!B+!
O, '\$K!P'-%\$. '+!&0\$!0\$+(, . +*4)\$!A, 0!1, +'!&+ , 1*'\$%!5*#!#, -+*. 29!'0&M\$!)&. %!A, , %!%-0*. 2!1)*. *1&)!\$%-1&'*, . 7!B0, 20&3+!+#, -)%!
&%!&E. E!&%%** , . &!)1, 33\$. '+!&4, -'!1)*. *1&)!\$%-1&'*, . !#\$0\$7!

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O, '\$K!''#\$+\$!&0\$!1, +'!\$/(\$0*\$\$. 1\$%!4E!+!-%\$. '+!\$. 0,))\$%! . !#\$!(0, 20&3!4\$'5\$\$\$. !6&. 7!89!: ; : <!>\$17!?89!: ; : <7!Q. . -&!)1, +'!&0\$!
\$+*3&'\$+!&. %!3&E!4\$!+-4R\$1!' , !*. 10\$&+\$+7

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O, '\$K! T'#\$0!, ((, 0'-. **\$+!3&E!\$/+!'!#\$\$. +''- '*, . !A, 0!_G0QO`GQ@!PaBBTb''S()\$&+\$!1, . '&1'!#\$!(0, 20&3!A, 0!A-0'#\$0!
. A, 03&', . 7!

D14D!()?)>&#!7&7E&'(!/'&!&#. +?' /6&>!)!%\$(\$!)2&!D14D!8\$#/#. \$/3!- +3?)\$+#!(<&#)&'!/)!<https://www.apta.org/your-career/financial-solutions-center>. !

-)?)>&#!O&E)!-?77/'*!

S1' +6' /7 (!P\$)2!3&((!)2/#!H: !6' />?/) &(!\$#!. /3&#>'!*&/'9: 9; !/'&!#+)!'&T? '\$&>!) +!. + 753&)&!2\$(!(&.)\$+#U!

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QMS0&2\$!+-%\$. '!%\$4'!A0, 3!#\$!>B''!B0, 20&3!A, 0!+-%\$. '+!5#, !20&%-&'\$%! 0!5*)!20&%-&'\$!4\$'5\$\$\$. !6&. 7!8!=\$>\$17!?'89!; ; : <7!LLUW: 98<VLLLLL!

QMS0&2\$! , '&!) +-%\$. '!%\$4'!&'\$0!1, 3 ()\$*. 2!#\$!>B''!B0, 20&3!A, 0!+-%\$. '+!5#, !20&%-&'\$%! 0!5*)!20&%-&'\$!4\$'5\$\$\$. !6&. 7!8!=\$>\$17!?'89!; ; : <7!!

G. 1)-%\$!&!) +-%\$. '!), &. !%\$4'7!LLLU8; ; 9Z8; LLL!