Cleveland Clinic Caregiver’s

As an employee of the Cleveland Clinic and an eligible caregiver, you will be automatically be enrolled in the Investment Pension Plan (IPP) BUT you must enroll in the Savings and Investment Plan (SIP).

By enrolling into the Savings and Investment Plan, the Cleveland Clinic will match 50% of each pretax and/or Roth dollar you contribute on the first 6% of pay that you defer to your plan.

To help meet your investment goals, each plan offers you a range of investment options that best suits your goals, time horizon, and risk tolerance.

**Where can Team PWM help?**

As an eligible caregiver, Team PWM of Stratos Wealth Partners can help sort out these options and help answer these questions:

Which investments should I choose?

What major changes to the plan took place in 2019?

How can I contribute up to $56,000 annually ($62,000 if 50+)?

What’s my proper asset allocation (amount in stocks, bonds and cash)?

How much of my pay should I contribute?

Is there a ROTH option?

What’s the max I can invest annually?

What should I do if market goes down?

To take advantage of our free 1-on-1 consultation to help you sort out your options, please hit the link below in order to schedule.