

The ABC Company Retirement Plan

Join the plan



Because you deserve to retire on your own terms



Saving for retirement is about giving yourself choices.

You're putting yourself in the best position to influence what your retirement will look like. The good news is that your employer has chosen a plan that can help make your vision a reality.

Join the plan

Planning made easy

- Why save now? page 2
- Why use your plan? page 4
- How much is enough? page 5
- What ways can you invest? page 6

Reference materials

- Investment options page 8
- Plan highlights..... page 17
- What’s next? page 20

Forms

- Enrollment page 21
- Beneficiary page 25
- Rollover page 27

At Ascensus, we help nearly 7 million Americans save for the future. We partner with your employer and the financial professional for your plan to help you meet your retirement goals. With more than 30 years of industry experience, Ascensus has the insight and knowledge to help you succeed.

Ascensus provides administrative and recordkeeping services and is not a broker-dealer or an investment advisor.

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Why save now?

A secure retirement won't just happen. Take ownership of your savings strategy to help ensure you have the resources needed when the time comes.

80%

is roughly the amount of your annual income that many experts estimate you'll need for each year of retirement.¹

¹ David Blanchett, *Estimating the True Cost of Retirement*, June 30, 2015.

² Source for eggs per dozen, gas per gallon, coffee per pound: Bureau of Labor Statistics; Source for movie ticket: Box Office Mojo.

³ Centers for Medicare & Medicaid Services, *National Health Expenditure Projections 2014-2024*.

⁴ Social Security Administration, *Fast Facts & Figures about Social Security*, 2015.

Retirement can be expensive.

While certain expenses may decrease, others will likely increase. And because we are living longer, this may mean needing enough money to last for decades.

Living expenses are on the rise.²

Look at how prices for everyday items have increased in the last 20 years.

1996 to 2016



Healthcare may be your new mortgage payment.³

While you may have your home paid off by retirement, healthcare expenses could likely take its place.



Your retirement plan will likely be your largest source of income.⁴

Social Security may cover only a small portion of what you'll need—the rest would be up to you.



Join the plan

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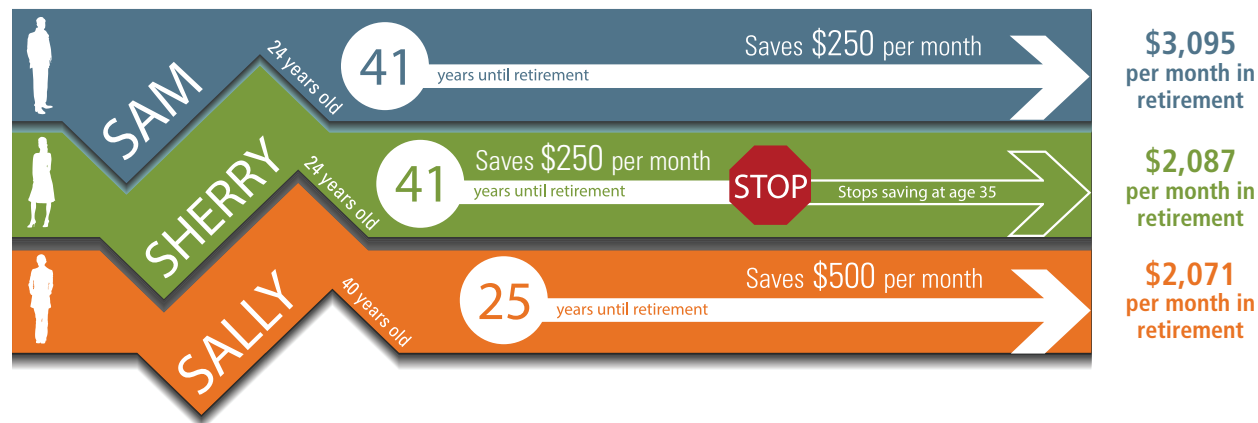
Time makes all the difference.

No matter where you are in life, now is always better than later to start saving. Consider the scenario below.

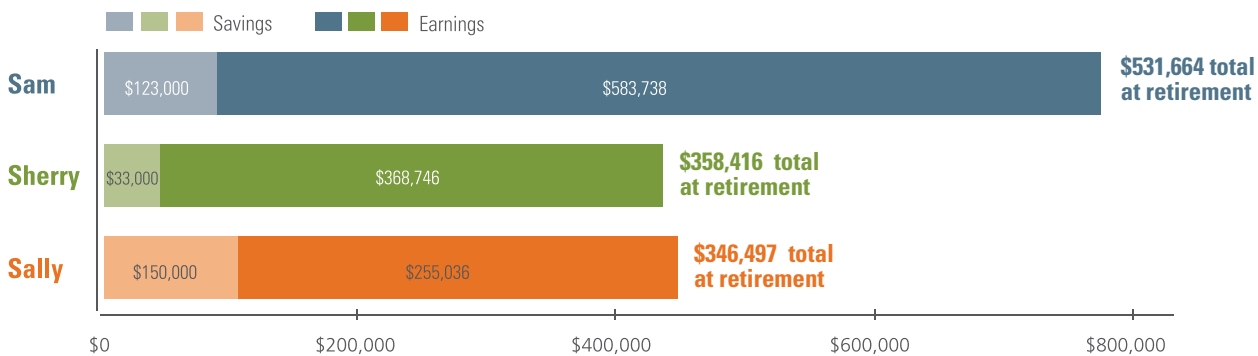
Who do you think comes out ahead?

- Sam starts saving early and keeps saving until retirement.
- Sherry starts saving early, but only saves for 16 years before stopping.
- Sally starts saving later, but saves double what Sam and Sherry save per year.

Projected monthly income in retirement [to age 90]



Let your money work for you



The results:

- Sam saves the most by more than **\$170,000**.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

There can be a cost to delaying saving. Put time on your side.

The illustrations above assume a retirement age of 65 and that the individual receives the monthly retirement payment shown until age 90. The amount saved until retirement assumes an annual investment return of 6%. The monthly payment amount in retirement assumes an annual investment return of 5%. The investment performance shown does not represent the return of any particular investment and does not guarantee any future rate of return.

The final account balance does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred account before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

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Join the plan

Why use your plan?

Your plan offers important savings benefits to help you meet your goals.

Don't leave money on the table.

Your employer wants to see you succeed in retirement and is willing to help you along the way.

Employer match

Your plan includes a matching program, in which ABC Company will contribute the following into your account based on the amount you save:

- Employer will match 100% of your first 6%

Convenience

A portion of your salary—as determined by you—will be deposited into your retirement account directly from your paycheck.

Ownership

The money you contribute to your account and any earnings on that money belong to you. You can take it with you throughout your career and every phase of life to use in retirement.

Tax advantages

Your money can be invested before taxes and you won't need to pay taxes on it until it's withdrawn. This reduces your taxable income each year and may allow your savings to grow faster over time.

Your plan also offers a Roth feature, which allows you to pay taxes up front so you can make withdrawals tax-free during retirement. Typically, the Roth feature is considered to be beneficial in the long term if you are a younger investor and/or if you think your income taxes will be higher at the time of your retirement.

One spot for all your retirement savings

If you have a retirement account from a previous employer, you can roll it into your ABC Company account. To get started, use the rollover form on page 27.

How much is enough?

Many people underestimate how much they'll need. Saving enough can help you maintain the lifestyle you desire.

Don't outlast your money.

- Consider saving at least 12% to 17% of your pay [including any contributions your employer might make].¹
- If you aren't able to save the maximum amount yet, save as much as possible and plan to make increases each year. **Remember, every bit counts.**

Make saving a priority.

Life gets busy. Priorities change. Things happen. Still it's important to stay focused on retirement. Whether you're faced with financing a car, saving for a vacation, buying a home, or funding a college education, it shouldn't mean putting retirement savings on the back burner. Unlike other expenses, retirement can't be financed with a loan and you don't always have the option of putting it off. You'll be glad the money is there when you need it.

Create opportunities to save



Brown bag it.²

Monthly savings = \$120



Drop cable for online streaming.³

Monthly savings = \$91.50



Lose the landline.⁴

Monthly savings = \$20



Be a discount shopper.⁵

Monthly savings = \$40

¹ Aon Hewitt, *The Real Deal: Retirement Income Adequacy at Large Companies*, 2015.

² Based on purchasing lunch 20 times a month at a minimum of \$10.00 per meal versus packing a \$4.00 lunch.

³ Marcia Breen, *Cable and Satellite TV Costs Will Climb Again in 2016*, NBC News, December 22, 2015, and Bobby Bernstein, *Netflix vs. Amazon Prime vs. Hulu Plus*, June 6, 2016.

⁴ Average cost of basic phone service, including local and long distance calls, and average cost of VOIP services: <http://electronics.costhelper.com/phone-line.html>

⁵ Based on using a 20% coupon for a purchase of \$200 or greater.

What ways can you invest?

You should feel comfortable making investment selections. Understanding the investments available to you can help you find a suitable approach to keep your savings strategy on target.

Here are the different ways you can invest your money.



○ By Default

The most appropriate target date allocation investment based upon your age

This is where your savings will be invested if you do not make any investment elections when you join the plan. The specific fund selected is based on when you would reach a target retirement age as determined by your plan's fiduciaries. Look at the Start Year/End Year column of the chart below to see where you would be placed. The Start Year/End Year column of the chart is designed for use in the By Default section only.

📍 By Design

Target date allocation investments

This fund includes a pre-selected investment mix based on when you expect to retire. The investment mix will be automatically updated for you as you get closer to retirement. Investments in target date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date. Information on each investment's performance is available on your plan's retirement website and in the **Investment options** section of this guide.

Target date investment	Start Year End Year	Target date investment	Start Year End Year
American Funds 2010 Target Date Retirement Fund® Class R-4	1949 or earlier	American Funds 2030 Target Date Retirement Fund® Class R-4	1965 to 1969
American Funds 2015 Target Date Retirement Fund® Class R-4	1950 to 1954	American Funds 2035 Target Date Retirement Fund® Class R-4	1970 to 1974
American Funds 2020 Target Date Retirement Fund® Class R-4	1955 to 1959	American Funds 2040 Target Date Retirement Fund® Class R-4	1975 to 1979
American Funds 2025 Target Date Retirement Fund® Class R-4	1960 to 1964	American Funds 2045 Target Date Retirement Fund® Class R-4	1980 to 1984

Target date investment	Start Year End Year	Target date investment	Start Year End Year
American Funds 2050 Target Date Retirement Fund® Class R-4	1985 to 1989	American Funds 2060 Target Date Retirement Fund Class R-4	1995 or later
American Funds 2055 Target Date Retirement Fund® Class R-4	1990 to 1994		

If a date of birth is not on record, you will be automatically placed into the American Funds 2010 Target Date Retirement Fund® Class R-4.

Morningstar® managed accounts (a post-enrollment option)

Morningstar® Retirement ManagerSM is a service available to you after you've joined the plan. When you provide basic information about your situation and goals, the professionals at Morningstar Investment Management LLC can generate a personalized savings strategy just for you. Simply go to your online retirement account when you are ready to get started.

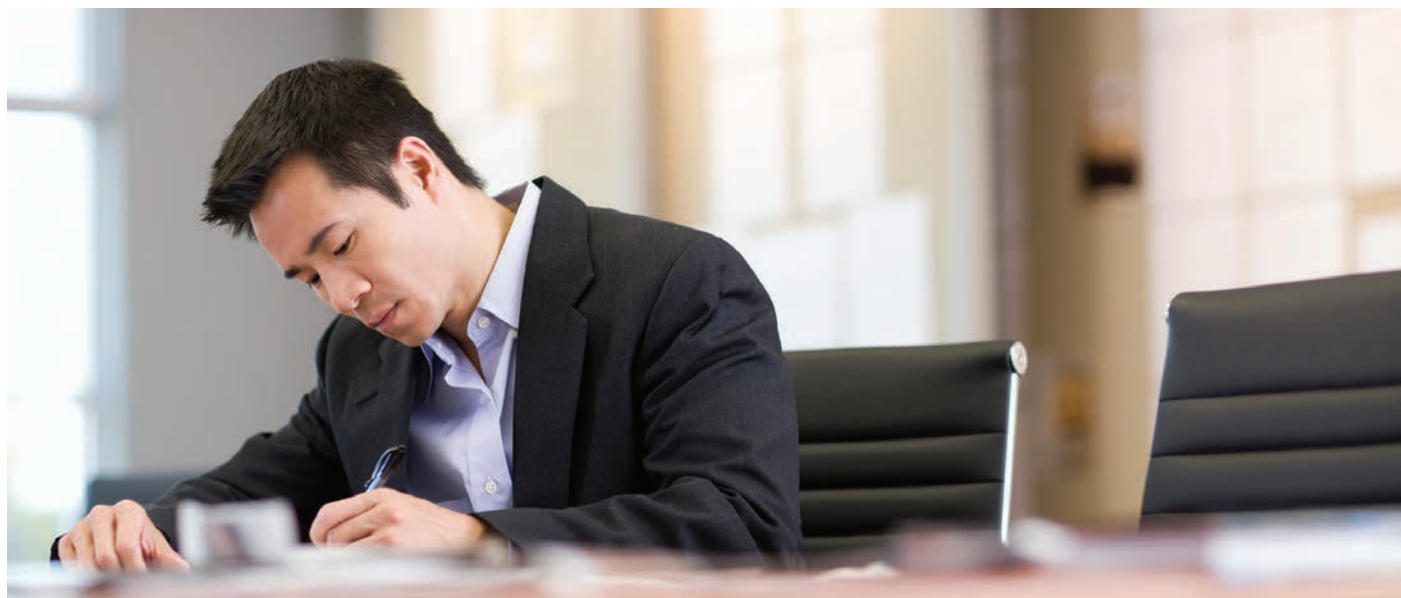
Target risk allocation model portfolios

You can narrow your options based on your tolerance for risk. You can choose one of these pre-selected investment mixes, as created and maintained by your plan's fiduciaries, based on how much risk you're willing to take. Information on each model's performance and fund makeup is available on your plan's retirement website.

- CONSERVATIVE PORTFOLIO
- MODERATE PORTFOLIO
- AGGRESSIVE PORTFOLIO
- MODERATELY-CONSERVATIVE PORTFOLIO
- MODERATELY-AGGRESSIVE PORTFOLIO

✓ By Myself

Your plan allows you to choose investments from a lineup. Information on each investment's performance is available on your plan's retirement website or in the **Investment options** section of this guide.



Investment options

As of December 31, 2016

	Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
T	Target date allocation								
	American Funds 2010 Target Date Retirement Fund® Class R-4	0.71%	-0.16%	7.13%	4.05%	6.82%	N/A	4.24%	02/01/2007
	American Funds 2015 Target Date Retirement Fund® Class R-4	0.71%	-0.04%	7.23%	4.11%	7.67%	N/A	4.47%	02/01/2007
	American Funds 2020 Target Date Retirement Fund® Class R-4	0.73%	-0.12%	6.66%	4.22%	8.57%	N/A	4.62%	02/01/2007
	American Funds 2025 Target Date Retirement Fund® Class R-4	0.75%	-0.03%	6.91%	4.33%	10.01%	N/A	5.11%	02/01/2007
	American Funds 2030 Target Date Retirement Fund® Class R-4	0.77%	0.27%	7.34%	4.69%	10.74%	N/A	5.48%	02/01/2007
	American Funds 2035 Target Date Retirement Fund® Class R-4	0.78%	0.42%	7.65%	4.79%	10.92%	N/A	5.52%	02/01/2007
	American Funds 2040 Target Date Retirement Fund® Class R-4	0.79%	0.45%	7.82%	4.82%	11.09%	N/A	5.58%	02/01/2007
	American Funds 2045 Target Date Retirement Fund® Class R-4	0.79%	0.54%	7.93%	4.89%	11.12%	N/A	5.60%	02/01/2007
	American Funds 2050 Target Date Retirement Fund® Class R-4	0.79%	0.58%	7.98%	4.91%	11.14%	N/A	5.61%	02/01/2007
	American Funds 2055 Target Date Retirement Fund® Class R-4	0.81%	0.56%	7.93%	4.90%	11.13%	N/A	9.78%	02/01/2010
	American Funds 2060 Target Date Retirement Fund Class R-4	0.81%	0.58%	8.00%	N/A	N/A	N/A	3.37%	03/27/2015
R	Target risk allocation								
	Janus Balanced Fund Class A	0.94%	2.70%	4.33%	4.27%	8.84%	N/A	9.21%	07/06/2009
	Thornburg Investment Income Builder Fund Class R5	1.20%	1.79%	9.73%	2.90%	7.25%	N/A	5.52%	02/01/2007
E	Equity								
	American Funds EuroPacific Growth Fund® Class R-4	0.85%	-4.22%	0.69%	-0.94%	6.85%	2.61%	6.84%	06/07/2002
	Artisan Mid Cap Value Fund Investor Class	1.16%	7.26%	22.47%	3.86%	11.13%	7.78%	10.68%	03/28/2001
	Columbia Emerging Markets Fund Class R5 Shares	1.24%	-8.13%	5.09%	-2.32%	N/A	N/A	-0.18%	11/08/2012
	DFA U.S. Targeted Value Portfolio Institutional Class	0.37%	13.47%	26.86%	7.18%	15.98%	7.36%	11.98%	02/23/2000
	Eaton Vance Large-Cap Value Fund Class I	0.80%	6.08%	9.81%	6.59%	12.76%	5.06%	6.71%	12/28/2004
	Fidelity Advisor® Small Cap Fund I Class	1.05%	5.70%	9.19%	5.49%	11.58%	7.60%	10.78%	09/09/1998
	Fidelity® 500 Index Fund Premium Class	0.05%	3.81%	11.92%	8.83%	14.62%	6.92%	8.07%	10/14/2005
	MFS International New Discovery Fund Class R4	1.08%	-5.52%	0.51%	0.16%	8.51%	4.15%	7.16%	04/01/2005
	MFS Massachusetts Investors Trust Class R4	0.47%	3.05%	9.06%	6.83%	13.99%	7.34%	8.23%	04/01/2005
	Principal SmallCap S&P 600 Index Fund Institutional Class	0.21%	11.06%	26.18%	9.19%	16.32%	8.80%	9.94%	03/01/2001
	Prudential Jennison Small Company Fund Class Z	0.84%	5.46%	13.57%	5.80%	12.58%	7.63%	9.25%	03/01/1996
	T. Rowe Price New America Growth Fund Advisor Class	1.06%	-0.29%	1.13%	6.20%	13.26%	8.66%	8.47%	12/29/2005
	Vanguard® FTSE All-World ex-US Index Fund Admiral™ Shares	0.11%	-1.76%	4.73%	-1.42%	5.39%	N/A	5.44%	09/27/2011
	Vanguard® Mid-Cap Index Fund Admiral™ Shares	0.08%	2.14%	11.22%	7.68%	14.37%	7.66%	9.68%	11/12/2001
	Voya MidCap Opportunities Fund Class I	0.98%	-0.16%	7.15%	5.34%	11.91%	9.73%	9.83%	08/20/1998
B	Bond								
	Franklin U.S. Government Securities Series Class A	0.77%	-1.61%	0.67%	1.96%	1.14%	3.63%	6.25%	05/29/1970
C	Money market/Stable value								
	MetLife Series 25053 CL 35	0.97%	0.51%	1.95%	2.03%	2.23%	3.28%	4.27%	07/30/1999

Your plan offers model portfolios. More information on these models is available in the What ways can you invest? section of this guide and on your plan's retirement website.

		3-month total	1-year total	3-year annual	5-year annual	10-year annual
	Benchmark comparisons					
E	Morningstar US Large Cap TR USD	3.80%	11.18%	8.74%	14.48%	6.87%
B	Morningstar US Core Bd TR USD	-3.06%	2.64%	3.21%	2.40%	4.56%
C	Morningstar Cash TR USD	0.09%	0.29%	0.11%	0.09%	0.67%

Note: Fund fact sheets and prospectuses with more investment information are available online.

Fund Disclosures

The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent month-end, visit <https://myaccount.ascensus.com/rplink>. Figures for periods of less than one year are cumulative returns. All other figures represent annualized returns. Performance data shown does not reflect the deduction of sales loads or fees, where applicable, and, if reflected, the load or fee would reduce the performance quoted.

A Note About Risk:

All investing is subject to risk, including the possible loss of the money you invest. Investments that employ a "fund of funds" strategy and invest assets in other mutual funds are subject to the risks associated with those underlying funds.

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

An investment in a stable value fund is neither insured nor guaranteed by the U.S. government. There is no assurance that the fund will be able to maintain a stable net asset value and it is possible to lose money by investing in the fund.

The Morningstar benchmarks listed above are provided solely for informational purposes and are not

the benchmarks that the funds listed seek to track. The performance of the Morningstar benchmarks is not an exact representation of any particular investment, as you cannot invest directly in a benchmark. For more information about each fund's benchmark, please see the fund's prospectus.

Bond funds contain interest rate risk, the risk of issuer default, and inflation risk.

While U.S. Treasury or government agency securities provide substantial protection against credit risk, they do not protect investors against price changes due to changing interest rates. While the market values of government securities are not guaranteed and may fluctuate, these securities are guaranteed as to the timely payment of principal and interest.

Prices of mid-cap stocks often fluctuate more than those of large-company stocks.

Prices of small-cap stocks often fluctuate more than those of large-company stocks.

Foreign investing involves additional risks including currency fluctuations and political uncertainty.

Stocks of companies in emerging markets are generally more risky than stocks of companies in developed countries.

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Past performance is no guarantee of future results.

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of December 31, 2016

American Funds 2010 Target Date Retirement Fund® Class R-4

Ticker: RDATX
Expense Ratio: 0.71%

Fund Description: The investment seeks growth, income and conservation of capital. The adviser will attempt to achieve the fund's investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth-and-income funds, equity-income funds and a balanced fund and bond funds. Equity-income and balanced funds generally strive for income and growth through stocks and/or bond investments, while bond funds seek current income through bond investments.

American Funds 2015 Target Date Retirement Fund® Class R-4

Ticker: RDBTX
Expense Ratio: 0.71%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2020 Target Date Retirement Fund® Class R-4

Ticker: RDCTX
Expense Ratio: 0.73%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2025 Target Date Retirement Fund® Class R-4

Ticker: RDDTX
Expense Ratio: 0.75%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2030 Target Date Retirement Fund® Class R-4

Ticker: RDETX
Expense Ratio: 0.77%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2035 Target Date Retirement Fund® Class R-4

Ticker: RDFTX
Expense Ratio: 0.78%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

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Phone: 866-809-8146 | Form: Go to page 21

Join the plan

Page 11

Investment options

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As of December 31, 2016

American Funds 2040 Target Date Retirement Fund® Class R-4

Ticker: RDGTX
Expense Ratio: 0.79%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2045 Target Date Retirement Fund® Class R-4

Ticker: RDHTX
Expense Ratio: 0.79%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2050 Target Date Retirement Fund® Class R-4

Ticker: RDITX
Expense Ratio: 0.79%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2055 Target Date Retirement Fund® Class R-4

Ticker: RDJTX
Expense Ratio: 0.81%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2060 Target Date Retirement Fund Class R-4

Ticker: RDKTX
Expense Ratio: 0.81%

Fund Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Janus Balanced Fund Class A

Ticker: JDBAX
Expense Ratio: 0.94%

Fund Description: The investment seeks long-term capital growth, consistent with preservation of capital and balanced by current income. The fund pursues its investment objective by normally investing 35-65% of its assets in equity securities and the remaining assets in fixed-income securities and cash equivalents. It normally invests at least 25% of its assets in fixed-income senior securities. The fund's fixed-income investments may reflect a broad range of credit qualities and may include corporate debt securities, US government obligations, mortgage-backed securities and other mortgage-related products, and short-term securities.

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of December 31, 2016

Thornburg Investment Income Builder Fund Class R5

Ticker: TIBMX
Expense Ratio: 1.20%

Fund Description: The investment seeks to provide a level of current income which exceeds the average yield on US stocks; long-term capital appreciation is a secondary objective. The fund pursues its investment goals by investing in a broad range of income producing securities, primarily including stocks and bonds. It will under normal conditions invest at least 80% of its assets in income-producing securities, and at least 50% of its assets in common stocks.

American Funds EuroPacific Growth Fund® Class R-4

Ticker: REREX
Expense Ratio: 0.85%

Fund Description: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Artisan Mid Cap Value Fund Investor Class

Ticker: ARTQX
Expense Ratio: 1.16%

Fund Description: The investment seeks maximum long-term capital growth. The fund normally invests no less than 80% of its net assets plus any borrowings for investment purposes at market value at the time of purchase in the common stocks of medium-sized companies. It defines a medium-sized company as one with a market capitalization greater than the market capitalization of the smallest company in the Russell Midcap® Index and less than three times the weighted average market capitalization of companies in that index.

Columbia Emerging Markets Fund Class R5 Shares

Ticker: CEKRX
Expense Ratio: 1.24%

Fund Description: The investment seeks long-term capital appreciation. The fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in equity securities (including, but not limited to, common stocks, preferred stocks and securities convertible into common or preferred stocks) of companies located in emerging market countries. Emerging market countries include those countries whose economies are considered to be developing or emerging from underdevelopment. It may invest in a variety of countries, industries and sectors and does not attempt to invest a specific percentage of its assets in any given country, industry or sector.

DFA U.S. Targeted Value Portfolio Institutional Class

Ticker: DFFVX
Expense Ratio: 0.37%

Fund Description: The investment seeks long-term capital appreciation. The fund, using a market capitalization weighted approach, purchases a broad and diverse group of the readily marketable securities of US small and midcap companies that the Advisor determines to be value stocks. It may purchase or sell futures contracts and options on futures contracts for US equity securities and indices, to adjust market exposure based on actual or expected cash inflows to or outflows from the fund. The fund does not intend to sell futures contracts to establish short positions in individual securities or to use derivatives for purposes of speculation or leveraging investment returns.

Eaton Vance Large-Cap Value Fund Class I

Ticker: EILVX
Expense Ratio: 0.80%

Fund Description: The investment seeks total return. Under normal market conditions, the fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of large-cap companies (the "80% Policy"). The portfolio managers generally consider large-cap companies to be those companies having market capitalizations within the range of companies included in the Russell 1000® Value Index, although the portfolio will generally consist of stocks with a market capitalization equal to or greater than the median market capitalization of companies included in such index.

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of December 31, 2016

Fidelity Advisor® Small Cap Fund I Class

Ticker: FSCIX
Expense Ratio: 1.05%

Fund Description: The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of companies with small market capitalizations (which, for purposes of this fund, are those companies with market capitalizations similar to companies in the Russell 2000® Index or the S&P SmallCap 600® Index). It invests primarily in common stocks. The fund invests in domestic and foreign issuers. It invests in either "growth" stocks or "value" stocks or both.

Fidelity® 500 Index Fund Premium Class

Ticker: FUSVX
Expense Ratio: 0.05%

Fund Description: The investment seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States. The fund normally invests at least 80% of assets in common stocks included in the S&P 500® Index, which broadly represents the performance of common stocks publicly traded in the United States. It lends securities to earn income.

MFS International New Discovery Fund Class R4

Ticker: MIDJX
Expense Ratio: 1.08%

Fund Description: The investment seeks capital appreciation. The fund normally invests its assets primarily in foreign equity securities, including emerging market equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The fund may invest a large percentage of the fund's assets in issuers in a single country, a small number of countries, or a particular geographic region.

MFS Massachusetts Investors Trust Class R4

Ticker: MITDX
Expense Ratio: 0.47%

Fund Description: The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. While it may invest the fund's assets in companies of any size, the fund primarily invests in companies with large capitalizations. It may invest the fund's assets in foreign securities.

Principal SmallCap S&P 600 Index Fund Institutional Class

Ticker: PSSIX
Expense Ratio: 0.21%

Fund Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies that compose the Standard & Poor's ("S&P") SmallCap 600 Index at the time of purchase. The index is designed to represent US equities with risk/return characteristics of the small cap universe. As of December 31, 2015, the market capitalization range of the companies comprising the index was between approximately \$58.0 million and \$4.5 billion.

Prudential Jennison Small Company Fund Class Z

Ticker: PSCZX
Expense Ratio: 0.84%

Fund Description: The investment seeks capital growth. The fund normally invests at least 80% of its investable assets in equity and equity-related securities of small, less well-known companies that the investment subadvisor believes are relatively undervalued. In deciding which stocks to buy, it uses a blend of both value and growth styles. The investment subadvisor currently considers small companies to be those with a market capitalization less than the largest market capitalization of the Russell 2500 Index at the time of investment.

T. Rowe Price New America Growth Fund Advisor Class

Ticker: PAWAX
Expense Ratio: 1.06%

Fund Description: The investment seeks to provide long-term capital growth. The fund invests primarily (at least 65% of its total assets) in common stocks of US companies operating in those sectors of the economy that, in the view of T. Rowe Price, are the fastest growing or have the greatest growth potential. It may invest in foreign stocks in keeping with the fund's objectives. The fund may sell securities for a variety of reasons, such as to secure gains, limit losses, or redeploy assets into more promising opportunities.

Join the plan

Online: <https://myaccount.ascensus.com/rplink>

Phone: 866-809-8146 | Form: [Go to page 21](#)

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of December 31, 2016

Vanguard® FTSE All-World ex-US Index Fund Admiral™ Shares

Ticker: VFWAX
Expense Ratio: 0.11%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks of companies located in developed and emerging markets outside of the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE All-World ex US Index, a float-adjusted, market-capitalization-weighted index designed to measure equity market performance of international markets, excluding the United States. The index included 2,426 stocks of companies located in 46 countries, including both developed and emerging markets.

Vanguard® Mid-Cap Index Fund Admiral™ Shares

Ticker: VIMAX
Expense Ratio: 0.08%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Voya MidCap Opportunities Fund Class I

Ticker: NMCIX
Expense Ratio: 0.98%

Fund Description: The investment seeks long-term capital appreciation. Under normal market conditions, the fund invests at least 80% of its net assets (plus borrowings for investment purposes) in common stocks of mid-sized US companies. The fund normally invests in companies that the sub-adviser ("Sub-Adviser") believes have above average prospects for growth. For this fund, mid-sized companies are those companies with market capitalizations that fall within the range of companies in the Russell Midcap® Growth Index at the time of purchase.

Franklin U.S. Government Securities Series Class A

Ticker: FKUSX
Expense Ratio: 0.77%

Fund Description: The investment seeks income. The fund normally invests at least 80% of its net assets in US government securities. It invests substantially all of its assets in Government National Mortgage Association obligations (Ginnie Maes). The mortgage loans may have either fixed or adjustable interest rates. As the underlying mortgage loans are paid off, Ginnie Maes provide investors with monthly payments of interest and principal as well as any unscheduled prepayments on the underlying mortgage loans.

MetLife Series 25053 CL 35

Ticker: N/A
Expense Ratio: 0.97%

Fund Description: The primary investment objective of the Fund is to preserve principal while generating earnings at rates competitive over time with short-term high quality fixed income investments, while maintaining sufficient liquidity to provide Participant-Directed Withdrawals (as defined in the Declaration of Trust) at their proportionate share of Contract Value (as defined in the Declaration of Trust)

Your plan offers model portfolios. More information on these models is available in the What ways can you invest? section of this guide and on your plan's retirement website.

Note: Fund fact sheets and prospectuses with more investment information are available online.

Online: <https://myaccount.ascensus.com/rplink>

Phone: 866-809-8146 | Form: Go to page 21

Join the plan

Page 15

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Plan highlights

Eligibility requirements

To begin contributing to the plan, you must meet the following requirements. Continue reading for more details on the types of contributions available.

Your deferral contributions

All contribution requirements

- You must have worked at least 3 months as defined by the plan.

The following employees are excluded:

- Union employees
- Nonresident aliens with no US earned income
- Leased employees

Enrollment period (entry date)

If you meet eligibility requirements, you may enroll in the plan on 05/01/2017.

Your deferral contributions

Pretax deferrals

Pretax deferrals are contributed into the plan on a pretax basis. Unlike the compensation you actually receive, pretax deferrals will not be taxed at the time they are paid by your employer. Instead, these deferrals and any earnings accumulated while invested in the plan will be taxable to you when withdrawn from the plan. This will reduce your taxable income for each year that you make a contribution. Through payroll deduction, you can contribute from 1% up to 90% of your salary pretax as long as the amount does not exceed \$18,000, which is the maximum limit for 2017 set by the Internal Revenue Service (IRS).

Roth deferrals

Roth deferrals are contributed to the plan from amounts that have already been treated as taxable income. Roth deferrals will not reduce your taxable income in the year in which you contribute a portion of your compensation into the plan. You may contribute from 1% up to 90% of your salary as a

Roth deferral as long as the total amount, when combined with any pretax deferrals, does not exceed the IRS contribution limit of \$18,000 for 2017.

When Roth deferrals are withdrawn, distributions—including contributions and any earnings—are tax free as long as certain requirements are met. In order to receive tax-free withdrawals, generally your money must remain in the account for five years and you must have reached age 59½, die, or become disabled.

Catch-up contributions

If you are age 50 or older, you are entitled to contribute an additional “catch-up contribution” beyond the maximum IRS limit of \$18,000 for 2017. This is intended to help employees boost their savings prior to retirement. The maximum catch-up contribution is \$6,000 for 2017.

Employer matching contributions

Your employer will make a matching contribution on your behalf based on the amount you save:

- 6% of your pay will be matched 100% by your employer.

Rollovers

You are allowed to roll over money from other qualifying retirement accounts into this account using the form on page 27.

Vesting

Vesting refers to the amount of your retirement account savings that belongs to you.

- The money that you contribute from your salary and the money it earns are always 100% vested.
- Any rollover contributions you make are always 100% vested.
- The money contributed on your behalf by your employer becomes vested based on the schedule(s) below:

Plan highlights

Matching contribution vesting schedule

Years of employment	Vesting %
0	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Contribution changes

As you review and refine your savings strategy over time, you may choose to change the amount you save or how you invest your money. You may stop making or change contributions by going online or by contacting your employer. Once stopped, you have the option to begin contributing again in accordance with your plan’s policy.

Withdrawals

Money can be withdrawn from your account if:

- You are age 59½ or older.
- You have reached the normal retirement age of 65.
- You request an in-service withdrawal as defined by your plan.
- You no longer work for ABC Company.
- Death
- Disability
- You experience a qualifying financial hardship, which, in general, can include the following:
 - the purchase of your primary residence
 - payment of tuition and related costs for you, your spouse, dependents, or children who are no longer your dependents for post-secondary education
 - payment of certain medical expenses
 - prevention of eviction from or foreclosure on your primary residence

- funeral/burial expenses for a parent, spouse, child, or dependent
- repair of qualifying damages to your primary residence

Note: Withdrawals of certain types of elected deferrals and employer contributions may be subject to restrictions.

There are certain penalties and tax implications you should consider before making a withdrawal. In general, if you take a distribution from the plan before you are age 59½, a 10% early distribution penalty will apply to the taxable portion of your distribution. There are some exceptions to the 10% penalty.

In addition, if your distribution is eligible to be rolled over into another qualifying retirement account (e.g., an individual retirement account or IRA) and you choose to take the distribution rather than roll over the amount, 20% of the distribution must be withheld and remitted to the IRS as a credit toward the taxes you will owe on the distribution amount.

Your tax professional can provide guidance on potential outcomes of withdrawing money from your account.

Loans

While your retirement account is designed to be used when you retire, you can take a loan if a need arises. Loans may be taken from vested employer and applicable employee contributions.

Loans must follow these guidelines:

- You can only have 1 loan(s) outstanding at a time.
- The amount you may borrow is limited by tax laws. In general, all loans will be limited to the lesser of one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1,000.
- Generally, all loans must be repaid within 60 months.

Plan highlights

- Other requirements, limits, and certain fees may apply.
- The one-time cost of taking a loan is \$150.

Summary Plan Description

This enrollment guide offers an overview of The ABC Company Retirement Plan. Greater detail and other important information about the plan's features and benefits are available in the Summary Plan Description (SPD), which will be provided to you separately. You are encouraged to review the SPD carefully and contact your employer with any questions. You may also examine a copy of the plan document, which contains all of the provisions that the IRS requires, by making arrangements with your employer. If there are any inconsistencies between this enrollment guide, the SPD, and the plan document, the plan document will be followed.

What's next?

Enrollment is only the first step in getting the most from your plan. Use this checklist to make sure you take advantage of all that is available to you. To access a wide range of planning resources designed to help you succeed, register online at <https://myaccount.ascensus.com/rplink>.

Your retirement account checklist

- ☐ **Enroll in the plan** – Our online enrollment process makes it convenient at <https://myaccount.ascensus.com/rplink>
- ☐ **Set and track progress** – Set, update, and track your goals using our interactive, online personal planning calculator.
- ☐ **Review** – Decide if you want to consolidate your investments by rolling over outside retirement assets into this account.
- ☐ **Learn more** – Go to the online learning station for easy access to fund information, educational guides, relevant financial articles, and tools.
- ☐ **Consider professional support** – Get the backing of the experts at Morningstar, a leading and trusted source for investment guidance and expertise. Through *Morningstar Retirement Manager*, you can:
 - use Morningstar's resources to create a personalized investment strategy recommended for you at no cost.
- ☐ **Monitor performance** – Make a habit of going online to check your balance, see performance history, view account activity, and access your quarterly statements.
- ☐ **Stay informed** – Get account updates through our online messaging center.
- ☐ **Update your strategy** – At least once a year, make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as a raise, marriage, a change in your beneficiaries, or the birth of a child.
- ☐ **Stay connected** – Scan this code from your mobile device for account access on the go.



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Join the plan

Online: <https://myaccount.ascensus.com/rplink>

Phone: 866-809-8146 | Form: [Go to page 21](#)

Enrollment form

Name _____
first middle initial last
Social Security number _____ Email _____
Plan ID 158911

Join the plan—you have options for enrolling.

- Online: <https://myaccount.ascensus.com/rplink>
- Phone: 866-809-8146
- Paper: Complete this form and return it to your employer.

My savings

Choose how much you would like to save. Your elections must be made in increments of 1%. Additional information on tax benefits is provided under “Your deferral contributions” in the **Plan Highlights** section of this guide. You may choose more than one option.

- ☐ **Pretax Savings**
\$ _____ or _____ % of my compensation each pay period will be deposited into my pretax retirement account.
- ☐ **Roth savings**
\$ _____ or _____ % of my compensation each pay period will be deposited into my Roth retirement account.
- ☐ **I decline to participate in the plan.**
I understand I can change this decision at any time.

Know your limits: The total amount you save in the plan cannot exceed the lesser of either 90% of your annual pay or \$18,000 for the 2017 calendar year.

Continued on back

Enrollment form

Name

first

middle initial

last

Social Security number Email

Plan ID

158911

My investments

You have a choice when it comes to investing your retirement account assets. You can select a target risk allocation model portfolio OR create a custom mix. Helpful information on choosing investments is available in the **What ways can you invest?** section of this guide and on your plan’s retirement website.

Important: If you don’t make any investment elections but complete the rest of this form, you will be invested in the most appropriate target date allocation investment based upon your age as determined by your plan’s fiduciaries. More information on this investment is available in the **What ways can you invest?** section of this guide and on your plan’s retirement website.

You have two options for investing your retirement account assets. You can select a target risk allocation model portfolio as created and maintained by your plan fiduciaries OR create a custom mix. More information on these models are available in the **What ways can you invest?** section of this guide and on your plan’s retirement website. Helpful information on choosing investments is available in the **What ways can you invest?** section of this book.

Option 1: Select only one; your contribution will be automatically set to 100%, and you cannot select a custom mix below. More information on these models are available in the **What ways can you invest?** section of this guide and on your plan’s retirement website.

Choose a target risk allocation model portfolio, as created and maintained by your plan’s fiduciaries.

- ☐ CONSERVATIVE PORTFOLIO
- ☐ MODERATE PORTFOLIO
- ☐ AGGRESSIVE PORTFOLIO
- ☐ MODERATELY-CONSERVATIVE PORTFOLIO
- ☐ MODERATELY-AGGRESSIVE PORTFOLIO

Note: If you were defaulted into your current investment and select a target risk allocation model portfolio on this form, any current investment balances and future contributions will be allocated based on your target risk allocation model portfolio selection.

Or

Option 2: Create a custom mix

Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%. Information on each investment’s performance is available on your plan’s retirement website and in the **Investment options** section of this guide.

Investment name	Investment %	Investment name	Investment %
Target date allocation		Target date allocation (Cont)	
American Funds 2010 Target Date Retirement Fund® Class R-4	_____ %	American Funds 2045 Target Date Retirement Fund® Class R-4	_____ %
American Funds 2015 Target Date Retirement Fund® Class R-4	_____ %	American Funds 2050 Target Date Retirement Fund® Class R-4	_____ %
American Funds 2020 Target Date Retirement Fund® Class R-4	_____ %	American Funds 2055 Target Date Retirement Fund® Class R-4	_____ %
American Funds 2025 Target Date Retirement Fund® Class R-4	_____ %	American Funds 2060 Target Date Retirement Fund Class R-4	_____ %
American Funds 2030 Target Date Retirement Fund® Class R-4	_____ %	Target risk allocation	
American Funds 2035 Target Date Retirement Fund® Class R-4	_____ %	Janus Balanced Fund Class A	_____ %
American Funds 2040 Target Date Retirement Fund® Class R-4	_____ %	Thornburg Investment Income Builder Fund Class R5	_____ %

Enrollment form

Name _____
first middle initial last
Social Security number _____ Email _____
Plan ID 158911

Investment name	Investment %
Equity	
American Funds EuroPacific Growth Fund® Class R-4	_____ %
Artisan Mid Cap Value Fund Investor Class	_____ %
Columbia Emerging Markets Fund Class R5 Shares	_____ %
DFA U.S. Targeted Value Portfolio Institutional Class	_____ %
Eaton Vance Large-Cap Value Fund Class I	_____ %
Fidelity Advisor® Small Cap Fund I Class	_____ %
Fidelity® 500 Index Fund Premium Class	_____ %
MFS International New Discovery Fund Class R4	_____ %
MFS Massachusetts Investors Trust Class R4	_____ %
Principal SmallCap S&P 600 Index Fund Institutional Class	_____ %

Investment name	Investment %
Equity (Cont)	
Prudential Jennison Small Company Fund Class Z	_____ %
T. Rowe Price New America Growth Fund Advisor Class	_____ %
Vanguard® FTSE All-World ex-US Index Fund Admiral™ Shares	_____ %
Vanguard® Mid-Cap Index Fund Admiral™ Shares	_____ %
Voya MidCap Opportunities Fund Class I	_____ %
Bond	
Franklin U.S. Government Securities Series Class A	_____ %
Money market/Stable value	
MetLife Series 25053 CL 35	_____ %

My signature

Signature _____ Date _____

Your signature serves as acknowledgement that you agree to join the plan and authorizes payroll deductions from your compensation as indicated on this form. This election will remain in effect until you choose to change or discontinue payroll deductions.

Employer use only

Signature of plan administrator _____ Date _____

Note: To process this request in the most efficient manner, please use your employer website.

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Beneficiary designation form

This form is used to select primary and contingent beneficiary(ies).

Name _____

first

middle initial

last

Social Security number _____ Email _____

Plan ID 158911

- ☐ **I am not married** – I understand that if I become married in the future, my spouse will be my primary beneficiary unless I complete a new beneficiary designation form and my spouse consents to my designation.
- ☐ **I am married** – I understand that my spouse will be my primary beneficiary, unless I designate a primary beneficiary other than my spouse on this form and my spouse signs the section entitled “Consent of spouse.”

Beneficiary designation

The following individual(s) will be your beneficiary(ies). *Please check primary or contingent for each individual beneficiary.* If neither is checked, the individual will be deemed to be a primary beneficiary.

If any primary or contingent beneficiary dies before you, his or her interest and the interest of his or her heirs will terminate completely, and the percentage share of any remaining beneficiary(ies) will be increased on a pro rata basis. If no primary beneficiary(ies) survives you, the contingent beneficiary(ies) will acquire the designated share of your retirement account balance.

- ☐ Primary ☐ Contingent

Beneficiary name _____ Percentage _____

Address _____

Tax ID (SSN/EIN) _____ Date of birth _____

Beneficiary type: ☐ Spouse ☐ Individual (Relationship _____) ☐ Entity ☐ Estate ☐ Trust

- ☐ Primary ☐ Contingent

Beneficiary name _____ Percentage _____

Address _____

Tax ID (SSN/EIN) _____ Date of birth _____

Beneficiary type: ☐ Spouse ☐ Individual (Relationship _____) ☐ Entity ☐ Estate ☐ Trust

- ☐ Primary ☐ Contingent

Beneficiary name _____ Percentage _____

Address _____

Tax ID (SSN/EIN) _____ Date of birth _____

Beneficiary type: ☐ Spouse ☐ Individual (Relationship _____) ☐ Entity ☐ Estate ☐ Trust

- ☐ Primary ☐ Contingent

Beneficiary name _____ Percentage _____

Address _____

Tax ID (SSN/EIN) _____ Date of birth _____

Beneficiary type: ☐ Spouse ☐ Individual (Relationship _____) ☐ Entity ☐ Estate ☐ Trust

- ☐ Check here if you are designating additional beneficiaries. Please attach a list that includes the information requested for the additional beneficiaries.

Continued on back

Beneficiary designation form

This form is used to select primary and contingent beneficiary(ies).

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 158911

Consent of spouse

I am the spouse of the retirement account holder named above. I consent to the designation of beneficiary(ies) made on this form. I understand that if anyone other than me is designated as a primary beneficiary on this form, I am waiving any rights I may have to receive benefits under the plan when my spouse dies.

Spouse signature _____ Date _____

The signature of the spouse must be witnessed by a plan representative or notary public.

Plan representative/notary public _____ Date _____

Authorization

Account holder signature _____ Date _____

Witness signature _____ Date _____

Delivery instructions

Please return the completed beneficiary designation form to your employer.

Rollover form instructions

Review this information before completing the rollover form on the following pages.

- **How do I roll over my assets?**

By completing Part 1 and 2 of this rollover form and writing (or endorsing) your rollover check to the trustee or custodian, you can complete a rollover contribution to this plan.

- Part 1 of the form (on the back of this page) is what you will need to request a check to transfer your assets. The check should be returned to the Trust company per the instructions on the form.
- Part 2 of the form provides instructions on how to treat your rollover contribution. This form should be returned to your employer.

Important:

Review both Part 1 and Part 2 of the form carefully before taking action. Knowing what information you will need at each point will be helpful when you begin the process of rolling over your account. Your employer may ask you for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.

Rollover form – Part 1

Check request

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 158911

Request a check and have it sent to Ascensus Trust Company.

- Contact your retirement plan/account service provider to request a withdrawal of your account assets in the form of a check.
- The check should be payable to Ascensus Trust Company and include the Plan ID (provided above).
- Mail the check to:

Ascensus Trust Company
1655 43rd Street South
Suite 100
Fargo, ND 58103

- Your prior retirement plan/account service provider can send the check directly to Ascensus Trust Company. If instead the check is being returned to you, you must complete Part 1 of the rollover form (i.e., this page) and send it along with your check to Ascensus Trust Company. If you are sending more than one rollover check, use a separate form for each check.

My check details

Dollar amount on check: \$ _____

Date sent to Ascensus Trust Company (mm/dd/year): _____

Submitted by _____ Date _____
First middle initial last

Important:

- If the check is payable to you, you have 60 days to roll over the funds (i.e. have the check deposited into your employer's plan) or the entire amount becomes taxable.
- If you have any questions, please contact Participant Services at 866-809-8146.

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 158911

Employer use only: Upon receipt of this form, verify that the plan document permits rollover contributions and that the rollover contribution qualifies for rollover treatment and that all information provided by the participant is accurate and complete.

Complete and return Part 2 of the Rollover form to your employer.

Important:

- This form may only be used to move (i.e., roll over) retirement plan assets from a retirement plan, traditional IRA, or SIMPLE IRA into your employer's plan.
- This form may not be used to request a rollover from this plan to another retirement plan.
- If more than one rollover contribution is being sent, use a separate form for each rollover contribution.
- If this rollover contribution is being made during or after the first year for which you must take a required minimum distribution, you cannot roll over any amount which constitutes a required minimum distribution. Please check with your employer for more information about this rule.
- If you are completing an indirect in-plan Roth rollover, the taxable amount of your rollover will be included in income. Your plan administrator may ask for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.

My savings

1. The amount of my rollover contribution is \$ _____ (amount on check)
2. The amount of my rollover contribution attributable to after-tax (non-Roth) contributions is \$ _____
3. The amount of my rollover contribution attributable to Roth contributions is \$ _____

The date of my first Roth contribution was _____

4. The amount of my rollover contribution attributable to an in-plan Roth rollover completed under another plan is \$ _____

☐ The year in which I completed the in-plan rollover for the amount I am rolling over into the plan was _____

5. The amount of my plan rollover contribution that is an indirect in-plan Roth rollover is \$ _____

6. The rollover contribution is from the following type of plan:

☐ QP/401(k)/Roth401(k) plan	☐ 403(a) plan
☐ 403(b) plan	☐ Governmental 457(b) plan
☐ Traditional IRA	☐ SIMPLE IRA
☐ Current plan	

Note: If necessary, the retirement plan/account service provider can provide the information requested above.

Continued on back

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 158911

My investments

You have choices for investing your rollover assets. You can select a target risk allocation model portfolio OR create a custom mix. Helpful information on choosing investments is available in the **What ways can you invest?** section of this guide and on your plan's retirement website.

Important: If you don't make any investment elections but complete the rest of this form, you will be invested in the most appropriate target date allocation investment based upon your age as determined by your plan's fiduciaries. More information on this investment is available in the **What ways can you invest?** section of this guide and on your plan's retirement website.

Invest my rollover contribution according to my current investment elections.

☐ Check this box to invest your entire rollover contribution in the same funds and percentages you previously selected for your retirement plan contributions.

Make new investment elections for my rollover contribution.

☐ Check this box if you choose to invest your rollover contribution in different funds and/or percentages than you previously selected. **You can select a target risk allocation model portfolio OR create a custom mix.**

Option 1: Select only one; your contribution will be automatically set to 100%, and you cannot select a custom mix below. More information on these models are available in the **What ways can you invest?** section of this guide and on your plan's retirement website.

Choose a target risk allocation model portfolio, as created and maintained by your plan's fiduciaries.

☐ CONSERVATIVE PORTFOLIO

☐ MODERATE PORTFOLIO

☐ AGGRESSIVE PORTFOLIO

☐ MODERATELY-CONSERVATIVE PORTFOLIO

☐ MODERATELY-AGGRESSIVE PORTFOLIO

Or

Option 2: Create a custom mix

Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%. Information on each Investment's performance is available on your plan's retirement website and in the **Investment options** section of this guide.

Investment name	Investment %	Investment name	Investment %
Target date allocation		Target date allocation (Cont)	
American Funds 2010 Target Date Retirement Fund® Class R-4	_____ %	American Funds 2040 Target Date Retirement Fund® Class R-4	_____ %
American Funds 2015 Target Date Retirement Fund® Class R-4	_____ %	American Funds 2045 Target Date Retirement Fund® Class R-4	_____ %
American Funds 2020 Target Date Retirement Fund® Class R-4	_____ %	American Funds 2050 Target Date Retirement Fund® Class R-4	_____ %
American Funds 2025 Target Date Retirement Fund® Class R-4	_____ %	American Funds 2055 Target Date Retirement Fund® Class R-4	_____ %
American Funds 2030 Target Date Retirement Fund® Class R-4	_____ %	American Funds 2060 Target Date Retirement Fund Class R-4	_____ %
American Funds 2035 Target Date Retirement Fund® Class R-4	_____ %		

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 158911

Investment name	Investment %
Target risk allocation	
Janus Balanced Fund Class A	_____ %
Thornburg Investment Income Builder Fund Class R5	_____ %
Equity	
American Funds EuroPacific Growth Fund® Class R-4	_____ %
Artisan Mid Cap Value Fund Investor Class	_____ %
Columbia Emerging Markets Fund Class R5 Shares	_____ %
DFA U.S. Targeted Value Portfolio Institutional Class	_____ %
Eaton Vance Large-Cap Value Fund Class I	_____ %
Fidelity Advisor® Small Cap Fund I Class	_____ %
Fidelity® 500 Index Fund Premium Class	_____ %
MFS International New Discovery Fund Class R4	_____ %
MFS Massachusetts Investors Trust Class R4	_____ %

Investment name	Investment %
Equity (Cont)	
Principal SmallCap S&P 600 Index Fund Institutional Class	_____ %
Prudential Jennison Small Company Fund Class Z	_____ %
T. Rowe Price New America Growth Fund Advisor Class	_____ %
Vanguard® FTSE All-World ex-US Index Fund Admiral™ Shares	_____ %
Vanguard® Mid-Cap Index Fund Admiral™ Shares	_____ %
Voya MidCap Opportunities Fund Class I	_____ %
Bond	
Franklin U.S. Government Securities Series Class A	_____ %
Money market/Stable value	
MetLife Series 25053 CL 35	_____ %

My signature

Signature _____ Date _____

Your signature serves as acknowledgment that you have provided accurate information and authorize the rollover of retirement account assets in accordance with this form as soon as administratively possible.

Employer use only

Signature of plan administrator _____ Date _____

Note: To process this request in the most efficient manner, please use your employer website.

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This is your opportunity. The decision to save today can shape your future. You'll thank yourself later.

Join the plan

Retire ready. Retire happy.



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