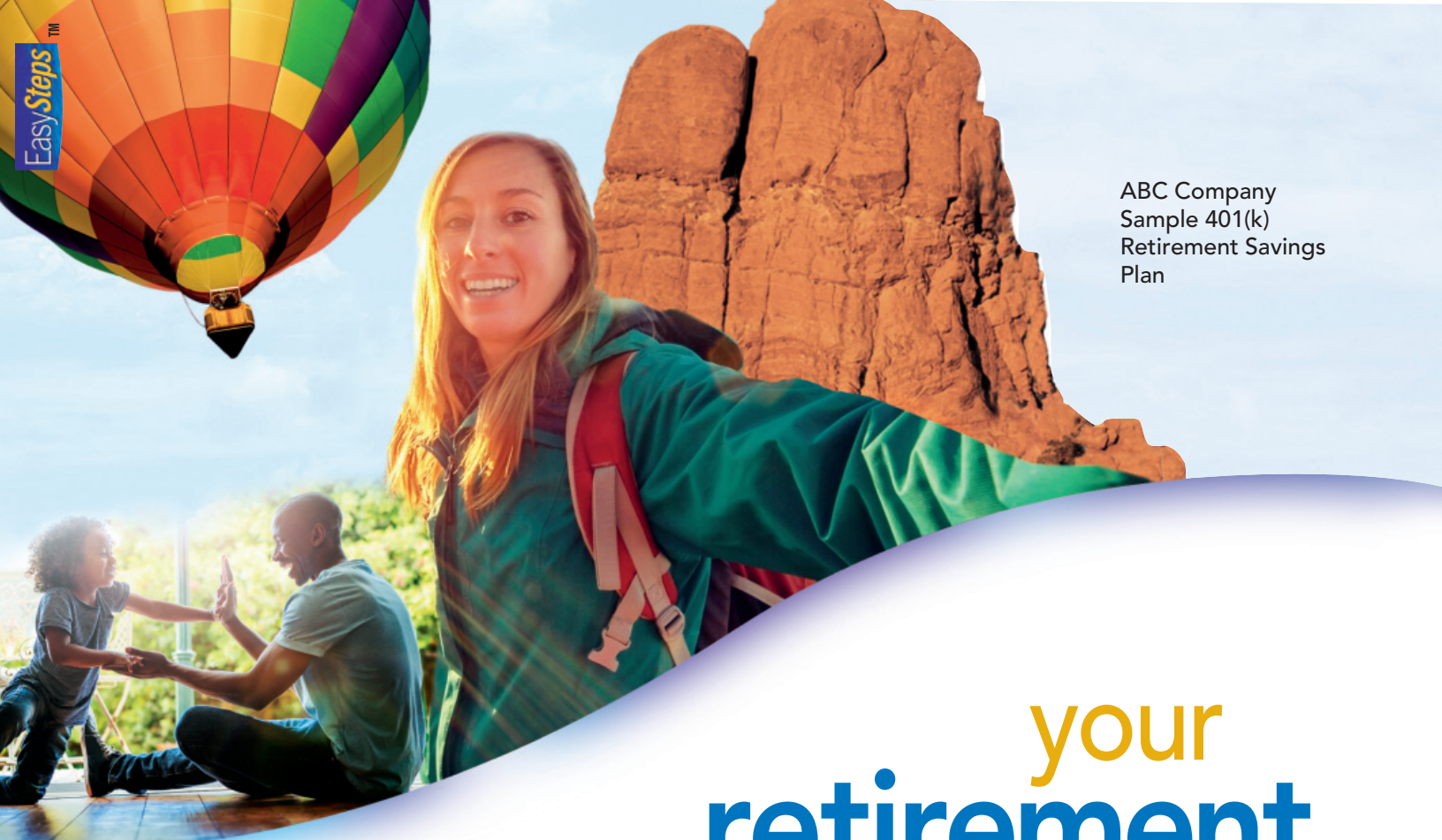
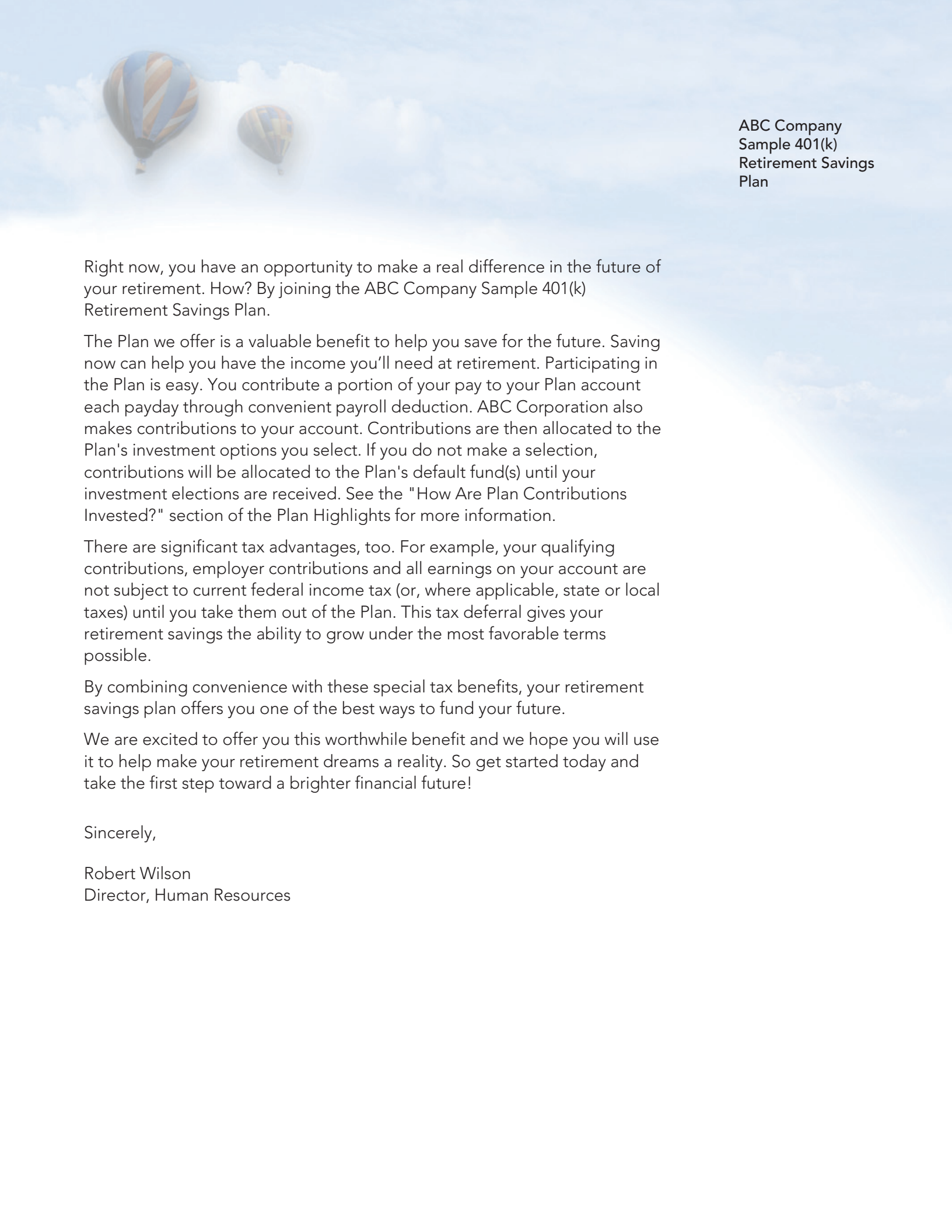


EasySteps™



ABC Company
Sample 401(k)
Retirement Savings
Plan

your retirement plan



ABC Company
Sample 401(k)
Retirement Savings
Plan

Right now, you have an opportunity to make a real difference in the future of your retirement. How? By joining the ABC Company Sample 401(k) Retirement Savings Plan.

The Plan we offer is a valuable benefit to help you save for the future. Saving now can help you have the income you'll need at retirement. Participating in the Plan is easy. You contribute a portion of your pay to your Plan account each payday through convenient payroll deduction. ABC Corporation also makes contributions to your account. Contributions are then allocated to the Plan's investment options you select. If you do not make a selection, contributions will be allocated to the Plan's default fund(s) until your investment elections are received. See the "How Are Plan Contributions Invested?" section of the Plan Highlights for more information.

There are significant tax advantages, too. For example, your qualifying contributions, employer contributions and all earnings on your account are not subject to current federal income tax (or, where applicable, state or local taxes) until you take them out of the Plan. This tax deferral gives your retirement savings the ability to grow under the most favorable terms possible.

By combining convenience with these special tax benefits, your retirement savings plan offers you one of the best ways to fund your future.

We are excited to offer you this worthwhile benefit and we hope you will use it to help make your retirement dreams a reality. So get started today and take the first step toward a brighter financial future!

Sincerely,

Robert Wilson
Director, Human Resources





your future is in your hands

Planning for retirement used to be a simple matter. Work until age 65, begin receiving retirement benefits, and enjoy the worry-free days of retirement. This was the dream of the average worker.

The real world is quite a different story. Many of today's retirees find that Social Security alone isn't

enough to make ends meet. And many have no other retirement savings to speak of. For them, retirement can be a financial struggle.

The simple fact is this: To obtain the money you'll need for a financially secure retirement, you have to take matters into your own

hands. You need to put money aside now for the years ahead.

No matter whether you have 20, 30, or more years before retirement or whether retirement is just around the corner, your retirement security is something to think about today.

your retirement savings opportunity

Your employer offers you one of the most effective ways to put money aside for retirement: a tax-favored retirement savings plan. Investing for retirement through your employer's plan provides you with many benefits.

- **Tax-advantaged contributions.** Salary deferral contributions are not currently taxable. Your income tax bill will be lower.
- **Tax-deferred earnings.** Any investment income the retirement plan contributions earn avoids current income taxes.

Contributions and any earnings are taxed only when you withdraw them from the plan.

- **Convenient savings.** Saving money through the plan is easy. You don't have to do anything special on payday. Contributions are deducted from your pay automatically on a pretax basis. Your money goes to work before you even see it (or have a chance to spend it).
- **Individualized investment program.** You can arrange your plan investments in a way that best fits your personal needs.

And you can change your investment choices as your situation requires.

Most employers require employees to decide how much to contribute to the plan and how those contributions should be invested. Other employers "automatically enroll" employees in the plan at a specified contribution rate. If no investment choice is made, the money will be invested in a default investment. Check the plan highlights in this booklet to see how your plan handles enrollment.

investing for your future

Start as Soon as You Can

The earlier you begin saving for retirement, the better off you may be. Here's why:

- Starting early gives your money more time to "compound." Compounding is what happens when the investment earnings on your savings are reinvested and earn an investment return of their own.
- It's easier to save a little each pay period throughout your career than a lot at the end of your career.

- You will probably need more money for retirement than your parents or grandparents since costs are higher and people are living longer.

Five Steps

You have read about the importance of saving money for your retirement and how your employer's plan can help. Now, you need to make two key decisions: how much of your pay you should save and which plan investment options you will choose. The simple steps on the following pages will help you to:

- Estimate the amount you need to save,
- Review your investment options,
- Evaluate your investor profile,
- Decide how you will invest your savings, and
- Put your plan in place.

When you finish, you should be ready to take full advantage of your employer's retirement plan.

the importance of getting an early start

Don waited until he was 45 years old to start saving in his employer's retirement plan. He contributed \$300 a month to the plan for 20 years, a total of \$72,000. Maria began saving at age 25. She contributed only \$100 a month for 40 years, a total of \$48,000. Both Don and Maria retired at age 65. Who do you suppose had more money?

Don invested **\$300 per month** for **20 years**

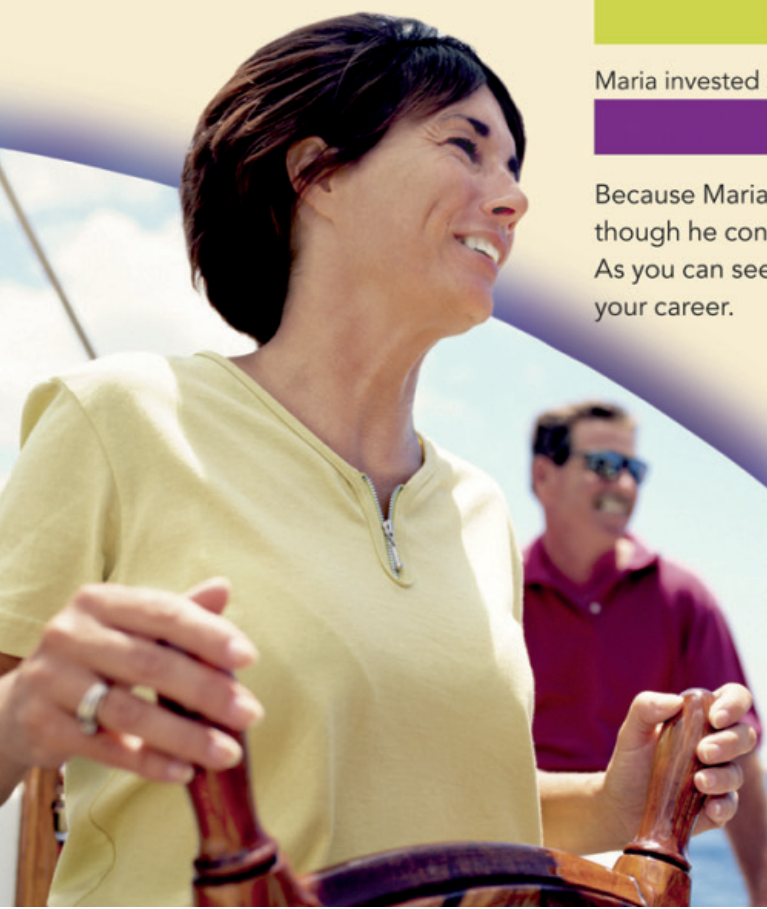
Balance at Retirement **\$138,612**

Maria invested **\$100 per month** for **40 years**

Balance at Retirement **\$199,149**

Because Maria started early, she ended up with more than Don, even though he contributed three times as much per month and more overall. As you can see, it is important to start saving for retirement early in your career.

Assumes both Don and Maria earn a 6% average annual total return, compounded monthly. This hypothetical investment return is for illustrative purposes only and assumes reinvestment of earnings. Actual returns and principal values will vary. Balances shown are before reduction for taxes.



step 1

assess your needs

Everyone's financial situation is different. You need to have a clear picture of where you stand now before you can make plans for the future. As you complete this step, you'll gather facts about your current finances — both your income and your assets. You'll then combine those facts with some assumptions to set personal savings goals.

You Could Need a Large Income During Retirement

Many people assume they will need much less income to live on after they retire. While it's true that you won't have certain expenses after you stop working, you probably won't be able to cut back as much as you might expect because new expenses will take their place. Retirees usually need from 70% to 90% of their preretirement income to live comfortably.

Sources of Retirement Income

Most people receive retirement income from several sources.

- Personal savings and investments, including amounts saved in retirement plans sponsored by employers
- Social Security
- Pensions provided by employers
- Earnings from continuing work

Social Security is only one part of the retirement income picture.

And, because pension plans are not as common as they once were, many employees will not qualify for any pension benefits at all. Building personal savings is therefore critical to your future security.

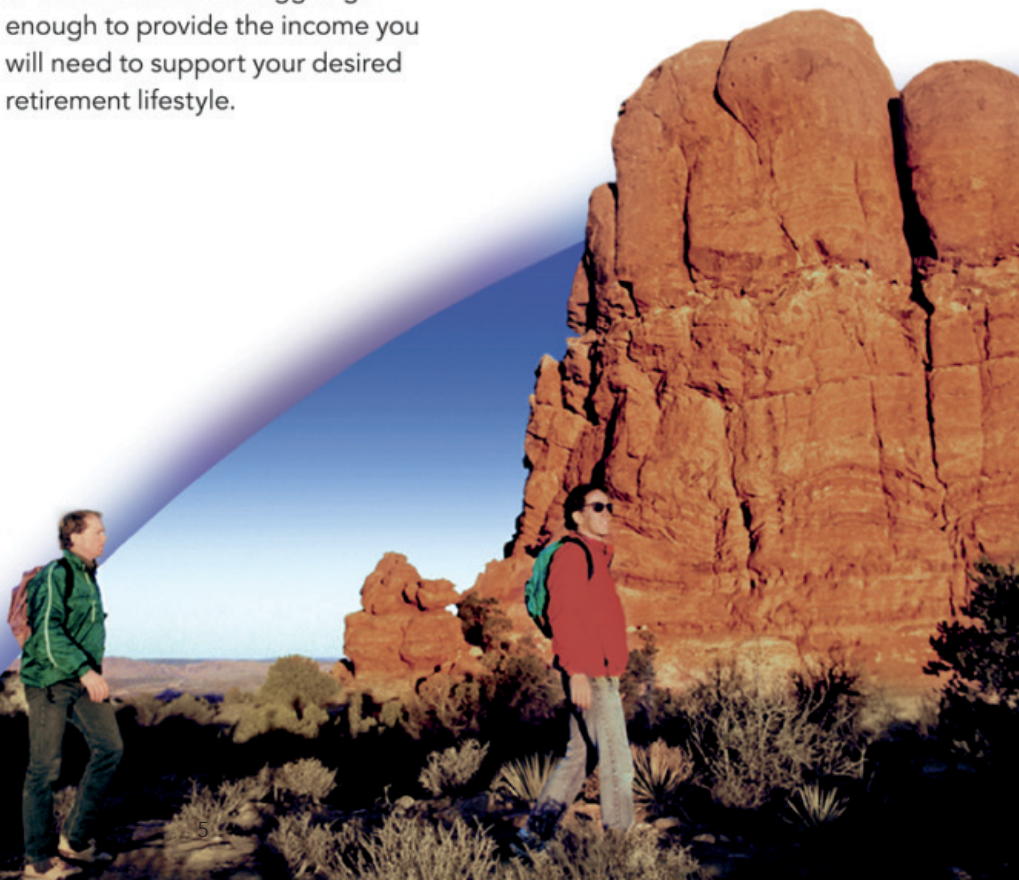
Invest More for Your Future

You may already have some assets that can serve as a financial base for your retirement. Your employer's plan gives you an additional opportunity to invest for your future. Take advantage of this chance to put money aside in a tax-advantaged account while you are working. Your goal should be to accumulate a nest egg large enough to provide the income you will need to support your desired retirement lifestyle.

How Compounding Benefits Retirement Investors

Time is one of your strongest allies when you are investing for retirement because it allows you to take advantage of *compounding* — earning income not only on your original investment but on your accrued earnings as well. The more time you have to invest, the more you may be able to benefit from the power of compounding.

How much should you be saving for your retirement years? Use the worksheet on the next page to find out.



how much should you save?

| | |
|--|----------------|
| Annual income you would need if you retired today | Example |
| Current annual income | \$30,000 |
| Multiplier | x 80% |
| Estimated income need | \$24,000 (a) |

Retirement income you expect to receive (annual amounts; don't count income from personal savings and investments)

| | | |
|---|--|--------------|
| Social Security (For an estimate of your future benefit, you can access <i>Your Social Security Statement</i> on the Social Security Administration's website at www.ssa.gov) | | \$12,000 |
| Employer's pension | | \$0 |
| Other income | | \$5,500 |
| Total income from other sources | | \$17,500 (b) |

Annual retirement income needed from personal savings and investments

| | |
|--|----------|
| Subtract (b) from (a) | \$6,500 |
| Inflation factor from Table A (example assumes 25 years to retirement) | x 2.09 |
| Income needed from savings/investments | \$13,585 |

Total amount of personal savings and investments needed by retirement time

| | |
|--|---------------|
| Income from savings/investments (above) | \$13,585 |
| Multiplier (Choose a multiplier from Table B. 14.88 assumes a 20-year retirement period) | x 14.88 |
| Targeted total savings/investments | \$202,145 (c) |

Future value of any assets you now own that may be available for retirement

| | |
|---|--------------|
| Value of the assets today | \$11,000 |
| Growth factor from Table A | x 4.29 |
| Value of the assets at retirement | \$47,190 (d) |

Amount you should save each month from now until retirement to reach your targeted total

| | |
|--|-----------|
| Difference between (c) and (d) | \$154,955 |
| Savings factor from Table A | ÷ 54.86 |
| Amount you should save each year in your employer's plan | \$2,825 |
| Divide by 12 for monthly savings amount | \$235 |

You

(a)

(b)

(c)

(d)

| Table A | | | |
|---------------------|-------------------|-----------------|------------------|
| Years to Retirement | Inflation Factor* | Growth Factor** | Savings Factor** |
| 5 | 1.16 | 1.34 | 5.64 |
| 10 | 1.34 | 1.79 | 13.18 |
| 15 | 1.56 | 2.40 | 23.28 |
| 20 | 1.81 | 3.21 | 36.78 |
| 25 | 2.09 | 4.29 | 54.86 |
| 30 | 2.43 | 5.74 | 79.06 |
| 35 | 2.81 | 7.69 | 111.43 |
| 40 | 3.26 | 10.29 | 154.75 |

| Table B | |
|---------------------|-------------------|
| Years in Retirement | Payout Multiplier |
| 10 | 8.53 |
| 15 | 11.94 |
| 20 | 14.88 |
| 25 | 17.41 |

If this amount seems high, don't be discouraged. You may have to start your savings program with a smaller amount and increase it over time.

Multipliers assume a 3% after-inflation annual return. Your returns will differ.

* A 3% inflation rate is assumed. Actual inflation will be different.

** A 6% annual investment return is assumed. Future investment returns cannot be predicted, and your actual returns and principal value will differ. The example assumes 25 years to retirement.

step 2

review your investment options

Now that you have a better idea of your goals and what it will take to reach them, you are ready to examine your plan's investment options. You should receive specific information about each investment choice. Before you review that information, however, it will help to have some basic background.

Four Investment Categories

Investments offered by retirement plans generally fall into four groups:

- Stocks (equities)
- Bonds
- Cash/stable value investments
- Blended investments

Some plans also offer investments that are considered inflation hedges, such as Treasury Inflation-Protected Securities (TIPS).

Riskier Investments Have Greater Growth Potential

The riskier an investment, the greater its growth potential usually is. The graph on the bottom of the page shows where different investments fall on the risk/return spectrum.

Of the four basic investment groups, stocks offer the highest potential investment returns — and the most risk to principal (the amount invested). If stocks go down in price, you can lose money. Bond investments offer moderate potential return and less risk of

principal loss than stocks. Stable value investments offer low risk and returns that historically have been at, or slightly above, inflation. Losing money with cash investments is very unlikely. However, with cash investments, your returns may not be high enough to stay ahead of inflation. In effect, the returns you earn on cash investments may be just enough to maintain your purchasing power as prices rise.

A blended investment — such as a balanced fund or a target date fund — typically invests in a mix of stocks, bonds, and cash. The potential return and risk of the investment depends on the portfolio's asset mix.



step 3

determine your investor profile

Your investment plan will be most successful if it takes into consideration the type of investor you are and your investment time frame. Complete this step to learn more about your risk tolerance and other factors that could affect your investment planning.

what type of investor are you?

The information below can help you determine whether you are a conservative, a moderate, or an aggressive investor. Use this information in combination with any investment planning advice available to you when you are developing an investment strategy.

Conservative

investors seek to protect principal (the amount invested) and avoid significant losses.

Moderate

investors seek income and some growth from their portfolios.

Aggressive

investors seek to maximize the growth potential of their portfolios.

When you are determining your risk profile, you may find it helpful to assess:

- 1. Your willingness to take risk** — what is your attitude toward risk? That is, how comfortable are you with the possibility that your investment portfolio could lose value? Would you be willing to stay invested during a market downturn or would you sell the investments that were experiencing losses?
- 2. Your capacity to take risk** — to what degree are you able to take on investment risk given your financial situation? Would you still be able to meet your retirement goals if the value of your investment portfolio declined — and if so, by how much? When answering this question, consider several factors, including your current and expected future income, any other savings and assets you may have, and when you expect to start using your retirement savings. The less you can afford to lose and the sooner you'll need your savings, the less risk you may be able to take with your investments. Conversely, if you have sufficient income, assets, and time to make up for losses, the more risk you may be able to take.

step 4 develop a plan

Your employer's retirement savings plan offers you the opportunity to choose investments from one or more of the basic categories you read about in Step 2. Now that you have evaluated your investor profile, you can decide which investments are most appropriate for you.

Diversification Helps Manage Risk

If you put all your money in one investment, you have to be happy with earning the return that one investment achieves. You'll make out well if the investment performs well. But, if the investment performs poorly, you won't own any other investments that could perform well enough to make up for your loss. For this reason, your plan provides diversified funds or portfolios that hold a mix of individual securities.

If you invest in more than one fund, each with a different objective, you can increase your diversification. Keep in mind, however, that diversification only helps control risk; it does not eliminate it. Even if your plan investments are well diversified, you may suffer losses.

Your Asset Allocation Will Influence Overall Account Growth

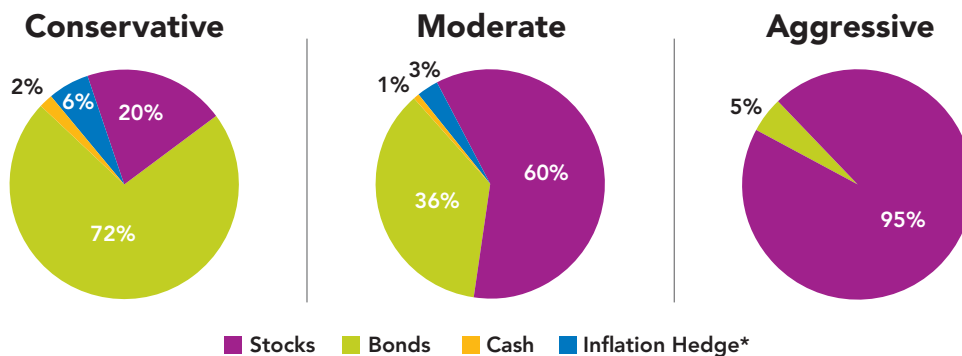
Asset allocation refers to how you spread your money among the basic investment categories. Your

asset allocation strategy could have a large impact on the growth of your account over time. In selecting your allocation percentages, you should consider:

- The degree of risk you are willing to take with your investments
- How long you have to invest before retirement

Your asset allocation will probably change over the years. You can take a look at some allocation examples below.

sample asset allocations



* Not all plans offer Treasury Inflation-Protected Securities (TIPS) or other inflation hedges as an investment option.

These hypothetical asset allocations show the broad asset-class weights represented in the Morningstar family of Target Risk Allocation indexes. They are presented as illustrations only to help evaluate potential investment strategies and should not be construed as recommendations for any investment approach. Plan participants, IRA owners and beneficiaries should consider their non-plan assets, other investments and income needs when considering any asset allocation or applying any particular model to their situation. Individual circumstances vary. There may be other solutions that meet your needs.

The Morningstar indexes use varying blends of 18 different asset classes and investment styles to create unique portfolios, each with its own level of risk and commensurate potential for return. For more detailed information on the performance and composition of the Morningstar Target Risk Allocation indexes, as well as the methodologies used for the indexes' construction and maintenance, please go to <http://indexes.morningstar.com>.

Asset allocation cannot assure a profit or protect against a loss. It is not possible to invest directly in any index. Index performance does not reflect the effects of investing costs and taxes. Actual results would vary from benchmarks and would likely have been lower. Past performance is not a guarantee of future results.

Morningstar Target Risk Allocation indexes are © 2020 Morningstar. All rights reserved.

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step 5 implement your plan

At this point, you've reached the final step. It's time to review the conclusions you reached in the previous steps so you'll be ready to implement your investment plan.

- In Step 1, you estimated the amount of income you may need during retirement. After considering your current assets and other potential sources of retirement income, you set a savings target.
- In Step 2, you found out more about the four basic investment categories and learned about the relationship between risk and potential return.
- In Step 3, you read about how to evaluate your personal tolerance for investment risk and decide whether you are a conservative, a moderate, or an aggressive investor.
- In Step 4, you learned about diversification and considered how to allocate your retirement investments.

Summarize the results of each step below.

my retirement planning summary

Step 1 The amount I should save in my employer's plan each month is \$_____.

Step 2 My employer's plan offers investments in these categories (check the categories that apply):

Stocks

Bonds

Cash/Stable Value

Blended

Inflation Hedge

Step 3 The description that best fits my investor profile is (check one):

Conservative

Moderate

Aggressive

Step 4 My tentative allocation percentages are:

Stocks _____%

Bonds _____%

Cash/Stable Value _____%

Inflation Hedge _____%

Note: Total should equal 100%.

your next step

We hope this guide has shown you that investing for your retirement doesn't have to be difficult. By participating in your

employer's retirement savings plan, you'll be on your way to a more secure future.



Who Can Participate?

Participation is open to employees who have met the following requirement(s):

Attained age 18.

Completed 1 Month(s) of Service, as defined by the Plan.

The Plan does *not* allow participation by employees who are:

Leased employees

Independent contractors

Other requirements may also have to be met, as described in the Summary Plan Description.

When May I Join?

Eligible employees may join the Plan on the first day of the month following completion of 1 month of service.

How Do I Contribute To The Plan?

Through payroll deduction, you can make elective deferrals up to the maximum allowed by law. The dollar limit is \$19,500 for 2020.

You may make a special elective salary deferral on any bonuses you receive up to 100% of any bonus.

If you have an existing qualified retirement plan (pre-tax) with a prior employer, you may transfer or roll over that account into the Plan anytime.

Can I Make Catch-up Contributions To The Plan?

If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional amount as a "catch-up contribution". The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their career. The maximum catch-up contribution is \$6,500 for 2020. See your Benefits Administrator for more details.

Can I Stop Or Change My Contributions?

You may stop your contributions anytime. Once you discontinue contributions, you may start again as of any Plan entry date.

You may increase or decrease the amount of your contributions anytime.

How Does ABC Corporation Contribute To The Plan?

The Plan also provides for ABC Corporation to make contributions.

ABC Corporation will make matching contributions equal to 100% of your elective deferrals, up to 3% of compensation.

ABC Corporation may also make profit-sharing contributions in its discretion which will be allocated among all eligible employees, whether or not they make contributions. The contribution will be equal to 3% of eligible compensation.

The employer profit-sharing contributions benefit(s) only those eligible employees who are actively employed on the last day of the Plan year and worked 1000 hour(s) during the Plan year.

How Do I Become "Vested" In My Plan Account?

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate.

Employer contributions to the Plan, plus any earnings they generate, are vested as follows:

| Years of Vesting Service | Vesting Percentage |
|---------------------------------|---------------------------|
| Less than 1 | 0% |
| 1 | 25% |
| 2 | 50% |
| 3 | 75% |
| 4 or more | 100% |

How Are Plan Contributions Invested?

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by ABC Corporation.

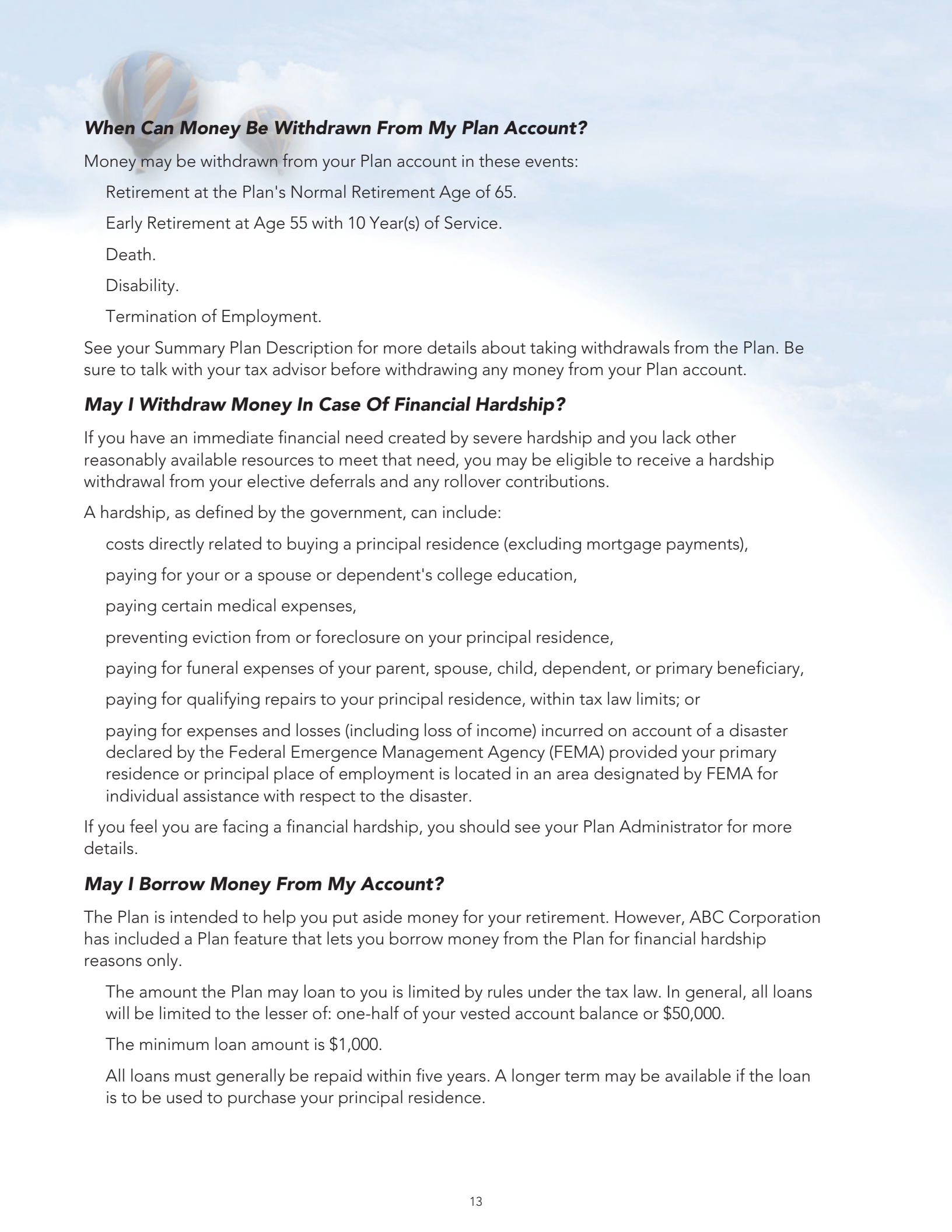
If you do not choose any investment options, ABC Corporation has determined that your account will be invested in the Dodge & Cox Balanced Fund.

You may change your investment choices daily.

More information about your Plan's investment choices can be found elsewhere in these materials.

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Elizabeth Wilson, President, 15 Corporate Circle, Albany, NY 12203, Phone: 518-862-3200. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.



When Can Money Be Withdrawn From My Plan Account?

Money may be withdrawn from your Plan account in these events:

Retirement at the Plan's Normal Retirement Age of 65.

Early Retirement at Age 55 with 10 Year(s) of Service.

Death.

Disability.

Termination of Employment.

See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

May I Withdraw Money In Case Of Financial Hardship?

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your elective deferrals and any rollover contributions.

A hardship, as defined by the government, can include:

costs directly related to buying a principal residence (excluding mortgage payments),

paying for your or a spouse or dependent's college education,

paying certain medical expenses,

preventing eviction from or foreclosure on your principal residence,

paying for funeral expenses of your parent, spouse, child, dependent, or primary beneficiary,

paying for qualifying repairs to your principal residence, within tax law limits; or

paying for expenses and losses (including loss of income) incurred on account of a disaster declared by the Federal Emergency Management Agency (FEMA) provided your primary residence or principal place of employment is located in an area designated by FEMA for individual assistance with respect to the disaster.

If you feel you are facing a financial hardship, you should see your Plan Administrator for more details.

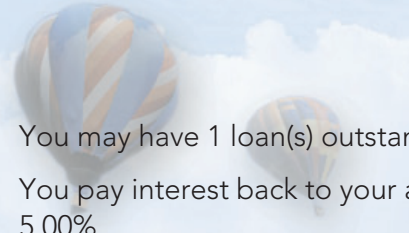
May I Borrow Money From My Account?

The Plan is intended to help you put aside money for your retirement. However, ABC Corporation has included a Plan feature that lets you borrow money from the Plan for financial hardship reasons only.

The amount the Plan may loan to you is limited by rules under the tax law. 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.

All loans must generally be repaid within five years. A longer term may be available if the loan is to be used to purchase your principal residence.



You may have 1 loan(s) outstanding at a time.

You pay interest back to your account. The interest rate on your loan will be a fixed rate of 5.00%.

A \$100 processing fee for all new loans and a \$50 per year maintenance fee are charged to your account.

Other requirements and limits must be met, and certain fees may apply. Refer to the Summary Plan Description for more details about this participant loan feature.

How Do I Obtain Information About My Plan Account?

You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.

You will also have access to an automated voice response system (800-546-8000) and Internet Site (abccompany.com) which are designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data. You will receive additional information on how to use the Voice Response System and Internet Site.

How Do I Enroll?

Simply complete the enrollment forms provided and return them to the person designated or your Benefits Administrator. You can also enroll online by visiting the participant website at abccompany.com.

Summary Plan Description

The above highlights provide only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be given to you. Please read it carefully and contact your Plan Administrator if you have any further questions.

What Expenses Are Associated With Participating In The Plan?

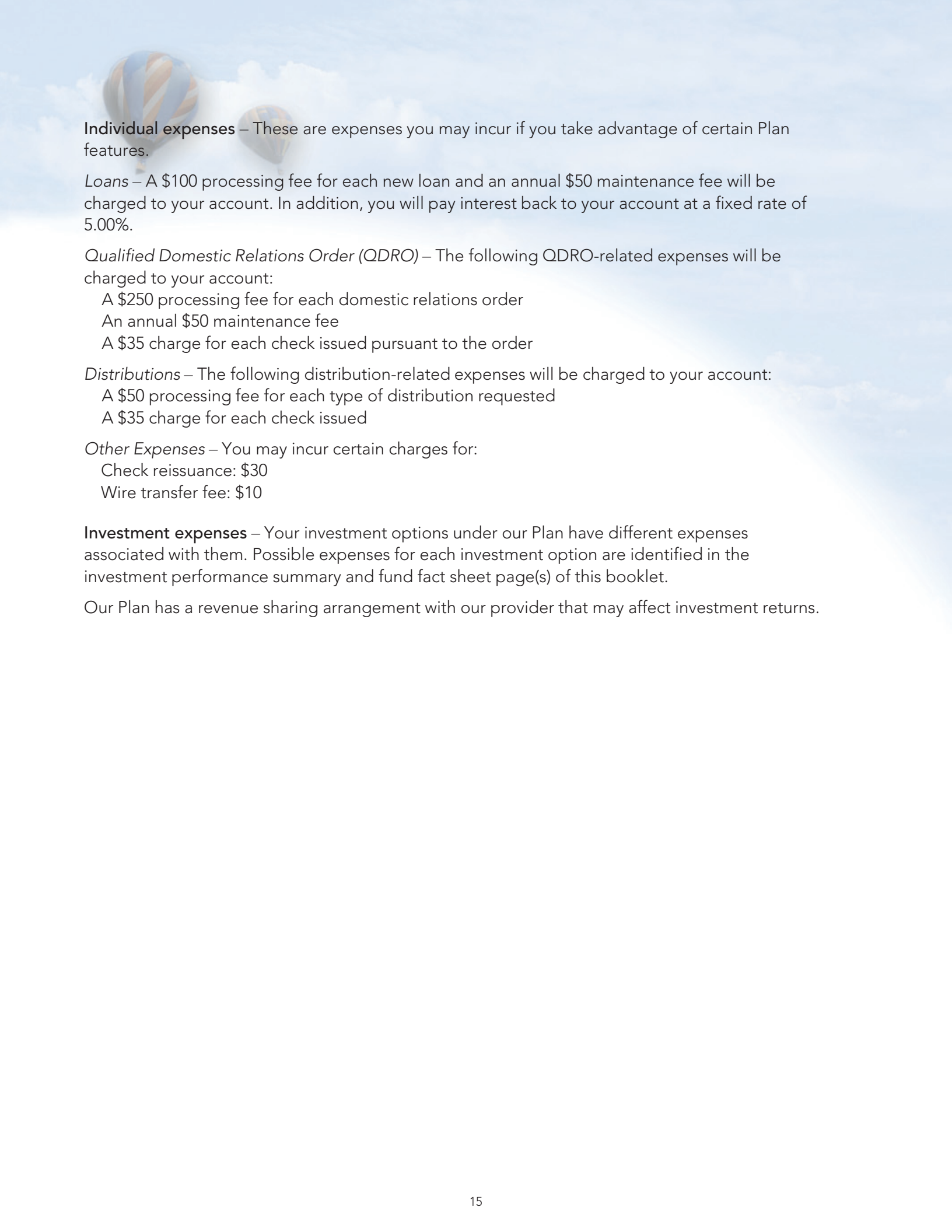
Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

The Plan benefits from revenue sharing, and these payments offset some of the administration expenses. In the absence of revenue sharing, a participant's share of these expenses might be higher.

Forfeitures will be used towards paying Plan administration expenses.



Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Loans – A \$100 processing fee for each new loan and an annual \$50 maintenance fee will be charged to your account. In addition, you will pay interest back to your account at a fixed rate of 5.00%.

Qualified Domestic Relations Order (QDRO) – The following QDRO-related expenses will be charged to your account:

- A \$250 processing fee for each domestic relations order
- An annual \$50 maintenance fee
- A \$35 charge for each check issued pursuant to the order

Distributions – The following distribution-related expenses will be charged to your account:

- A \$50 processing fee for each type of distribution requested
- A \$35 charge for each check issued

Other Expenses – You may incur certain charges for:

- Check reissuance: \$30
- Wire transfer fee: \$10

Investment expenses – Your investment options under our Plan have different expenses associated with them. Possible expenses for each investment option are identified in the investment performance summary and fund fact sheet page(s) of this booklet.

Our Plan has a revenue sharing arrangement with our provider that may affect investment returns.



Investment Performance and Expenses

The table below provides important information about your investment options (as of September 30, 2019)

| STOCK | 3 Mos. Total | 1 Year Total | 3 Yrs. Ann. | 5 Yrs. Ann. | Inception*/ 10 Yr. Ann. | Website |
|---|------------------|-------------------|-----------------|------------------|----------------------------|--|
| Aberdeen US Small Cap Equity Fund (I) Benchmark: S&P SmallCap 600 Growth Index | 1.19% -1.86% | -3.70% -10.40% | 8.06% 10.42% | 10.95% 10.98% | 12.98% 13.90% | http://www.aberdeen-asset.com |
| Total annual operating expense: 1.07% (\$10.70 per \$1,000). Redemption fee: N/A. | | | | | | |
| Blue Chip Investor Fund Benchmark: S&P 500 Value Index | 2.37% 2.83% | -3.43% 5.56% | 7.09% 10.59% | 6.46% 8.47% | 10.01% 11.56% | www.bluechipinvestorfund.com |
| Total annual operating expense: 1.54% (\$15.40 per \$1,000). Redemption fee: N/A. | | | | | | |
| BNY Mellon Active MidCap Fund (A) Benchmark: S&P MidCap 400 Index | -3.07% -0.09% | -5.79% -2.49% | 5.76% 9.37% | 5.45% 8.88% | 10.13% 12.56% | www.bnymellonim.com/us |
| Total annual operating expense: 1.12% (\$11.20 per \$1,000). Redemption fee: N/A. | | | | | | |
| Dodge & Cox International Stock Fund Benchmark: MSCI All Country World ex-US NR Index | -1.66% -1.80% | -2.75% -1.23% | 5.26% 6.32% | 0.64% 2.90% | 4.92% 4.45% | www.dodgeandcoxworldwide.com/ |
| Total annual operating expense: 0.63% (\$6.30 per \$1,000). Redemption fee: N/A. | | | | | | |
| Invesco Asia Pacific Growth Fund (A) Benchmark: MSCI Asia Pacific ex-Japan NR Index | -2.87% -3.96% | 3.68% -1.77% | 5.38% 6.51% | 4.62% 4.07% | 8.53% 5.40% | www.invesco.com/us |
| Total annual operating expense: 1.48% (\$14.80 per \$1,000). Redemption fee: N/A. | | | | | | |
| Lazard U.S. Small-Mid Cap Equity Fund (I) Benchmark: S&P SmallCap 600 Index | 1.75% -0.20% | -0.32% -9.34% | 10.38% 9.32% | 8.65% 9.89% | 11.66% 13.02% | www.lazardassetmanagement.com |
| Total annual operating expense: 0.87% (\$8.70 per \$1,000). Redemption fee: N/A. | | | | | | |
| BOND | 3 Mos. Total | 1 Year Total | 3 Yrs. Ann. | 5 Yrs. Ann. | Inception*/ 10 Yr. Ann. | Website |
| American Century High-Yield Fund (R5) Benchmark: Bloomberg Barclays U.S. Corporate High Yield Index | 1.38% 1.33% | 5.48% 6.36% | 4.96% 6.06% | 4.23% 5.37% | 6.77% 7.94% | www.americancentury.com |
| Total annual operating expense: 0.59% (\$5.90 per \$1,000). Redemption fee: N/A. | | | | | | |
| Fidelity Advisor Total Bond Fund (M) Benchmark: Bloomberg Barclays U.S. Aggregate Bond Index | 2.04% 2.27% | 9.35% 10.30% | 3.13% 2.92% | 3.51% 3.38% | 4.31% 3.75% | www.institutional.fidelity.com |
| Total annual operating expense: 0.76% (\$7.60 per \$1,000). Redemption fee: N/A. | | | | | | |

| BLENDED | 3 Mos. Total | 1 Year Total | 3 Yrs. Ann. | 5 Yrs. Ann. | Inception*/ 10 Yr. Ann. | Website |
|--|-------------------------|-------------------------|------------------------|------------------------|------------------------------------|----------------------------|
| Dodge & Cox Balanced Fund | 0.95% | 2.31% | 8.63% | 6.70% | 9.92% | www.dodgeandcoxworldwide.- |
| Benchmark: S&P Target Risk Growth Index | 1.21% | 4.80% | 7.24% | 6.08% | 7.64% | com/ |

Total annual operating expense: 0.53% (\$5.30 per \$1,000). Redemption fee: N/A.

| CASH/STABLE VALUE | 3 Mos. Total | 1 Year Total | 3 Yrs. Ann. | 5 Yrs. Ann. | Inception*/ 10 Yr. Ann. | Website |
|---|-------------------------|-------------------------|------------------------|------------------------|------------------------------------|---------------------------|
| Transamerica Govt Money Market Fund (I) | 0.47% | 1.92% | 0.90% | 0.55% | 0.29%* | www.transamericafunds.com |
| Benchmark: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index | 0.54% | 2.33% | 1.49% | 0.94% | N/A | |

Total annual operating expense: 0.51% (\$5.10 per \$1,000). Redemption fee: N/A.

Fee/Expense Definitions

Total annual operating expense (gross expense ratio) - The total annual operating expense is the fund's annual operating expenses as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

Sales charge - A charge deducted from the amount invested when shares of a fund are initially purchased. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.

Redemption fee - The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

Deferred sales charge - This charge is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held.

Disclaimers

*Since Inception return for funds less than 10 years old.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in money market funds. The 7-day yield more closely reflects the Fund's current earnings than the quotation of total return. Unless otherwise stated, performance is at net asset value (NAV).

A current prospectus, which contains information about the fund's investment objectives, risks, fees and expenses, may be requested free of charge from the plan. Investors should consider this information carefully before investing.

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You cannot invest in an index (benchmark).

NOT FDIC INSURED

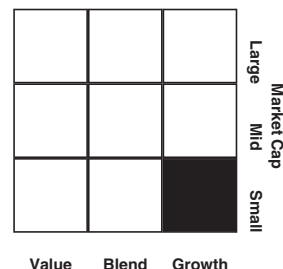
NO BANK GUARANTEE

MAY LOSE VALUE

Aberdeen US Small Cap Equity Fund (I)

Morningstar Category
Small Growth

Morningstar Overall Rating
3 stars



The Fund seeks long-term capital appreciation. The Fund normally invests primarily in equity securities issued by U.S. small-cap companies. Small cap companies are considered to be companies that have market capitalizations similar to those of companies included in the Russell 2000 Index at the time of investment. It also may invest in foreign securities and securities of larger companies.

Fund Information

Asset Class STOCK
 Ticker GSCIX
 Fund Inception 11/02/1998
 Manager Tenure (yrs.) 10.93
 Management Style Active
 Turnover (%) 38.28%
 Total Net Assets (\$mil.) \$882.01

Asset Allocation

Domestic Stock 91.65%
 Foreign Stock 5.24%
 Cash 3.12%

Fee Summary

Total Annual Operating Expenses 1.07%
 Net Expense Ratio 1.07%
 Redemption Fee N/A
 Purchase Fee N/A

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at <http://www.aberdeen-asset.com>.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

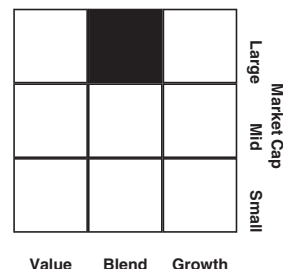
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Published on 11/15/2019

Blue Chip Investor Fund

Morningstar Category
Large Value

Morningstar Overall Rating
2 stars



The Fund seeks long-term growth of capital. The Fund invests primarily in the common stocks of industry-dominant companies whose earnings have demonstrated superior growth. It invests in medium to large capitalization companies. The average market capitalization of holdings is usually larger than \$5 billion. The Fund is non-diversified.

Fund Information

Asset Class STOCK
 Ticker BCIFX
 Fund Inception 12/31/2001
 Manager Tenure (yrs.) 17.76
 Management Style Active
 Turnover (%) 26.80%
 Total Net Assets (\$mil.) \$37.34

Asset Allocation

Domestic Stock 85.65%
 Foreign Stock 12.50%
 Cash 1.85%

Fee Summary

Total Annual Operating Expenses 1.54%
 Net Expense Ratio 1.16%
 Redemption Fee N/A
 Purchase Fee N/A

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.bluechipinvestorfund.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

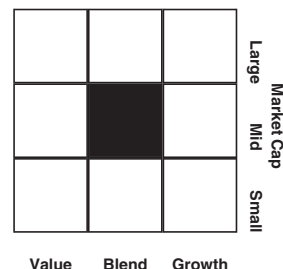
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Published on 11/15/2019

BNY Mellon Active MidCap Fund (A)

Morningstar Category
Mid-Cap Blend

Morningstar Overall Rating
3 stars



The Fund seeks to maximize capital appreciation. To pursue its goal, the Fund normally invests primarily in the stocks of midsize companies. The Advisor currently defines mid-size companies as companies included in the Russell Midcap Index, the Fund's benchmark Index. Its portfolio managers apply a systematic, quantitative investment approach designed to identify and exploit relative misvaluations primarily within mid-cp stocks in the U.S. stock market. The Fund typically will hold between 100 and 250 securities.

Fund Information

Asset Class STOCK
 Ticker DNLDX
 Fund Inception 01/29/1985
 Manager Tenure (yrs.) 10.66
 Management Style Active
 Turnover (%) 68.30%
 Total Net Assets (\$mil.) \$447.58

Asset Allocation

Domestic Stock 98.46%
 Foreign Stock 1.19%
 Cash 0.35%

Fee Summary

Total Annual Operating Expenses 1.12%
 Net Expense Ratio 1.12%
 Redemption Fee N/A
 Purchase Fee N/A

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.bnymellonim.com/us.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

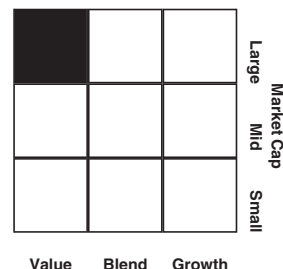
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Published on 11/15/2019

Dodge & Cox International Stock Fund

Morningstar Category
Foreign Large Value

Morningstar Overall Rating
3 stars



The Fund seeks long-term growth of principal and income. The Fund normally invests primarily in equity securities of non-U.S. companies, including common stocks, depositary receipts evidencing ownership of common stocks, preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks. The Fund typically invests in medium-to-large well-established companies based on standards of the applicable market.

Fund Information

Asset Class STOCK
 Ticker DODFX
 Fund Inception 05/01/2001
 Manager Tenure (yrs.) 18.43
 Management Style Active
 Turnover (%) 17.00%
 Total Net Assets (\$mil.) \$47,225.36

Fee Summary

Total Annual Operating Expenses 0.63%
 Net Expense Ratio 0.63%
 Redemption Fee N/A
 Purchase Fee N/A

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.dodgeandcoxworldwide.com/.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

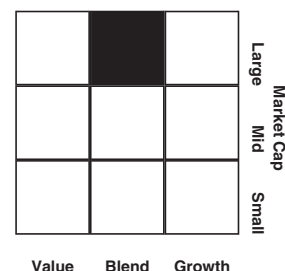
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Published on 11/15/2019

Invesco Asia Pacific Growth Fund (A)

Morningstar Category
Pacific/Asia ex-Japan Stk

Morningstar Overall Rating
4 stars



The Fund seeks long-term growth of capital. The Fund invests primarily in securities of issuers in the Asia Pacific region (except Japanese issuers), and in derivatives and other instruments that have economic characteristics similar to such securities. It invests primarily in equity securities and depository receipts. The Fund may invest in the securities of issuers of all capitalization sizes and may invest a significant amount of its net assets in the securities of small and mid-capitalization issuers. The Fund's common stock investments also include China-A shares.

Fund Information

Asset Class STOCK
 Ticker ASIAX
 Fund Inception 11/03/1997
 Manager Tenure (yrs.) 19.76
 Management Style Active
 Turnover (%) 21.00%
 Total Net Assets (\$mil.) \$720.15

Asset Allocation

Domestic Stock 3.57%
 Foreign Stock 85.40%
 Cash 11.03%

Fee Summary

Total Annual Operating Expenses 1.48%
 Net Expense Ratio 1.46%
 Redemption Fee N/A
 Purchase Fee N/A

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.invesco.com/us.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

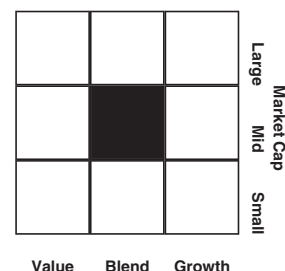
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Published on 11/15/2019

Lazard U.S. Small-Mid Cap Equity Fund (I)

Morningstar Category
Small Blend

Morningstar Overall Rating
4 stars



The Fund seeks long-term capital appreciation. The Fund invests primarily in equity securities, principally common stocks, of small to midcap U.S. companies. The Investment Manager considers small-mid cap companies to be those companies that have market capitalizations within the range of companies included in the Russell 2500 Index. It invests primarily in equity securities of small-mid cap U.S. companies. The Fund may invest up to 20% of its assets in securities of larger or smaller U.S. or non-U.S. companies.

Fund Information

Asset Class STOCK
 Ticker LZSCX
 Fund Inception 10/30/1991
 Manager Tenure (yrs.) 12.42
 Management Style Active
 Turnover (%) 81.00%
 Total Net Assets (\$mil.) \$111.42

Asset Allocation

Domestic Stock 97.18%
 Cash 2.82%

Fee Summary

Total Annual Operating Expenses 0.87%
 Net Expense Ratio 0.87%
 Redemption Fee N/A
 Purchase Fee N/A

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.lazardassetmanagement.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

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Published on 11/15/2019

Dodge & Cox Balanced Fund

Morningstar Category

Allocation--50% to 70% Equity

Morningstar Overall Rating

4 stars

The Fund seeks regular income, conservation of principal, and an opportunity for long-term growth of principal and income. The Fund invests in a diversified portfolio of equity securities and debt securities. Under normal circumstances no less than 25% and no more than 75% of the Fund's total assets will be invested in equity securities. It may invest up to 20% of its total assets in U.S. dollar-denominated equity or debt securities of non-U.S. issuers traded in the United States that are not in the S&P 500 Index.

Fund Information

Asset Class BLENDED
 Ticker DODBX
 Fund Inception 06/26/1931
 Manager Tenure (yrs.) 33.77
 Management Style Active
 Turnover (%) 24.00%
 Total Net Assets (\$mil.) \$15,087.91

Asset Allocation

Domestic Stock 57.35%
 Foreign Stock 7.20%
 Domestic Bond 26.95%
 Foreign Bond 4.74%
 Preferreds 0.27%
 Convertibles 0.22%
 Cash 3.29%

Fee Summary

Total Annual Operating Expenses 0.53%
 Net Expense Ratio 0.53%
 Redemption Fee N/A
 Purchase Fee N/A

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.dodgeandcoxworldwide.com/.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

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Published on 11/15/2019

Transamerica Govt Money Market Fund (I)

Morningstar Category

Money Market Taxable

The Fund seeks as high a level of current income as is consistent with preservation of capital and liquidity. The Fund seeks to maintain a stable net asset value of \$1.00 per share by investing in: high-quality, U.S. dollar-denominated short-term money market securities issued or guaranteed as to principal or interest by the U.S. government or its agencies or instrumentalities; repurchase agreements that are fully collateralized by U.S. government securities or cash; and cash.

Fund Information

Asset Class CASH/STABLE VALUE
 Ticker TAMXX
 Fund Inception 01/04/1994
 Manager Tenure (yrs.) 0.58
 Management Style Active
 Turnover (%) N/A
 7-day yield 1.56%

Asset Allocation

Domestic Bond 34.75%
 Cash 65.25%

Fee Summary

Total Annual Operating Expenses 0.51%
 Net Expense Ratio 0.48%

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.transamerica.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

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Published on 11/15/2019

Participant Enrollment Form/Investment Election Form ABC Company Sample 401(k) Retirement Savings Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Plan ID: Easy Steps

Employee Name: _____ Date of Birth: ___/___/___

Street: _____ City: _____ State: ___ Zip: _____

Social Security Number: _____ Date of Hire: ___/___/___ Married: ___ Single: ___

CONTRIBUTION ELECTION

Elective Deferrals

- I elect to participate and contribute _____% or \$ _____ of compensation per pay period on a **pre-tax** basis. (Maximum: \$19,500 for 2020)
- I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date. Although I elect not to save through payroll deduction, I understand my employer may elect to contribute a discretionary contribution to the Plan, and I authorize such a contribution to be invested as indicated below.

Catch-up Contributions

If you will be 50 years old or older as of the last day of the calendar year and otherwise contribute the maximum allowable amount to the Plan, you are entitled to make additional "catch-up" contributions of up to \$6,500 for 2020. See the Plan Administrator or Plan Trustee for more details on how to make these catch-up contributions.

INVESTMENT ELECTION

I authorize all contributions to be invested as follows:

| | | |
|---|-------|-------------|
| Aberdeen US Small Cap Equity Fund (I) | GSCIX | _____ % |
| Blue Chip Investor Fund | BCIFX | _____ % |
| BNY Mellon Active MidCap Fund (A) | DNLDX | _____ % |
| Dodge & Cox International Stock Fund | DODFX | _____ % |
| Invesco Asia Pacific Growth Fund (A) | ASIAX | _____ % |
| Lazard U.S. Small-Mid Cap Equity Fund (I) | LZSCX | _____ % |
| American Century High-Yield Fund (R5) | ACYIX | _____ % |
| Fidelity Advisor Total Bond Fund (M) | FEPTX | _____ % |
| Dodge & Cox Balanced Fund | DODBX | _____ % |
| Transamerica Govt Money Market Fund (I) | TAMXX | _____ % |
| Must indicate whole percentages and total 100% | | 100% |

If you do not make a selection, contributions will be allocated to the Plan's default fund(s) until your investment elections are received. See the "How Are Plan Contributions Invested?" section of the Plan Highlights for more information.

SIGNATURES

Participant's Signature

Date

For more information about your Plan, you can call the Voice Response System at 800-546-8000 or access the Internet Site at abccompany.com.

Designation of Beneficiary Form ABC Company Sample 401(k) Retirement Savings Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Plan ID: Easy Steps

Employee Name: _____

Street: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____

Date Of Birth: _____

I hereby revoke any Designation of Beneficiary I may previously have made under the above Plan and designate the following as my Beneficiary(ies) under the Plan:

Primary Beneficiary(ies)

| Name | Relationship | Social Security Number | Date of Birth | % Share |
|-------|--------------|------------------------|---------------|---------|
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

Must Total 100%

Contingent Beneficiary(ies)

| Name | Relationship | Social Security Number | Date of Birth | % Share |
|-------|--------------|------------------------|---------------|---------|
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

Must Total 100%

CURRENT MARITAL STATUS: (Check One)

- I am not married.** I understand that if I become married in the future, this form automatically ceases to apply and I should file a new Designation of Beneficiary.
- I am married.** If my spouse is not the only Primary Beneficiary, my spouse has signed the consent on the back of this form. (If consent of your spouse cannot be obtained – e.g., cannot be located or is incapacitated – contact your employer for information about possible alternatives.) I understand that if my marital status changes, this Designation will nevertheless remain in effect until I file a new Designation.

Participant's Signature

Date

SPOUSE'S CONSENT

I hereby approve of, and consent to, the beneficiary designation adopted by my spouse as provided above. I understand that I am entitled to receive a spouse's benefit under the Plan unless I consent to a different beneficiary designation. I also understand that the above designation has the effect of causing the death benefit under the Plan to be paid to another beneficiary. I further understand that my spouse may not change the primary beneficiary designation on the reverse side hereof without first obtaining my written consent.

Name of Spouse Spouse's Signature Date

Sworn to, and witnessed by me, this _____ day of _____ (month), _____

Name of Notary Public: _____

Notary Public's Signature: _____

If not notarized, witnessed by:

Name of Plan Administrator Plan Administrator's Signature Date

Rollover Contribution Form ABC Company Sample 401(k) Retirement Savings Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Plan ID: Easy Steps

Employee Name: _____ Date of Birth: ____/____/____

Street: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Hire: ____/____/____ Married: ____ Single: ____

Date of Rollover: ____/____/____

ROLLOVER DEPOSIT

I wish to roll over to the above named Plan the amount listed below. By completing this form, I hereby certify that this is qualified to be deposited into the Plan. (Please attach the distribution statement from the qualified plan.)

Amount of Rollover: \$ _____

Date Check Issued: ____/____/____

Source of Funds:

Another Qualified Plan (pre-tax)

INVESTMENT ELECTION

I authorize my rollover contribution to be invested in the plan per my existing investment elections for rollover contributions. (Current plan participants only.)

I authorize all contributions to be invested as follows:

| | | | | |
|---|-------|---------|---|---------------|
| Aberdeen US Small Cap Equity Fund (I) | GSCIX | _____ % | | |
| Blue Chip Investor Fund | BCIFX | _____ % | American Century High-Yield Fund (R5) | ACYIX _____ % |
| BNY Mellon Active MidCap Fund (A) | DNLDX | _____ % | Fidelity Advisor Total Bond Fund (M) | FEPTX _____ % |
| Dodge & Cox International Stock Fund | DODFX | _____ % | Dodge & Cox Balanced Fund | DODBX _____ % |
| Invesco Asia Pacific Growth Fund (A) | ASIAX | _____ % | Transamerica Govt Money Market Fund (I) | TAMXX _____ % |
| Lazard U.S. Small-Mid Cap Equity Fund (I) | LZSCX | _____ % | Must indicate whole percentages and total 100% | 100% |

SIGNATURES

Participant's Signature

Date

