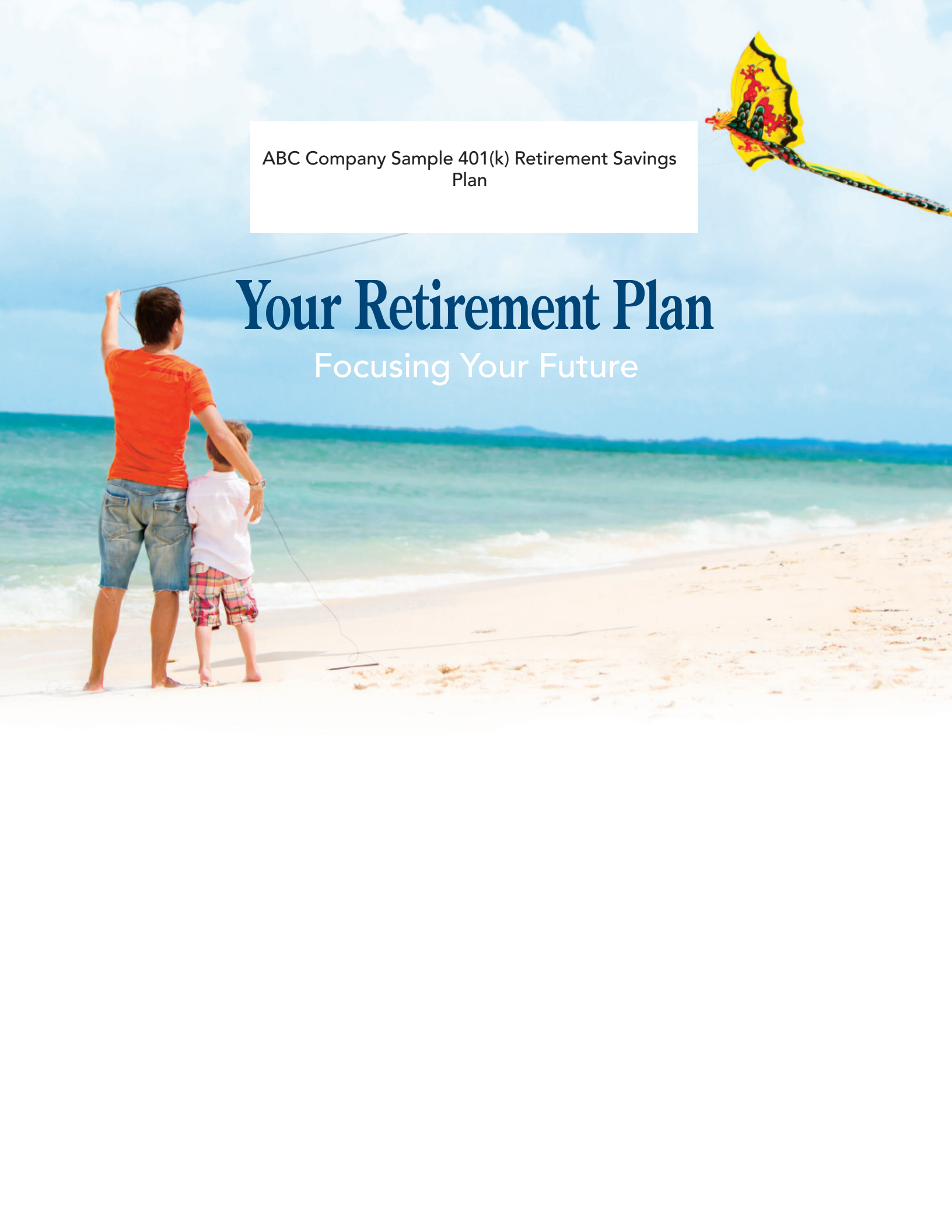


ABC Company Sample 401(k) Retirement Savings
Plan

Your Retirement Plan

Focusing Your Future



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.

These people have learned the hard way that Social Security by itself cannot be counted on to provide a secure retirement. Most end up regretting not having put more money away when they were working.

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.

On the following pages, we show you why saving regularly for retirement and starting as soon as you can are two of the most important things you can do for yourself and your future. We also show you an easy way to put money away for the time when you stop working — and how you can develop an investment strategy that can help you meet your personal retirement savings goals.

Do You Believe These Retirement Myths?

- **I won't need much when I retire.** Older people are generally in better health than ever before. Many retirees have very active lifestyles — and need the money to pay for them. So while some expenses (such as commuting costs) will go down in retirement, others (like travel and entertainment) might go up.
- **I'll only be retired a short time.** People are living longer these days. As a result, your retirement may last almost as long as your working years. Most people should plan to have a retirement income that will last at least 15 years, and probably a lot more.
- **I've got plenty of time to save for retirement.** Probably not. Many people underestimate how much they'll need to save to provide an adequate retirement income. The earlier you start to save, the less you may have to save each month to accumulate the money you'll need.



Your Retirement Savings Opportunity

Your employer offers you one of the most effective ways to put money aside for retirement: a tax-favored retirement plan. Investing for retirement through the 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

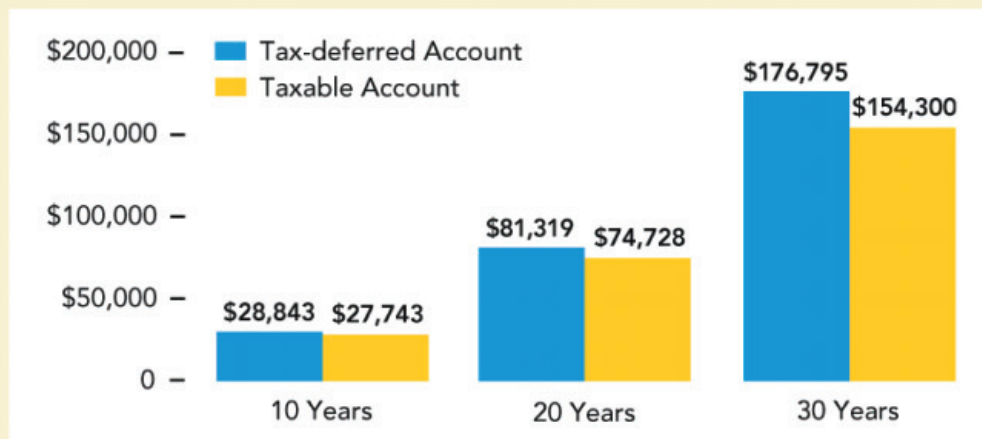
special on payday. Your contributions are deducted from your pay on a pretax basis. Your money goes to work before you even see it (or have a chance to spend it). Some plans even "automatically enroll" employees, with contributions made at a specified percentage of pay. But you can choose your own contribution rate (or not to participate at all) if you desire.

- **Individualized investment program.** You control your plan investment choices. 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.

How Tax Deferral Can Boost Your Retirement Savings

Assume:

- \$2,400 annual retirement plan contribution
- \$2,112 (amount remaining after paying tax on \$2,400) is invested in a taxable savings program. Earnings on the taxable investment are taxed annually.
- Both the taxable savings program and the tax-deferred plan earn a 6% annual return, compounded monthly.*
- The employee is in a 12% federal income tax bracket.



* This chart is only an illustration and is not intended to predict or guarantee the performance of any particular investment. Actual returns and principal values will fluctuate. The plan balances shown reflect a reduction for ordinary income tax at 12% payable at the time the money is withdrawn from the plan. Your tax rate may be different. Since tax deferral may not be beneficial for all taxpayers, you may want to consult a tax professional about your specific situation.

Helping Yourself to a Successful Future

You hold the key to a successful retirement. By saving through your employer's plan, you can add to the financial nest egg you'll need in the future.

Start as Soon as You Can

The earlier you begin saving, 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.

How Much Will You Need at Retirement?

A financially secure retirement requires more money than you'd think. Generally, experts agree that retirees usually need from 70% to 90% of their preretirement income to enjoy a comfortable lifestyle when they stop working. Since Social Security

isn't enough to cover most retirees' income needs, where will the rest come from? For the most part, from your personal earnings and savings.

The Threat of Inflation

The amount of income you'll need during retirement cannot necessarily be determined using today's pay alone. The reason is *inflation* — increases in the cost of living. Even at low inflation rates, the buying power of money you save erodes each year. So, when figuring how much retirement income you'll need, take into account the fact that inflation will most likely occur in the years before and after you retire.

How Much Is Enough?

$$\text{Annual Income} \times 80\% \text{ (or } .80) = \text{Needed Retirement Income in Today's Dollars}$$

This formula estimates the amount of yearly income you'd need in retirement if you retired today. For example, if your annual income is \$25,000, you'd need approximately \$20,000 a year (\$25,000 times 80%).

Loss of Buying Power to Inflation

Today	Value After			
	10 Years	20 Years	30 Years	40 Years
\$100	\$74	\$55	\$41	\$31

Assumes a 3% annual inflation rate. The actual inflation rate may be higher or lower.





Investing for Your Future

Your plan offers you a number of investment choices. You decide how you want your money invested among those alternatives.

Understanding the Basic Choices

Investments offered by retirement plans generally fall into four groups: stocks (also called “equities”), bonds, cash and stable value investments, and blended investments.

Very generally, **stocks** are investments that give you an ownership interest in the company issuing the stock. If the company does well and its stock price increases, your investment will gain in value. If the stock goes down in price, you would lose money. Among plan investments, stocks offer the highest potential investment returns but also

* The sale of a bond before maturity may result in a substantial gain or loss.

involve the most amount of risk to your principal (that is, the amount you’ve invested).

Bonds are, in effect, loans owed to the investor by the government, corporations, or other issuers of debt. Typically, bonds pay a fixed rate of income over a set time period. At the end of the time period, the face value of the bond is returned to the investor.* Bond investments usually rise and fall in value depending on current interest rates. The general rule: If rates rise, bond prices fall. If rates fall, bond prices rise. Bonds are generally seen as involving less risk of loss than stocks but also offer lower potential returns.

Cash investments, such as money market securities, pay an income for a short period, at which time the investment principal is returned. These investments offer the least risk of loss of principal but pay potential returns that are generally lower than returns on both stocks and bonds.

Stable value investments include Guaranteed Investment Contracts (GICs) offered by corporations, insurers, banks, and other lending institutions. These investments offer low risk and returns that historically have been at, or slightly above, inflation.

A variety of other investments are sometimes offered by a retirement plan, including blended investments, such as balanced funds (consisting of stocks, bonds, and money market investments) and target retirement date funds. Check the specific investment information we’ve provided you to learn more about your plan’s investment choices.

Examples of Investment Types

Stocks	Bonds	Cash/Stable Value	Blended
Company Stock	U.S. Government Bonds	Money Market Funds	Balanced Funds
Other Stock	Corporate Bonds	Certificates of Deposit	Target Date Funds
Stock Funds	Bond Funds	Treasury Bills	Lifestyle/ Life Cycle Funds
Growth Funds	Short-term Bonds/ Bond Funds	Guaranteed Investment Contracts	
Equity Income Funds			
Index Stock Funds			

NOTE: This list is for illustrative purposes only. Your plan does not necessarily offer all these investments as choices.



You're Investing for the Long Term

Investing for retirement requires you to look at the long-range picture. New investors tend to be overly conservative in their investment choices and only put their money in what they feel are "safe" investments. They don't want to risk losing any of their invested principal. However, the "safe" investments these investors choose usually earn the least over the long term. As a result, these overly conservative investors may have difficulty meeting their retirement income goals.

Although choosing "safe" investments may protect you from losing the money you've invested, you leave yourself wide open to other risks. For one, you run the risk that your retirement savings will not keep up with inflation and that your money will lose buying power. Your ability to live the lifestyle you want at retirement may be hurt.

At a minimum, you may want at least some investments that give your retirement plan dollars the potential to grow at a rate faster than inflation. The more your investments grow, the more you'll have at retirement.

Every business day, the investment markets move up and down — sometimes dramatically. Even if an investment type has a down day, week, or year, it may well come back some time in the future. So don't get hung up on short-term performance numbers. Your focus should be on the long-term performance of your investments.

Two Keys to Investment Success

The words seem complicated — "diversification" and "asset allocation." But the ideas are quite simple. Remember the saying, "Don't put all of your eggs in one basket"? That is the basic idea behind diversification.

Diversification is simply spreading your money among different investments. Diversification attempts to take advantage of the pluses of each investment, with the goal of earning more consistent investment returns.

In general, broad diversification is possible only if you have large amounts of money to invest. But, by putting your money together with the money of other investors in the fund investments offered by your employer's plan, you achieve "automatic" diversification.

Each fund holds many investments. A stock fund, for instance, typically invests in numerous companies in many different industries. If one company or industry has problems, the fund should not suffer a major loss because the fund is sufficiently diversified. Similarly, a bond fund usually invests in bonds with varying maturity dates issued by various entities. This provides a measure of protection in the event an issuer defaults.

You can further diversify by investing in different types of funds. For example, by spreading money

What Type of Investor Are You?

Once you are enrolled in your employer's retirement plan, you should develop an investment strategy. The information below can help you determine whether you are a conservative, a moderate, or an aggressive investor and which investments offered by your retirement plan may suit your needs. Use this information in combination with any investment planning advice available to you when you are developing a 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.

among the plan's investment alternatives — such as a stock fund, a bond fund, and a money market fund — you would diversify your plan investments more than by investing in just one type of fund. Keep in mind, though, that diversification can only help control risk — it cannot ensure against possible market losses.

Once you decide to diversify among the alternatives offered by the plan, you need to decide *how much* money to put in the various types of funds. This step is called **asset allocation**.

The decisions of which funds to choose and how much to put into each choice depend in large part on your personal situation: the time you have until retirement, the amount of risk you're willing to take, whether you have other sources of retirement income, what other assets and

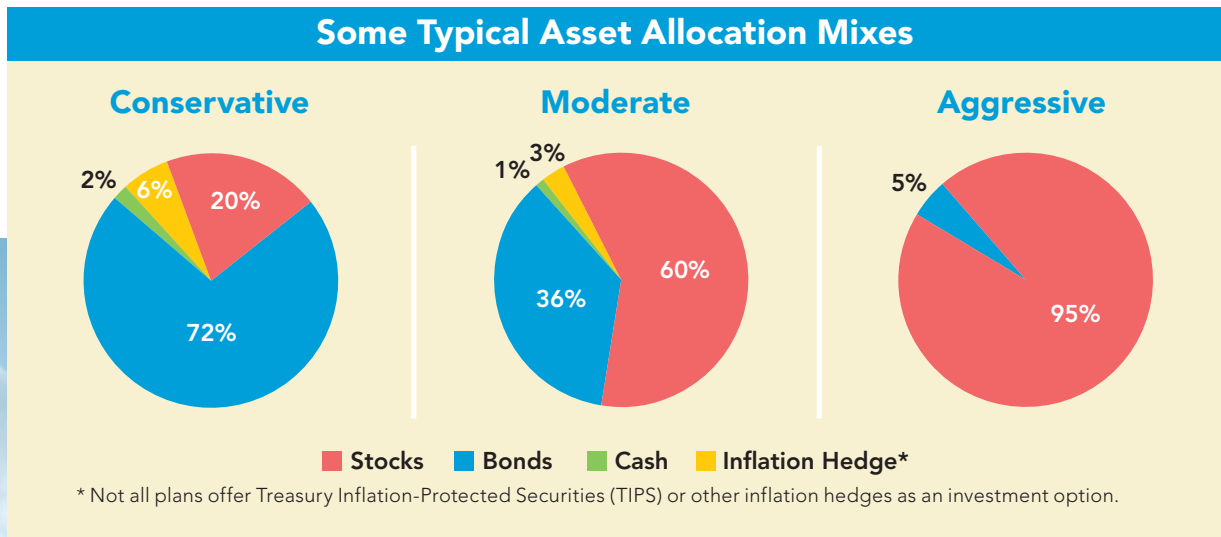
investments you own, and any special needs you or your dependents have.

Changing Your Investments as You Change

As you weigh risk and return, keep in mind that your ability to accept risk will probably change as the years pass. Younger people who won't retire for a long time often are able to accept more investment risks, since they have many years to make up any short-term investment losses that might occur. As a result, younger people might consider putting more of their retirement plan money in stock funds.*

As retirement gets closer, many people have less tolerance for risk. They tend to switch some of their stock investments to bonds and short-term cash funds to add more stability to their accounts.

* Stock funds may not be suitable for an investor's personal situation. Consider consulting a professional before choosing investments.



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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Keeping a portion of their accounts in stock funds allows them to retain a moderate amount of growth potential.

When retirement is just around the corner, the ability to accept risk often takes another drop. Protecting and preserving principal become very important. Many people place even more of their plan account money into bonds and short-term cash funds. But keeping some money in stock funds might be worth considering, since inflation still may have an effect on your retirement money.

Remember: Your plan investments can change as your needs change, and your circumstances may be different from the very general situations described here. At least annually, and perhaps more often, review your investment mix to ensure it continues to reflect your investment goals. You may, for example, want to rebalance your investment mix if one type of investment or another has done especially well — or poorly. You may have to reallocate your money among your fund investments to return your portfolio to your desired mix.

Building an Investment Plan for Your Future

Several factors may influence your personal retirement plan investment program.

How Long You Have Until You Retire. The longer you have to invest for retirement, the more chance you'll have to meet your retirement income goal. Even if you don't have a long time until you retire, saving regularly can still help you have the retirement you want.

How Much You Can Afford To Save. You should save as much as you can for your future. But saving can be hard. The key is to start as soon as you can

by putting aside as much as you can afford now. Then, increase your savings as your situation allows.

How Comfortable You Are with Risk. Some people are just naturally conservative. Others are aggressive risk takers. Still others are somewhere in between. You shouldn't lie awake at night worrying about your investments. Decide on what type of investor you are and invest according to your own willingness to accept risk. Remember that you can control some of the risks involved in investing by diversifying your plan investments.

Get Started Today

Take an important step toward making your future financially secure. Join your retirement plan today.

These enrollment materials have the information you need to make the most of your savings opportunities, as well as information on the plan's investment choices. Please read all of the materials you receive carefully before making any decision about how to invest your money. If you have any questions about the plan, contact your plan administrator.



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

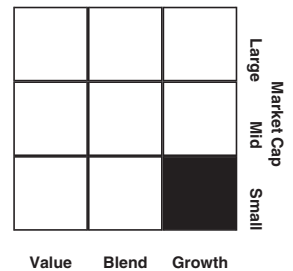
NO BANK GUARANTEE

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.

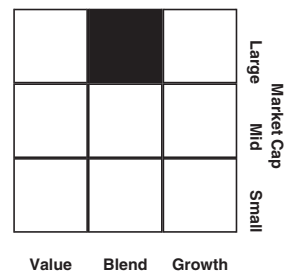
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Published on 11/15/2019

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.

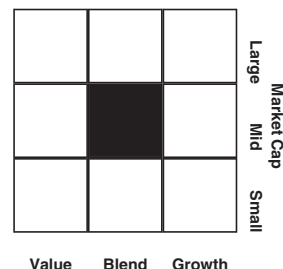
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Published on 11/15/2019

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.

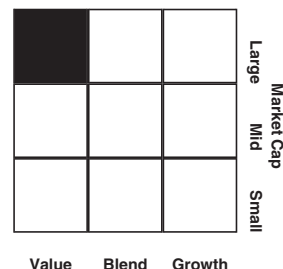
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Published on 11/15/2019

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.

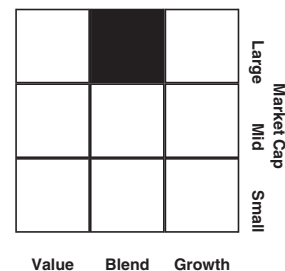
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Published on 11/15/2019

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.

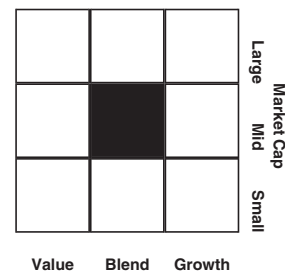
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Published on 11/15/2019

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.

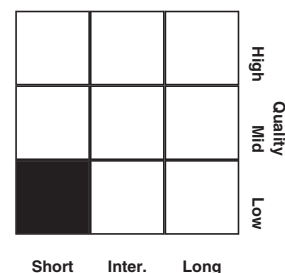
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Published on 11/15/2019

American Century High-Yield Fund (R5)

Morningstar Category
High Yield Bond

Morningstar Overall Rating
3 stars



The Fund seeks high current income; capital appreciation is the secondary objective. The Fund normally invests primarily in high-yield corporate bonds and other debt instruments. The remaining assets may be invested in common stocks or other equity-related securities. Up to 40% of the Fund's total assets may be invested in fixed-income obligations of foreign issuers. It may invest up to 20% of its assets in short-term money market instruments and U.S. government securities. The Fund typically invests in intermediate-term and long-term debt securities.

Fund Information

Asset Class	BOND
Ticker	ACYIX
Fund Inception	09/30/1997
Manager Tenure (yrs.)	4.60
Management Style	Active
Turnover (%)	24.00%
Total Net Assets (\$mil.)	\$145.83
30-day Yield (%)	3.77%
Duration	2.41

Asset Allocation

Domestic Bond	77.21%
Foreign Bond	11.66%
Cash	11.12%

Fee Summary

Total Annual Operating Expenses	0.59%
Net Expense Ratio	0.59%
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.americancentury.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.

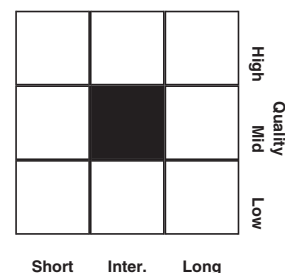
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Published on 11/15/2019

Fidelity Advisor Total Bond Fund (M)

Morningstar Category
Intermediate Core-Plus Bond

Morningstar Overall Rating
3 stars



The Fund seeks a high level of current income. The Fund normally invests primarily in debt securities of all types and repurchase agreements for those securities. The manager uses the Bloomberg Barclays U.S. Universal Bond Index as a guide in allocating assets across the investment-grade, high yield, and emerging market asset classes. It invests up to 20% of assets in lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds).

Fund Information

Asset Class	BOND
Ticker	FEPTX
Fund Inception	10/15/2002
Manager Tenure (yrs.)	14.84
Management Style	Active
Turnover (%)	170.00%
Total Net Assets (\$mil.)	\$25,560.40
30-day Yield (%)	2.20%
Duration	5.14

Fee Summary

Total Annual Operating Expenses	0.76%
Net Expense Ratio	0.76%
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.institutional.fidelity.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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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.transamericafoods.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: FocusingFuture

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: FocusingFuture

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: FocusingFuture

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

