

ABC Company
Sample 401(k)
Retirement Savings
Plan



It's Your Story

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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 Retirement

Why do you need to plan for retirement?

A more comfortable retirement doesn't just happen. It takes vision, planning, and determination. Part of the planning you need to do involves understanding why you need to save for retirement in the first place. Read on for some retirement realities you may face after you decide to begin your retirement.

People are living longer and healthier lives

The good news is that with today's focus on health and fitness, people are living longer and healthier lives. Depending on when you retire, you could spend 15, 20, 25 years or more in retirement. Because you want your money to last as long as you do, it's important to make sure you're working toward that goal.

Will you have enough income?

While Social Security is often a significant source of income for most retired people, it was never designed to be the only source. On average, Social Security replaces less than half of a person's income after retiring.

Potential Sources of Retirement Income

- Social Security
- Savings
- Pension*
- Earnings from Work

* Traditional pension plans are far less common than in the past.

Real Life

"I plan on being here for a long time. I work out, do maybe 100 miles a week on my bike. Retirement? I'm only 23. It's so far away, why should I bother to think about retirement now? I'll tell you why:

So I don't miss out on the opportunity for tax-deferred compounding that participating in my employer's plan gives me. I choose my investments carefully and check my account regularly. Yeah, I know... I have my whole life ahead of me. But I want to make sure I have something to show for it."

— Vernon Alexander

Why Invest



You want work to be a choice

Many people find that they may need to work part-time after retirement to supplement their income. If your hoped-for retirement doesn't include work, then you'll have to make the most of the retirement planning opportunities you have.

Inflation means things will cost more

Inflation is the rise in the cost of goods and services over time. Many things you buy may cost more in the future because of inflation.

You want a great retirement

All of the facts you've read are important. But the most important reason to plan is that you want a more comfortable retirement. Imagining what you want to do in retirement is an important first step in getting started.

Write your retirement goals here:

- 1) _____
- 2) _____
- 3) _____



Investing Can Be Easy

Why your retirement plan is a great way to invest

For most people, investing is easier when they are investing for a specific goal and have a specific way to reach that goal. Your retirement plan gives you a simple way to work toward your retirement goals, and it offers some special advantages that you can't get with other types of savings plans.

You enjoy the convenience of automatic deductions

Your retirement plan is set up to provide you with the convenience of automatic deductions. The money comes out of every paycheck automatically. So even if you've found it hard to save in the past, your retirement plan can make it easy.

You may be able to roll over money from other plans

If you have had a retirement savings account at another employer, you may be able to consolidate your accounts. Talk to a financial professional about the pros and cons of rolling over your account balance.

You control your investment choices

Within the terms of the plan, you can arrange your plan investments in a way that best fits your personal needs and goals. And you can switch your investment choices as your situation changes.



Real Life

"As a single mom, I have to stretch my money every month just to make ends meet. With my mortgage, car payment, and Dot's vet bills, I often wonder how I'm going to send my son to college. When I heard that my employer offers a retirement plan, I thought, 'there's no way I can afford that!' But my plan made it easy to invest for retirement, and the tax savings are great. I know investing has risks, but I feel I am doing something positive to take care of myself in retirement."

— Susan Alvarez



Tax Savings Help



You receive tax-advantaged savings

Your plan offers two ways to gain tax benefits from your savings. With *traditional pretax contributions*, the amount you contribute comes out of your paycheck before income tax is taken out. Your current income tax bill will be lower. And no taxes are due on your contributions or earnings until you withdraw money from the plan.

With *Roth contributions*, your contributions are made after tax. That means income taxes will be paid at the time you make contributions. However, if tax law requirements are met, you can later withdraw your contributions *plus any plan earnings* tax free.

Traditional Pretax vs. Roth Contributions

Benefit	Traditional Pretax	Roth Contributions
Tax-deferred Contributions?	Yes	No
Treatment of Plan Earnings?	Tax Deferred	Tax Free*
Tax-free Distributions?	No	Yes*

* Tax law requirements must be met.

The choice is yours. Which type of contribution is best for you depends on your personal needs and goals. Before you make a decision, though, you should talk with a tax advisor who can help you look at your specific situation and determine which approach — pretax or Roth — is best for you.

Tax-deferred compounding helps money grow

In your plan, your account has the chance to grow without being reduced by current taxes. This special feature is called tax-deferred compounding, and it has the potential to increase your account earnings over time.



Real Life

"As an avid road rally participant, I know that mapping a strategy is important to success. When I began participating in my employer's retirement plan, I wanted to be sure I was making the right decisions for my situation. So, I took stock of my situation now and what I think it might be in the future, and made the choices I thought would best help me reach my goal. I am looking forward to the time I can rally full-time, and I'm hopeful my retirement plan choices today will help me get there sooner."

— Tony Lawrence

Your Plan Brings It Together

It's an easy way to save!

Saving for something that may be as far in the future as your retirement may seem difficult. But as you've already seen, the special benefits offered by your retirement plan make it easier to save.

- ***Payroll deductions*** make it simple for you to save a portion of your salary from each paycheck.
- ***Tax-advantaged savings and potential tax-deferred compounding*** make your money work harder for you.
- ***It's always your choice*** of how much you want to contribute, what type of contributions to make, and how you want your contributions invested among the options offered by your plan. Even if your plan "automatically enrolls" employees at a specific percentage of pay (as some plans do today) and offers a "default investment" to those who don't choose their own, you always have the right to choose your own contribution rate and select your own investments. Your options are explained elsewhere in these materials.

Start saving early

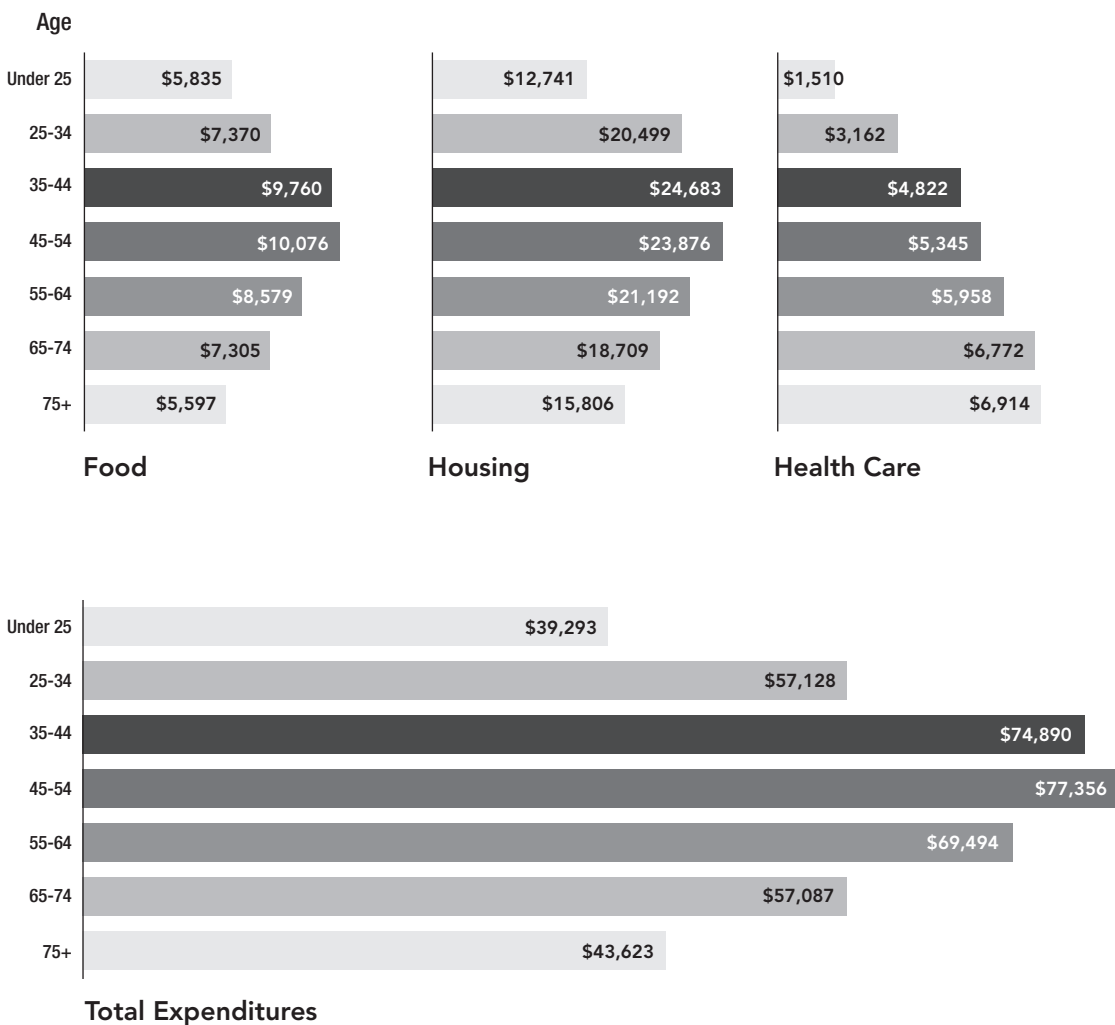
Time can be your most important ally when you're saving for retirement. The longer you have to invest, the greater the potential benefits of compounded earnings. And saving gradually over several years is less difficult than trying to save a lot when you have less time until retirement. Even if you begin by contributing just a small amount early in your career, you may come out ahead because of all the time you'll have to invest your money.

Your Retirement Income

How much will you need?

The retirement income rule of thumb is to replace 70% to 90% of your current income throughout retirement. However, depending on your financial goals and personal situation, you may need more or less than this. To help determine how much income you will need, take a look at the graphic below. As you can see, average household spending tends to decline after age 54. However, some expenses, such as health care, may increase with age.

Average Household Spending*



* Represents the average annual (2019) expenditures by a "consumer unit." The average number of people in a consumer unit varies for the different age groups and is 2.5 across all the groups. Not all categories of expenditures are shown.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September 2020



Invest in Your Future



The difference between saving and investing

Saving is putting something aside for use later. Investing is when you put something in with the hope of getting something better out. Understanding how to invest doesn't have to be hard. You just need to learn a few terms and investing strategies.

What are the major types of investments?

There are three major types of investments — stocks, bonds, and cash alternatives. Each of these investment types has its own characteristics described below:

Stocks represent shares of ownership in a company. Sometimes called “equities,” stocks can make you money in one of two ways — by growing in value or by paying dividends.

Bonds are loans made to a government or corporate entity. In return for borrowing money, bond issuers pay a fixed amount of interest. For this reason, bonds are often called “fixed income” investments. Investments in bond funds are subject to interest rate, credit, and inflation risk.

Cash alternatives can be turned into cash at any time without losing much, if any, of their original value. Cash alternative investments include certificates of deposit (CDs), U.S. Treasury bills, and money market funds. While U.S. Treasury or government agency securities provide substantial protection against credit risk, they do not protect investors against price changes due to changing interest rates. While the market values of government securities are not guaranteed and may fluctuate, these securities are guaranteed as to the timely payment of principal and interest.

What is a mutual fund?

In your retirement plan, you usually don't invest in individual stocks or bonds — you invest in mutual funds. A mutual fund pools the money of many investors who share the same investment objective. A professional fund manager then invests this money in stocks, bonds, and/or cash alternative investments in a way that pursues the investment objective.

Mutual funds are not FDIC insured; are not deposits or obligations of, or guaranteed by, any financial institution; and are subject to investment risks, including possible loss of the principal amount invested. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

Real Life

"I've been an avid gardener ever since I was a child. So many colors, so many choices. That's what I like best. I can plant daisies or snapdragons or tulips — or whatever — and if one plant doesn't do as well as I'd like, something else can take its place. I invest the same way. I never put my retirement money in just one investment, I spread it around. The fancy name for this is diversification, but to me it means not putting all my flowers in one basket."

— Sonja Pena

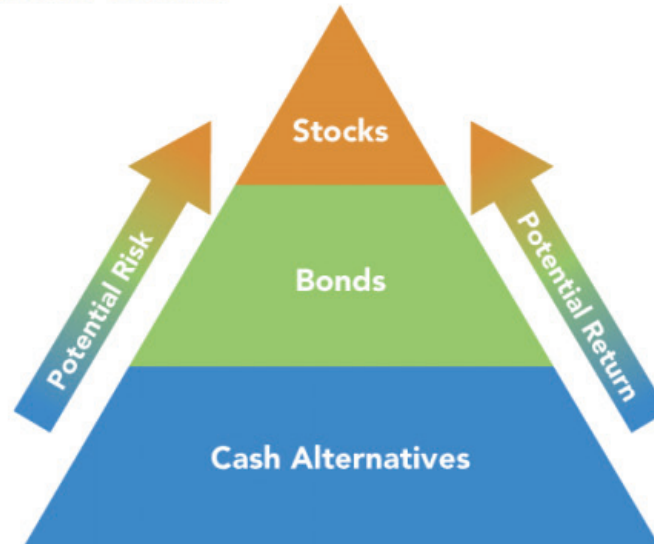
Understanding Risk



Greater risk, greater potential return

Every investment carries risk. In general, the greater the level of risk you're willing to take, the greater the potential return. Listed below are some simple tools that can help you manage risk.

The Relationship Between Risk and Return



Diversification helps you manage risk

Diversification is the process of spreading your money around within an investment type. Let's say you invest your money in a stock fund. That fund may hold stock in many individual companies. Even if a few of those companies do poorly, those losses may be offset by the stocks that perform better than expected. But be aware that diversification does not ensure a profit or protect against loss in a declining market.

Time can smooth out risk

Stocks have historically been much riskier than investments like bonds or cash alternatives. However, stocks have historically outperformed other types of investments over time.

If you have many years until retirement, you can usually afford to be more aggressive with your investments because you have more time for your money to recover if your investments fall in value. If you are nearing retirement, you may decide to take a more cautious approach by investing in more conservative investments.



Your Asset Allocation



Asset allocation helps you manage risk

Asset allocation is one proven investment strategy for managing risk. It takes diversification one step further by spreading your money over different types of investments, or asset classes. By spreading your money across asset classes, you can help balance risk because different investments may do better in different market conditions — stocks may thrive while bonds languish, and vice versa.

Some funds do the asset allocation for you

Your plan may offer blended funds that spread the money around for you. These are often called balanced, asset allocation, or lifestyle funds. These funds can make it easier for an investor to get the advantages of a broadly diversified, balanced portfolio in a single investment. While some of these funds may handle portfolio rebalancing for you, it is important to note they still require some monitoring to ensure that the portfolio is in line with your current situation.

Creating an asset allocation strategy

When you create an asset allocation strategy, you decide how much of your money you want to put into each of the three major asset classes based on your time horizon, investor type, and personal goals. Creating an asset allocation strategy can be done in a few simple steps.



Real Life

“When I’m not working, fly fishing is my life. I enjoy the challenge of trying to outguess the river. Depending on the day, I may need to cast from the boat or from the shore, or just put the waders on and go for it. Investing is a challenge, too, but I learned real quick that you can’t outguess the markets! So I played it safe by dividing my retirement account among a variety of investments . . . some in stocks, some in cash, and some in bonds.”

— Walt Davis

Step 1

Assess your risk tolerance

When you are determining how much investment risk you should take, you may find it helpful to consider risk tolerance from two different perspectives.

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?

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
- 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 2

Determine your investor profile

The information below can help you determine whether you are a conservative, a moderate, or an aggressive investor — or if you fall somewhere in between these broad categories. Keep in mind, however, that this information is very general. You may want to consult a financial professional for help in assessing your investor profile.

<i>Conservative Investors</i>	<i>Moderate Investors</i>	<i>Aggressive Investors</i>
Seek to protect principal and avoid significant losses	Seek income and some growth	Seek to maximize growth potential
<ul style="list-style-type: none"> ■ Prefer to minimize their account's exposure to market volatility and potential loss of principal ■ Would very likely sell stock investments during a market downturn ■ Have a short investing time horizon (i.e., intend to start using retirement plan assets in the next few years) ■ Would not be able to meet retirement goal if the value of plan account declines 	<ul style="list-style-type: none"> ■ Are willing to accept a moderate level of exposure to market volatility and potential loss of principal ■ Have a medium-term investing time horizon ■ Can withstand some decline in the value of plan account and still meet retirement goal 	<ul style="list-style-type: none"> ■ Are willing to accept a high level of exposure to market volatility and potential loss of principal ■ Would not hesitate to stay invested in stocks during a market downturn ■ Have a long investing time horizon (i.e., don't intend to start using retirement plan assets for many years) ■ Can meet retirement goal without relying on plan account

Real Life

"I paint strictly for me. When I look at my palette, I can pick whatever colors I want. I can also pick any medium I choose: oil or pastel or watercolor — whatever suits my mood and my style. I have complete freedom to paint life as I see it and it is a great feeling. At work, my retirement plan gives me freedom, too. I can choose the investments that feel right for me. I decide where my money will work best. This will probably change over time. Just like my paintings."

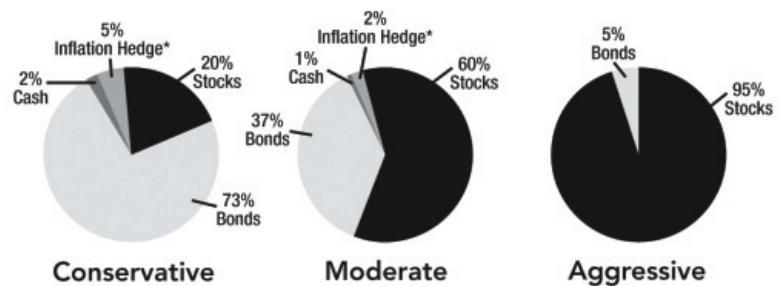
— Amy Lin

Step 3

Review the sample asset allocations

Your asset allocation is an important part of your investing strategy. The following sample asset allocations show how investors might want to diversify their investments across the different classes of investments.

Remember that these pies are meant as samples only. Your personal situation may differ. If you feel you need more information, you may wish to contact a personal financial advisor.



* 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 © 2018 Morningstar. All rights reserved.

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Step 4

Select your investments

The last step is to choose your investment options.

Your Investment Information

Choosing your investments

Now it's time to choose your investments. To help you do this, you can use the investment summaries and profiles listed on the following pages.

Reading your Investment Performance Summary

The Investment Performance Summary shows you all of your plan's investment performance at a glance. The performance numbers are an important reference point. These numbers provide historical returns of the investments available to you in your plan. These numbers will tend to fluctuate and are not indicative of future results. It is important to remember to look at the performance that most closely matches your time horizon.

Understanding your investment profiles

Your investment profiles show important details about your plan's investment choices. For easy reference, we have listed the type that the investment belongs to before the name of each investment option.

Read the investment descriptions

Each investment has a different objective or description. For example, the plan may offer aggressive investments that have the objective of capital growth and more conservative investments that seek to maintain stable value. When selecting your investments, consider if the investment's objective is compatible with your investment objective.

Now is the time

The choices you make now may affect your future financial security.

We will provide more information about how you participate in the plan and what you need to do to make sure you are taking advantage of what the plan has to offer you. You then can decide how much you need to contribute to help meet your retirement goals and how plan contributions might best be invested for your 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 can also designate your salary deferrals to a Plan account that accepts Roth after-tax contributions. In 2020, you may contribute as much as \$19,500, in total, to all accounts (Roth after-tax contributions and pre-tax deferrals). Roth contributions will be included as taxable income to the employee. Earnings on the Roth contribution will accumulate tax free, and retirement withdrawals may be exempt from federal income tax.

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 upon written notice. Once you discontinue contributions, you may start again as of any Plan entry date.
- You may increase or decrease the amount of your contributions as of the beginning of each payroll period.

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. The matching contribution will be made only on pre-tax salary deferrals.
- 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, 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.

To receive favorable tax treatment, distributions of Roth contributions must be made after the participant reaches age 59½, or on account of the participant's death or disability, and must be made at least 5 years after the date the first Roth contribution was made. 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 account.

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)	1.19%	-3.70%	8.06%	10.95%	12.98%	http://www.aberdeen-asset.com
Benchmark: S&P SmallCap 600 Growth Index	-1.86%	-10.40%	10.42%	10.98%	13.90%	

Total annual operating expense: 1.07% (\$10.70 per \$1,000). Redemption fee: N/A.

Blue Chip Investor Fund	2.37%	-3.43%	7.09%	6.46%	10.01%	www.bluechipinvestorfund.com
Benchmark: S&P 500 Value Index	2.83%	5.56%	10.59%	8.47%	11.56%	

Total annual operating expense: 1.54% (\$15.40 per \$1,000). Redemption fee: N/A.

BNY Mellon Active MidCap Fund (A)	-3.07%	-5.79%	5.76%	5.45%	10.13%	www.bnymellonim.com/us
Benchmark: S&P MidCap 400 Index	-0.09%	-2.49%	9.37%	8.88%	12.56%	

Total annual operating expense: 1.12% (\$11.20 per \$1,000). Redemption fee: N/A.

Dodge & Cox International Stock Fund	-1.66%	-2.75%	5.26%	0.64%	4.92%	www.dodgeandcoxworldwide.com/
Benchmark: MSCI All Country World ex-US NR Index	-1.80%	-1.23%	6.32%	2.90%	4.45%	

Total annual operating expense: 0.63% (\$6.30 per \$1,000). Redemption fee: N/A.

Invesco Asia Pacific Growth Fund (A)	-2.87%	3.68%	5.38%	4.62%	8.53%	www.invesco.com/us
Benchmark: MSCI Asia Pacific ex-Japan NR Index	-3.96%	-1.77%	6.51%	4.07%	5.40%	

Total annual operating expense: 1.48% (\$14.80 per \$1,000). Redemption fee: N/A.

Lazard U.S. Small-Mid Cap Equity Fund (I)	1.75%	-0.32%	10.38%	8.65%	11.66%	www.lazardassetmanagement.com
Benchmark: S&P SmallCap 600 Index	-0.20%	-9.34%	9.32%	9.89%	13.02%	

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)	1.38%	5.48%	4.96%	4.23%	6.77%	www.americancentury.com
Benchmark: Bloomberg Barclays U.S. Corporate High Yield Index	1.33%	6.36%	6.06%	5.37%	7.94%	

Total annual operating expense: 0.59% (\$5.90 per \$1,000). Redemption fee: N/A.

Fidelity Advisor Total Bond Fund (M)	2.04%	9.35%	3.13%	3.51%	4.31%	www.institutional.fidelity.com
Benchmark: Bloomberg Barclays U.S. Aggregate Bond Index	2.27%	10.30%	2.92%	3.38%	3.75%	

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

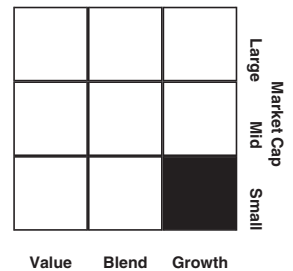
NO BANK GUARANTEE

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.

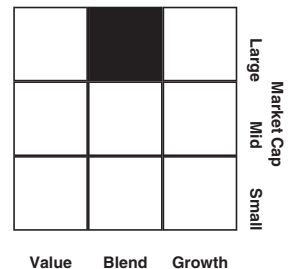
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Published on 11/15/2019

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.

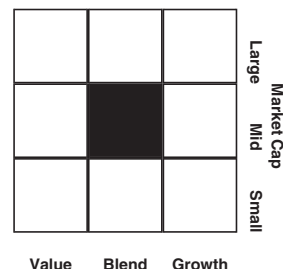
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Published on 11/15/2019

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.

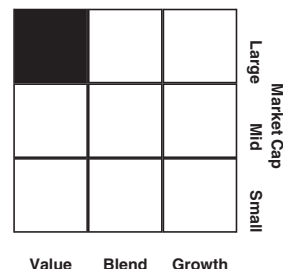
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Published on 11/15/2019

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.

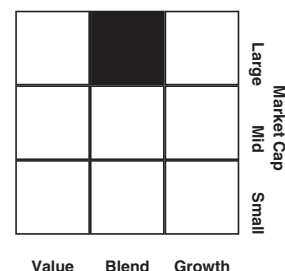
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Published on 11/15/2019

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.

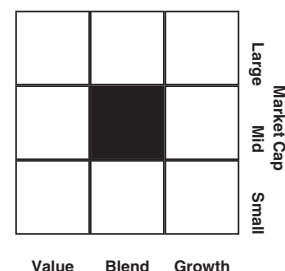
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Published on 11/15/2019

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: ItsYourStory

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 for all accounts - pre-tax and Roth contributions: \$19,500 for 2020)
- I elect to participate and contribute _____% or \$ _____ of compensation per pay period to a **Roth account**.
(Maximum for all accounts - pre-tax and Roth contributions: \$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: ItsYourStory

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: ItsYourStory

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:

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

SIGNATURES

Participant's Signature

Date

