



Elevate Your Retirement

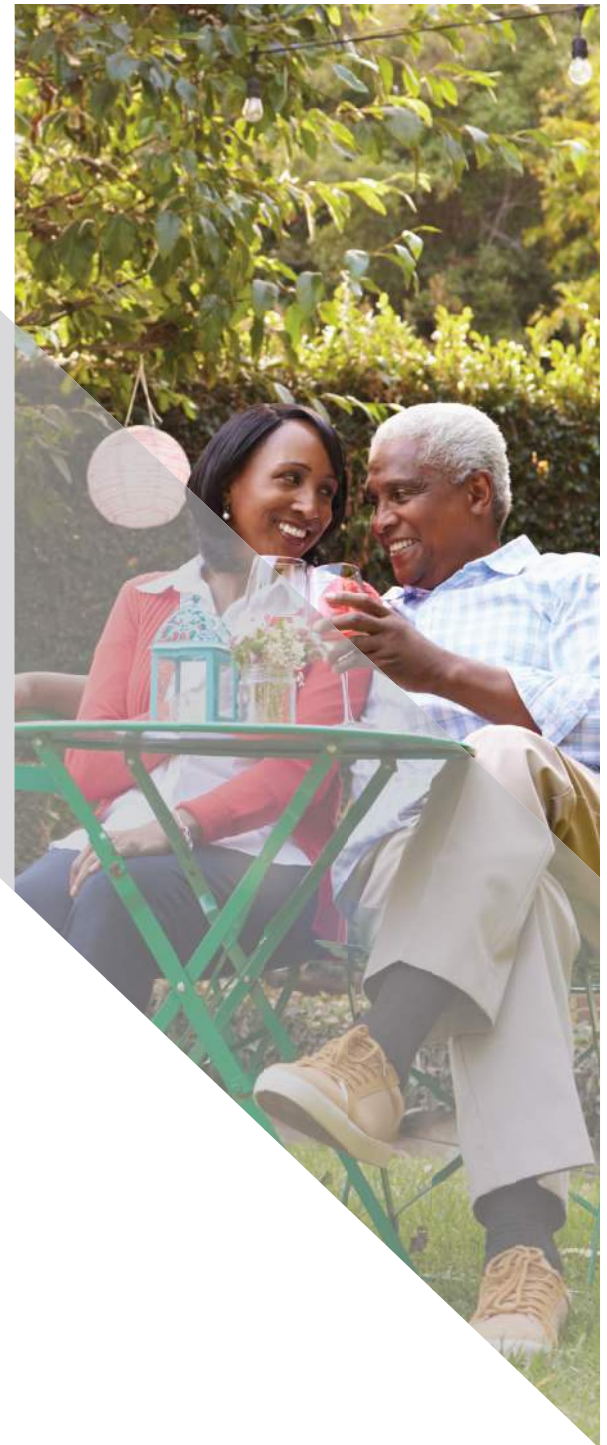
Retirement Planning Guide

Let's Get Started!

You are eligible to join your company sponsored retirement plan!



A successful retirement tomorrow is the result of proper planning today. Saving and investing are both key to reaching your retirement goals. Start today and you will be on your way!



Next Steps

Please review this Enrollment Guide carefully and follow the steps described below and on the following page(s) to join the plan.

Set Up Your Account Online

Login to www.go-retire.com using the following temporary credentials:

- User ID: social security number (no dashes)
- Password: 8-digit date of birth (MMDDYYYY)

A screenshot of a login form. At the top, it says "Login as" followed by a dropdown menu showing "Participant". Below this are three input fields labeled "Username", "Password", and "Login". At the bottom, there is a link that says "Forgot username/password?".

You will immediately be asked to create a unique user ID and password and set up account security questions.

Your Plan Accepts Rollovers

There are many potential benefits of consolidating your IRAs or 401(k) plans from previous employers into your new account. Give us a call and we'll be happy to walk you through the rollover process (800) 716-3742.

Contact Information

Participant Service Representatives can be reached toll free at (800) 716-3742. We are available Monday through Friday from 8am-8pm ET.

Creating and maintaining a unique user ID and password is critical to the protection of your personal information and account confidentiality. For that reason, please be sure to login and make those changes, even if you do not intend to enroll in the plan at this time.

Enrolling is Easy!



Follow these straightforward steps to enroll in your company's retirement plan.

Login to www.go-retire.com using the following temporary credentials:

- User ID: social security number (no dashes)
- Password: 8-digit date of birth (MMDDYYYY)

You will immediately be asked to create a unique user ID and password and set up account security questions.

The Enrollment Wizard will then take you through a series of steps including:

- Update of Personal Information
- Deferral Election
- Investment Election
- Beneficiary Designation

Once completed, review and submit to finish the enrollment process. An on-screen 'Results' page will be displayed and email confirmations will be sent to you.

Results (7 of 7)

Your online enrollment is complete. The transaction confirmation details are provided below for your records. You may make future changes to your selections through your online account.

Salary Deferral

Confirmation Number: 2456183602303572245
Request Date: 03/23/2018
Your Salary Deferral transaction has been accepted for processing. Please make note of the confirmation number should you have any questions about this transaction in the future.

You have elected to defer a percentage of your salary **per pay period** as follows:

Source	Old Value	New Value
EMPLOYEE 401K	8%	7%
BOTH 401(K)	0%	2%

Investment Elections

Confirmation Number: 2456183602303572245
Request Date: 03/23/2018
Your Investment Elections transaction has been accepted for processing. Please make note of the confirmation number should you have any questions about this transaction in the future.

Source For Transaction: All Sources

Fund	From	To
FED MID AGGRESSIVE GROWTH	0%	50%
FEDERATED CAPITAL PRESERVATION	100%	50%

Beneficiaries

Confirmation Number: 2456183602303572245
Request Date: 03/23/2018
Your Beneficiaries transaction has been accepted for processing. Please make note of the confirmation number should you have any questions about this transaction in the future.

You have elected to change your beneficiaries as follows:

Primary Beneficiary	Address	Percentage
Jane Doe Mother 16231800	25 Jewelberry Lane Rochester, NY 14605	100%

Contingent Beneficiary	Address	Percentage
John Doe Father 52187000	25 Jewelberry Lane Rochester, NY 14605	100%

Done

Creating and maintaining a unique user ID and password is critical to the protection of your personal information and account confidentiality. For that reason, please be sure to login and make those changes, even if you do not intend to enroll in the plan at this time.

How Much Do I Really Need For Retirement?

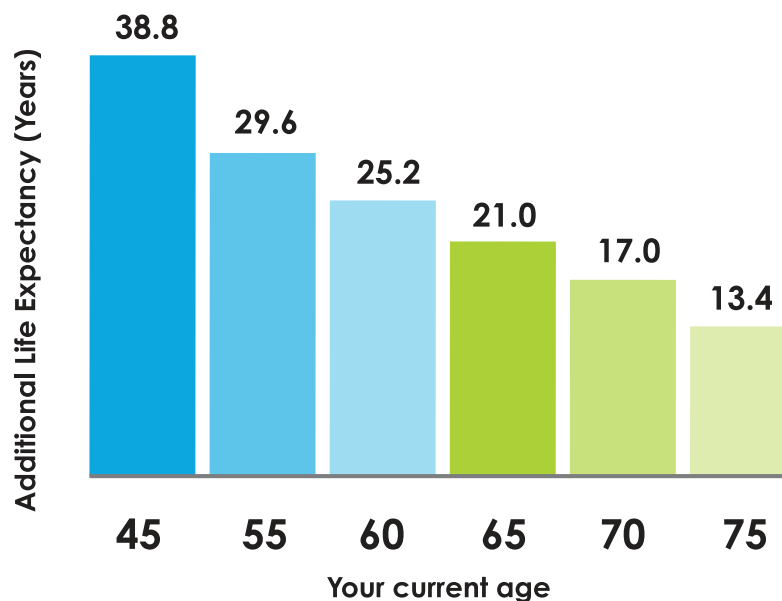
If you're like most people, you want your retirement years to be carefree years, without financial worries. Realistically, you should plan to save enough to replace the majority of your annual income for EACH YEAR of your retired life.

How Much Will You Need?

Industry experts suggest most people need to replace between 75% and 100% of their pre-retirement income for each year spent in retirement. This amount will depend on how you adjust your living standards in retirement.

How Long Will You Need It?

The great news is that we are all living longer! As a result, retirement can last decades, rather than years, and saving enough has become more important than ever.



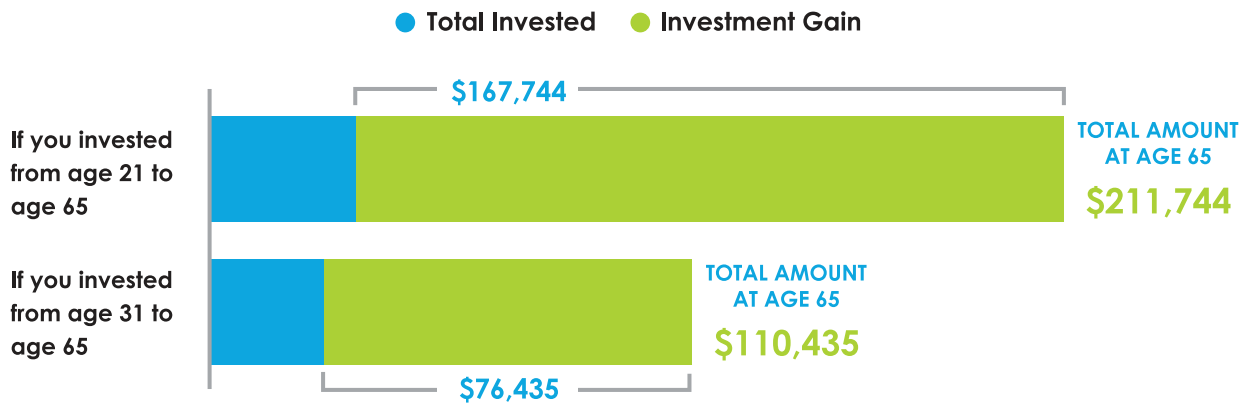
This table is based upon averages calculated by the IRS.
Source: IRS Single Life Expectancy Table



Start 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. Starting early and increasing your savings gradually over time will help you come out ahead.

THE ADVANTAGE OF INVESTING EARLY

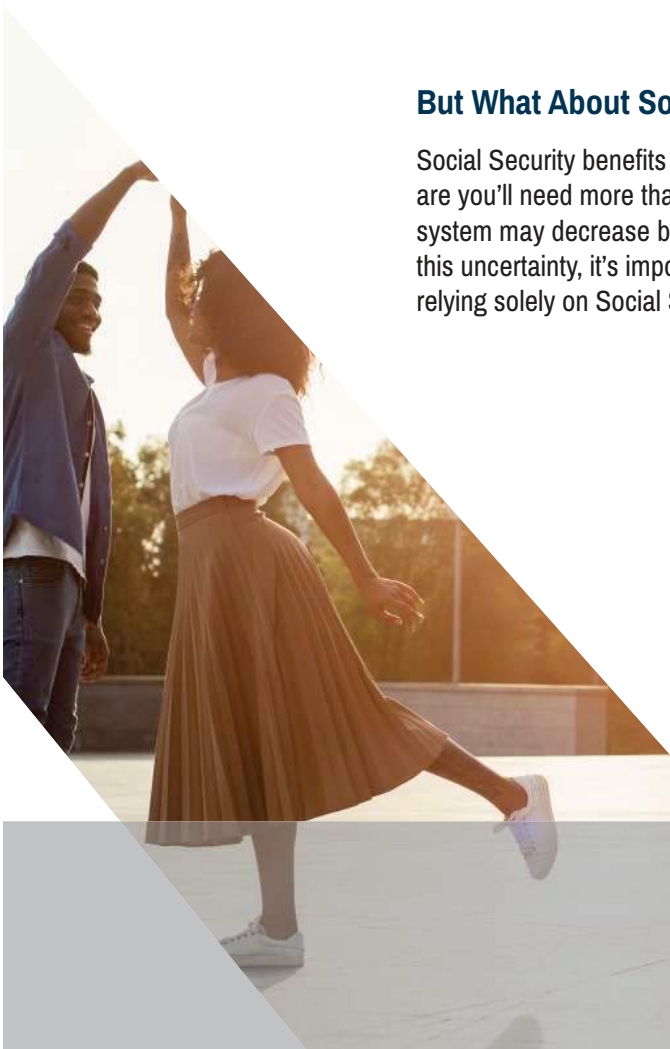


Assumes single deposit of \$1,000 at beginning of year and a 6% annual return.

This chart is hypothetical and for illustrative purposes only. It is not indicative of any particular investments.

But What About Social Security?

Social Security benefits may be a source of some of your retirement income, but chances are you'll need more than just Social Security. Future changes to the Social Security system may decrease benefits, especially if you are further away from retirement. Due to this uncertainty, it's important to take ownership and plan for your retirement rather than relying solely on Social Security.

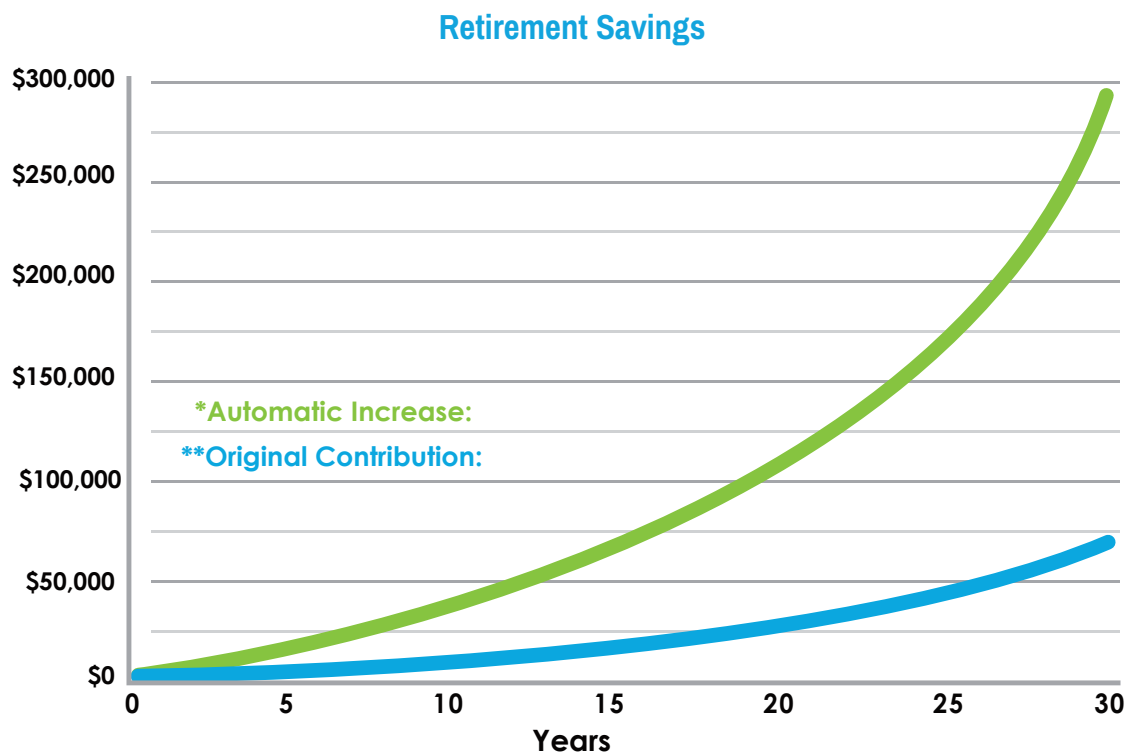


Automatic Deferral Increase

Monitoring and managing accounts are core functions of the participant web experience. Through our web and mobile applications, you can log in anytime to easily view and/or change your deferral amount.

Participants in plans that offer online deferral changes also have the ability to set up a **custom automatic deferral increase**. The feature gives you the power to “set and forget” an incremental savings growth strategy. Simply turn on the Auto Increase feature in the Deferral Change module and set three items:

1. The increment by which you would like to increase your deferral.
2. The date on which you would like the annual increase to occur each year.
3. Your maximum and final deferral rate.



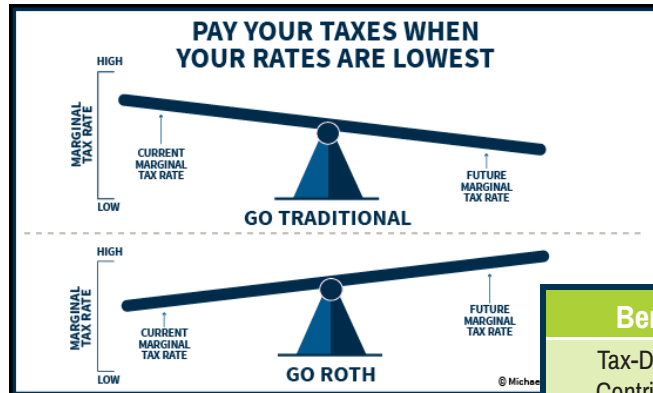
*Assumes a \$30,000 salary, a 3% payroll deduction, a one percentage-point annual increase (up to 15% cap), and an 6% average annual rate of return.

**Assumes a \$30,000 salary, a 3% payroll deduction, no annual increase, and an 6% average annual rate of return.

This chart is hypothetical and for illustrative purposes only.

Pre-Tax vs. Roth

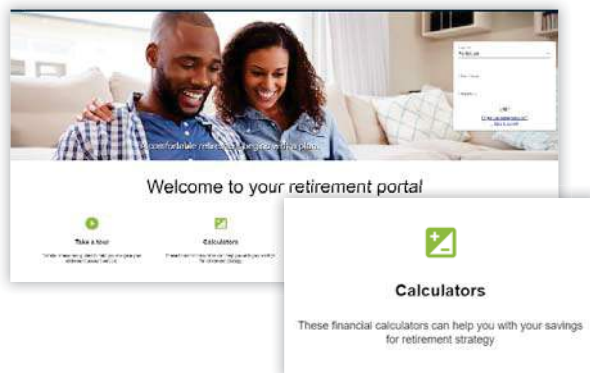
Your plan provides the option for you to make a Roth deferral, meaning that you can make **post-tax** contributions to your account. Since you pay taxes on the contributions up front, you receive your contributions plus any earnings **tax free**.



Benefit	Pre-tax	Roth
Tax-Deferred Contributions	Yes	No
Tax-Free Withdrawals	No	Yes ¹
Income Limits for High Earners ²	No	No

¹Tax Law requirements must be met.
²Unlike Roth IRAs, there is no income restriction that determines who can contribute Roth deferrals to the plan.

Check out our Roth Analyzer available in the calculators section of the login page on our website. As with any important tax matter, you should talk to your tax advisor before deciding which option is best for you.



Roth vs. Traditional



Tax law requirements must be met. To qualify, withdrawals must be taken after five tax years have elapsed, starting with the year the first Roth contribution is made, and after age 59½ or upon death or disability.

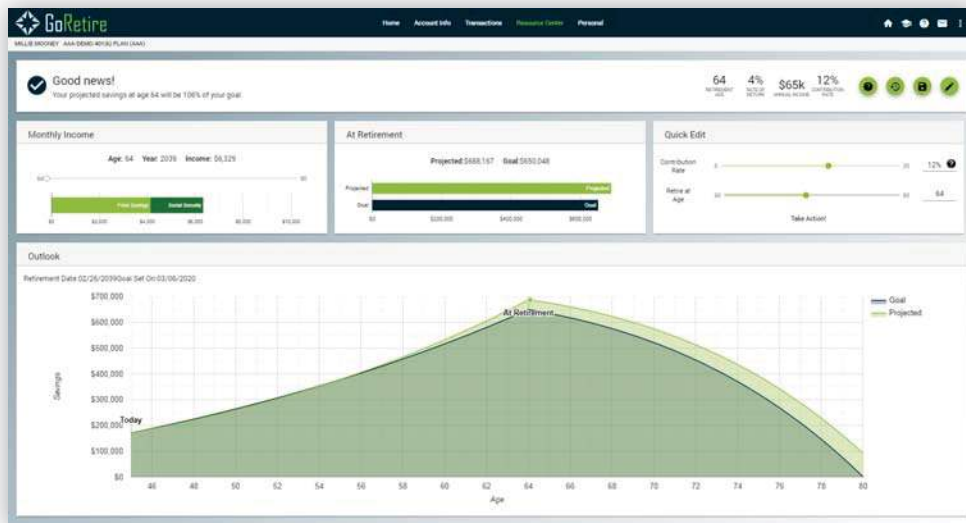
My Retirement Goal

Use our online calculator to help determine your savings goal and how to get there.

After you log in, click here:



My Retirement Goal



You will need to enter some basic data to get an instant and simple projection. To get a more robust and personalized retirement goal, click the pencil icon to open the 'edit drawer'.

Here you can modify the assumptions being used to calculate your goal as well as add additional accounts or expenses you may have. The more information you add, the more accurate the projection will be.

Edit My Projection

Values

Contribution Rate

9%

Annual Income

\$55,000

Retire at Age

67

Life Expectancy

85

Percent of Salary Needed

70%

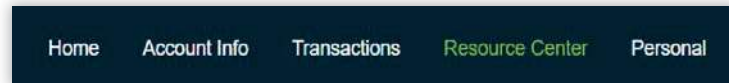
Rate of Return

7%



Retirement Education Center (REC)

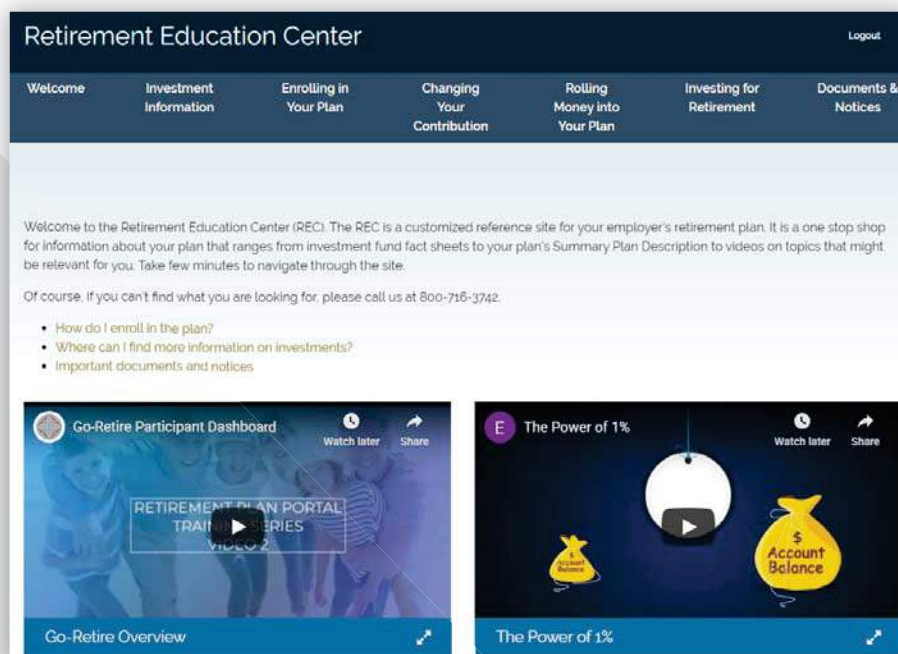
You can access the REC by selecting the link found in the Resource Center of your participant account.



The REC is a tool that contains information specific to your plan. Via the REC you have access to a variety of resources which can aid you in your retirement planning.



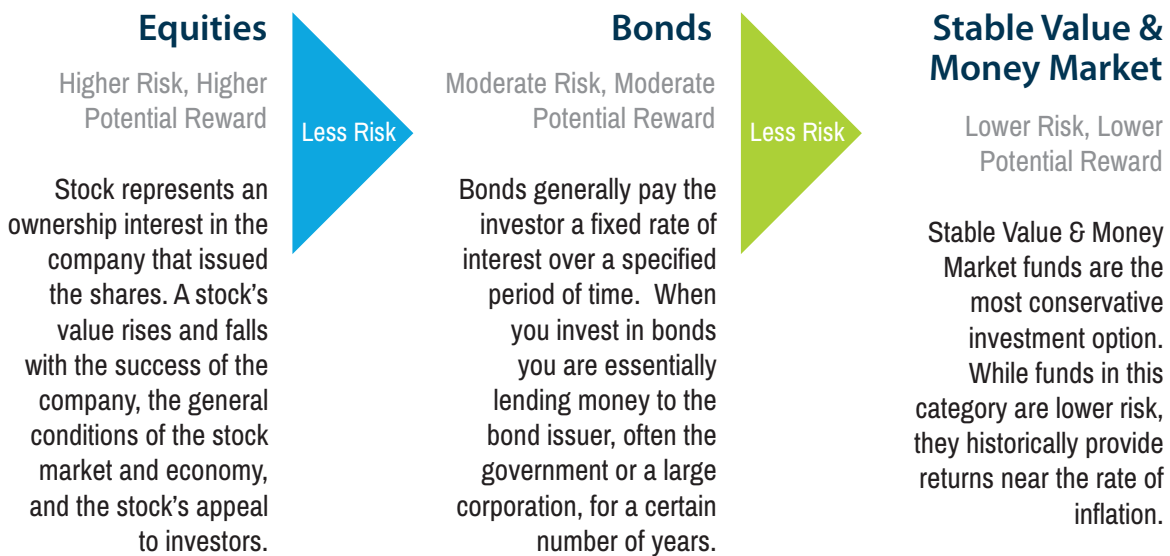
- Educational Videos
- Retirement Calculators
- Investment Information



Investing Basics

Once you've decided to save for retirement, the next decision is how to invest your money. Before you do, it's helpful to understand some basic concepts.

The investments available in your plan range from very conservative and less risky to very aggressive and more risky. Historically, riskier investments offer the opportunity for greater returns over time, but they also come with a greater chance for loss.



What is a Mutual Fund?

Mutual funds are investments that pool your money together with other investors to purchase shares of a collection of stocks, bonds, or other types of investments that might be difficult to amass on your own.

The information on the following pages will give you more detail about the types of investments available in your plan.

The information above is for informational purposes only. It is not intended to be investment advice.



Determine Your Asset Allocation

There are several important topics to consider as you make your investment selections:

- Review your **RISK TOLERANCE** - Align your exposure to the volatility of stocks with a level that makes you comfortable.
- Make sure your portfolio is **DIVERSIFIED** - Choose various types of investments that will behave differently to reduce your risk and volatility, or a single investment, like a target date or risk based portfolio that provides this diversification for you.
- **REBALANCE** your investments. Once you have determined the level of risk you're comfortable with, maintain that allocation by rebalancing, a feature that can be automated using the Go-Retire website. This feature is often inherent in risk based and target date funds.

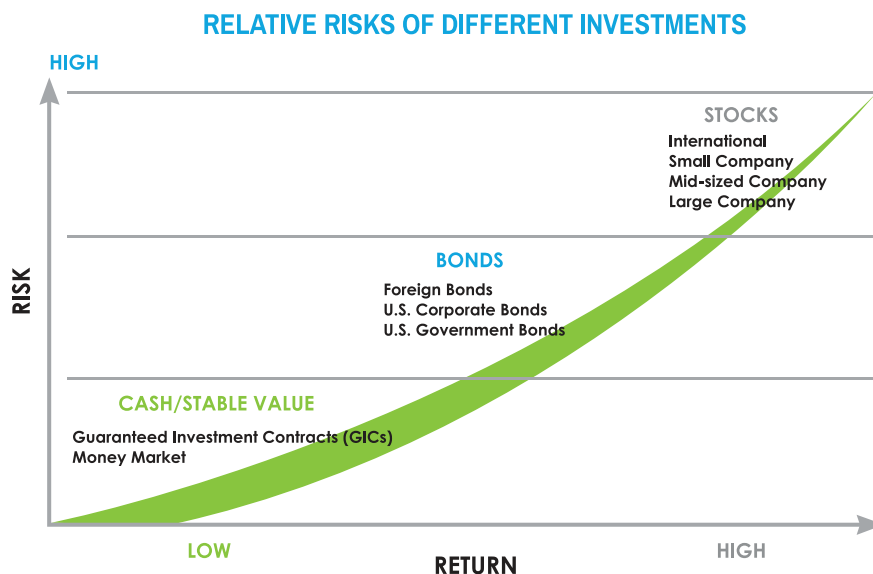
Living with Investment Risk

Understanding and learning to manage risk is important to your success as an investor. Typically, investments that present the most risk also offer the highest potential return. If you put your money in only low risk investments, you may not earn enough to meet your retirement savings goal. You need to know the risks associated with each investment class, the earnings potential of each type, your own risk tolerance, and investment strategies that can help you take all of these variables into account.

Calculate Your Risk

The degree of risk you're willing to take with your investments is known as your risk tolerance. Investors with longer investment time frames can generally tolerate more risk than investors who have shorter time frames — say, a few months or years — before they need their money. Over the short term, market volatility is a serious risk factor since the value of your investments may be down when you withdraw your funds. But, for long-term investors, you don't have the risk of needing to sell when the market drops. Therefore, the longer you have to invest, the more risk you may be able to tolerate.

However, time is only one consideration when you assess your risk tolerance. Your own comfort level is also important. If your investments are in asset classes that tend to fluctuate widely, you must be willing to accept that the value of your investments may drop significantly from time to time. Conversely, if you have invested very conservatively, you must consider the possibility that your returns will not keep up with inflation in the years ahead.



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Risk Tolerance – Your Investor Profile

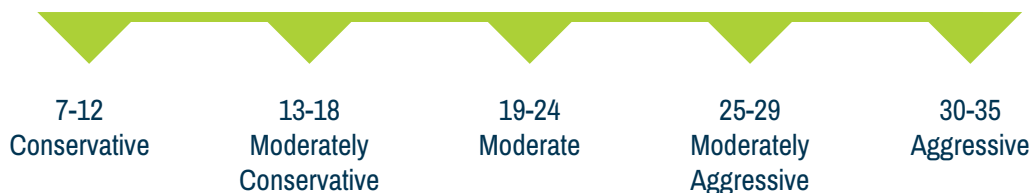
The quiz below can help give you an idea of how much risk you are able to tolerate in your portfolio. Read the following statements and select the corresponding option related to your level of agreement, age and time until retirement. Your total score will help you determine your Investor Profile which can be used as a guideline as you make your investment selections.

1 = strongly disagree 2 = disagree 3 = neutral 4 = agree 5 = strongly agree

1. I am knowledgeable about personal investing and economic issues.	1	2	3	4	5
2. I am willing to accept above-average risk to achieve above average return.	1	2	3	4	5
3. Staying ahead of inflation is very important to me.	1	2	3	4	5
4. If my investments lose money I can easily resist the urge to sell them.	1	2	3	4	5
5. I do not plan to make withdrawals from my retirement account prior to retirement.	1	2	3	4	5
6. My current age.	60 or over 1	50-59 2	40-49 3	30-39 4	Under 30 5
7. My approximate number of years until retirement.	5 yrs 1	10 yrs 2	15 yrs 3	20 yrs 4	25+ yrs 5

Total Score

Investor Profile



REMEMBER!

You will need to reevaluate your tolerance over the course of time as circumstances change. Feel free to revisit this questionnaire as often as you'd like to ensure that you are appropriately aligned.

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Investing Can Be Easy!

If you find the concept of investing to be overwhelming, your plan offers a straightforward option.

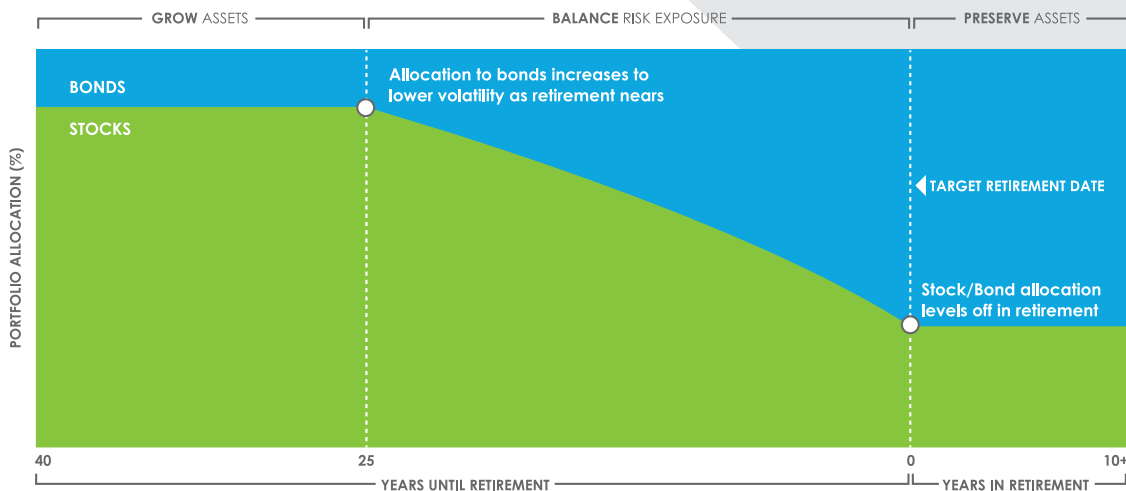
Target Date Funds

A target date portfolio is a pre-packaged group of investments that is designed to gradually change its allocation from more aggressive to more conservative as the target retirement year approaches.

Each target date fund is named for a targeted retirement year - 2020, 2025, etc. Select the fund that corresponds with your anticipated date of retirement.

Once your selection is made, the fund managers do the rest. Each fund has a diversified asset allocation that includes various types of equities and fixed income that will be regularly rebalanced over time as the market changes.

A GLIDE PATH TO BALANCE RISK AND PROVIDE RETIREMENT INCOME



Please note that the image above is for illustrative purposes only. The glide path for the target date funds in your plan may differ from the above. Please review the target date fund prospectus or other materials for glide path and other information.

Remember!

While these funds are designed to make investing easy, they do not come without risk since the underlying funds are exposed to the risk associated with various markets.

Diversification and asset allocation do not guarantee investment returns and do not eliminate the risk of loss. For illustrative purposes only.

