

Plan for your tomorrow, today.

XYZ RETIREMENT PLAN



ENROLLING IN YOUR PLAN IS EASY!

We believe that enrolling in a retirement plan should be a simple, guided experience that helps set you up for success. You should leave the enrollment process with a high level of confidence and a low level of stress. The online enrollment experience is designed to do just that! The online enrollment experience features:

A fun, interactive way to think about your retirement and your future



1. Access Your Account

To access your retirement plan account, visit our website and click plan participant. For first time users, your User ID is your Social Security Number & your password is the last four digits of your Social Security Number.

2. Secure Your Account

Security Matters! Follow the instructions to set up your secure login and help protect your account information.

3. Begin your guided enrollment!

During your online enrollment you will:

- ▶ Customize your savings rate and see how much—in dollars—you will be contributing per paycheck.
- ▶ Choose which investment path is right for you.
- ▶ Select your beneficiaries (the person(s) in line to receive your benefits in the event of your death).



Questions? We're here to help!

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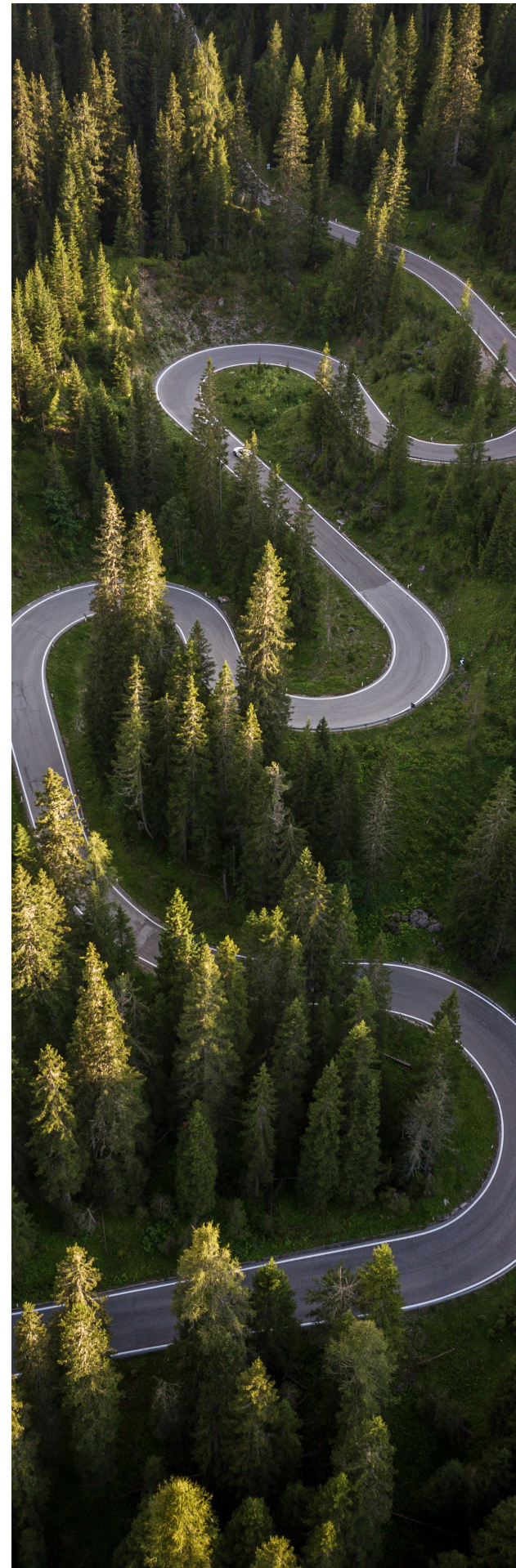
Let's plan for your tomorrow.

Why do you work? Why do you save? Why do you plan? It's because life isn't just about today, it's about tomorrow. How do you make sure your tomorrow is the one you want? The road to retirement can be full of twists and turns; we are here to guide you along the way.

About Us

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YOUR RETIREMENT DREAMS

Whether you want to travel the world or stay close to home, your retirement should be exactly what you want it to be. It all starts with a plan. For your benefit, your employer has established a retirement plan to help you prepare for your tomorrow. The first step to achieving your retirement dreams is participation.

Why do I need a retirement plan?

As Americans we tend to be better borrowers than savers. For most of our big purchases we 'borrow'; mortgages, car loans, school loans, etc. However, the one thing we can't borrow for is retirement. We must save for retirement.

Unfortunately most of us are not financial experts and do not have the knowledge to develop a retirement goal, invest appropriately, save enough, and make adjustments over time. Retirement success doesn't have to be difficult, but if you go it alone, it can be. Your employer provided plan gives you the vehicle to plan for retirement and the tools to achieve your goals.

Can't I just live off Social Security?

Social Security was always designed to be a supplemental source of income for retirees. Today, we find many in the baby boom generation are living off of Social Security and often pension plan distributions. Pension plans are now all but extinct, which leaves your employer provided plan as the primary vehicle for supplementing Social Security for future generations.

Additionally, there are fewer workers today than in the past to fund the Social Security for everyone currently nearing retirement. This has caused concern regarding the ability of Social Security to maintain the current level of benefits. While we believe it is unlikely that Social Security will go away entirely, the benefit may very well shrink.



When it comes to investing, the most valuable thing you have is time.

a long way for helping you achieve your retirement goals. Why? Time allows your investments to work for you, growing year over year. See the below for an example.

How much do I need to save?

While this will vary based on your unique retirement dreams, a simple calculation you can do would be to take your age and multiply it by your current annual earnings, then divide that number by 10. For example, a 30 year old making \$30,000 should already have \$90,000 saved for

retirement if they want to be on track for an adequate retirement benefit.

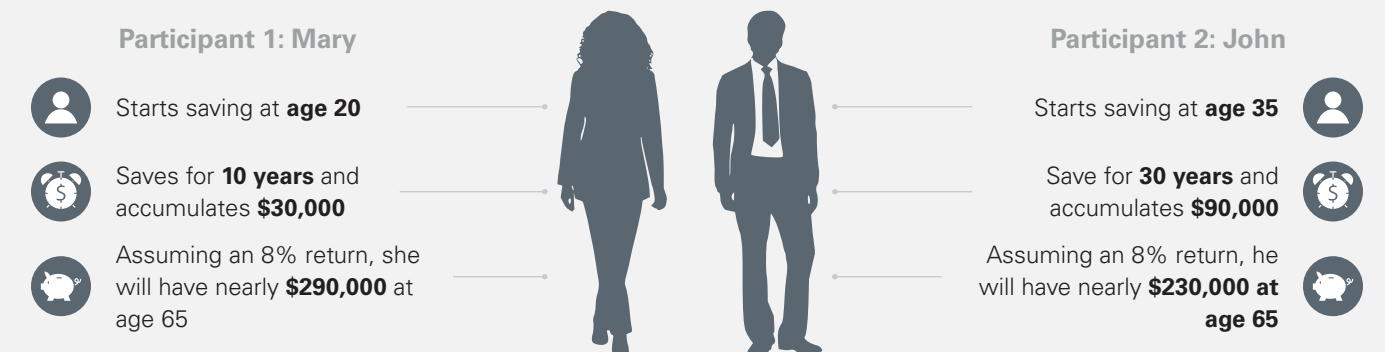
Can I start saving later?

Can I start saving later when I have more money? When it comes to investing, the most valuable thing you have is time. Even if you can only save a little, that little will go

Where do I start?

Good news, you have already started the process by getting ready to enroll in your retirement plan. This is a good time to evaluate your finances and see how much you can save. The reality is that you may be able to save more than you think!

When it comes to investing, the most valuable thing you have is time.



* These calculations are based on an 8% rate of return adjusted for 2% inflation.

A PLAN DESIGNED TO HELP YOU SUCCEED

Planning for tomorrow can be challenging with today's packed schedules and numerous distractions. Your employer understands this and has designed a plan to help you succeed both today and tomorrow.

Step 1: Enrolling In The Plan

When it comes to retirement planning, the most valuable thing you have is time. Even if you can only save a little that little will go a long way for helping you achieve your retirement goals.

- ✔ Congratulations! This plan has an Auto-Enrollment feature, so you are already on the path to building your tomorrow!

Step 2: Saving More

To help you achieve your retirement goals, it's very important to gradually increase your savings over time.

- ✔ Congratulations! This plan has a feature called Auto-Escalation, which allows you to gradually increase your savings. On an annual basis we will automatically increase the amount you defer to the plan. Please refer to the Plan Highlights section or the summary plan description for more details.



A PLAN DESIGNED TO HELP YOU SUCCEED

Planning for tomorrow can be challenging with today's packed schedules and numerous distractions. Sometimes the hardest step is the first step. Your employer understands this and has designed a plan to help get you on the path to retirement.

- ✔ Congratulations! This plan has an Auto-Enrollment feature, so you are already on the path to building your tomorrow!

When it comes to retirement planning, the most valuable thing you have is time. Even if you can only save a little that little will go a long way for helping you achieve your retirement goals.



Simple Tip

To help you achieve your retirement goals, it's very important to gradually increase your savings over time. Depending on your age and current savings, that could mean a small increase of 1%-3% per year.

- 🕒 **Simple Tip:** Set a reminder in your calendar to look at your deferral rate on a particular day each year.



A PLAN DESIGNED TO HELP YOU SUCCEED

To help you achieve your retirement goals, it's very important to gradually increase your savings over time.

- ✔ Congratulations! This plan has a feature called Auto-Escalation, which allows you to gradually increase your savings. On an annual basis we will automatically increase the amount you defer to the plan. Please refer to the Plan Highlights section or the summary plan description for more details.



PLAN HIGHLIGHTS

Plan Name

Sample Retirement Savings Plan

When am I eligible to join?

On meeting the eligibility requirements, you may enter the Plan for deferrals and Safe Harbor on the first day of the following month. You may enter the Plan for employer profit-sharing on January 1 and July 1 upon meeting eligibility requirements.

How do I contribute to the plan?

Your Sample Retirement Savings Plan will automatically defer 3% of the Compensation you receive for a payroll period. This is called your Salary Deferral Contribution. Alternatively, you may elect on the participation agreement to defer a different amount of your compensation or you may elect not to participate in the Plan at all. Each year your deferral amount will increase by 1% per payroll period until your deferral reaches 14%. This is called your Progressive Savings Contribution. Alternatively, you may elect on the participation agreement to defer a different amount of your eligible pay.

Through payroll deduction, you can make pre-tax contributions from your eligible pay. You may elect to contribute up to 100% of your pay not to exceed the annually adjusted IRS dollar limit (\$19,500 for 2020). If you have an existing qualified retirement plan account with a prior employer, you may transfer or rollover that account into the Plan.

Regular 401(k) Deferrals: Lorepe

Roth 401(k) Deferrals: Lorepe

What is the auto-escalator annual increase?

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Can I make Catch-Up Contributions?

If you are 50 or older and make the maximum allowable deferral to your Plan, you can contribute an additional "catch-

up contribution." The maximum catch-up contribution is **\$6,500 for 2020**.

Can I change my contributions?

You may stop your contributions at any time. Your contribution amount may be increased **or decreased monthly.**

How does my employer contribute to my account?

Your employer will make a required Safe Harbor Matching Contribution that is equal to 100% on the first 3% of deferrals that do not exceed 3% of compensation, plus 50% on the next 2% of deferrals that do not exceed 5% of compensation.

Your employer may also make Profit Sharing Contributions. These contributions are discretionary, including the discretion to forego a contribution from one plan year to another. To receive a Profit Sharing Contribution you must be a participant, and have completed at least 1000 hours of service during the plan year. Exceptions to the service requirement are death, disability, and normal retirement age.

When do I become vested in my plan?

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions, employer safe harbor contributions and your rollover contributions, plus any earnings they generate. Your Retirement Savings Plan's contributions to the Plan, plus any earnings they generate, are vested as follows:

Years of Service	Vesting Percentage
1.....	0%
1.....	0%
1.....	0%
1.....	0%
1.....	0%
1.....	0%
1.....	0%
1.....	0%

When can money be withdrawn from my account?

Money may be withdrawn from your Plan

account as soon as administratively feasible in the following events: retirement at the Plan's normal retirement age (65), early retirement age (55 and 6 years of service), In-Service Distributions (age 59 1/2 and 100% vested), death, disability, or termination of employment. For any participant initiated distributions from the Plan, a distribution fee will be deducted from the individual participant's account prior to the processing **of the distribution.**

Can I withdraw money in the event of financial hardship?

A loan may be taken from your vested **account balance, subject to the restrictions of the loan policy.**

How do I access information about my account?

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The Plan Highlights describe the Plan's benefits and obligations as contained in the legal Plan document, which governs the operation of the Plan.

The Plan document is written in much more technical and precise language and is designed to comply with applicable legal requirements. If the non-technical language in these Plan Highlights and the technical, legal language of the Plan document conflict, the Plan document always governs.

If you wish to receive a copy of the legal Plan document, please contact the Administrator.

RETIREMENT MADE SIMPLE

Our goal is to take something difficult, planning for retirement, and make it easy! We know that planning and saving enough for retirement can be a daunting task for most investors, so we keep it simple! American Trust and your Advisor work together to develop a comprehensive plan to help you achieve retirement success.

Three options, one decision.



Option 1: We'll Do It For You

The Managed Account Program takes into account your unique financial situation, goals, current savings and many other individual factors to create a highly personalized retirement plan. We measure progress toward your goal and if changes are needed, we make them automatically!



Option 2: You Can Choose a Model

We have established model portfolios for you to select from. A model portfolio contains a predetermined mix of investments that are grouped together to accommodate varying risk tolerances. Risk tolerance is just what it sounds like. Simply pick the model that you feel most comfortable with based on the level of risk you are willing to take to achieve your investment goals.



Options 3: You Can Build Your Own

If you would like to take a more hands on approach in the selection of your investments, no problem, you will have the same underlying funds available to to build your own investment portfolio.



RETIREMENT MADE SIMPLE

Our goal is to take something difficult, planning for retirement, and make it easy! We know that planning and saving enough for retirement can be a daunting task for most investors, so we keep it simple!

Two options, one decision.



Option 1: Select A Model

We have established model portfolios for you to select from. A model portfolio contains a mix of diversified funds that are grouped together to accommodate varying risk tolerances. Risk tolerance is just what it sounds like. It's your willingness to accept the potential for negative results to achieve long-term investment goals.



Options 2: Build Your Own

If you would like to take a more hands on approach in the selection of your investments, no problem, you will have the same underlying funds available to determine your asset allocation and build your own investment portfolio.



YOUR INVESTMENT OPTIONS

When making your investment selections it's important to factor in your time horizon until retirement, tolerance for risk and current savings to build an appropriate and diversified portfolio. As always, your advisor is here to help guide you on the path to retirement success.

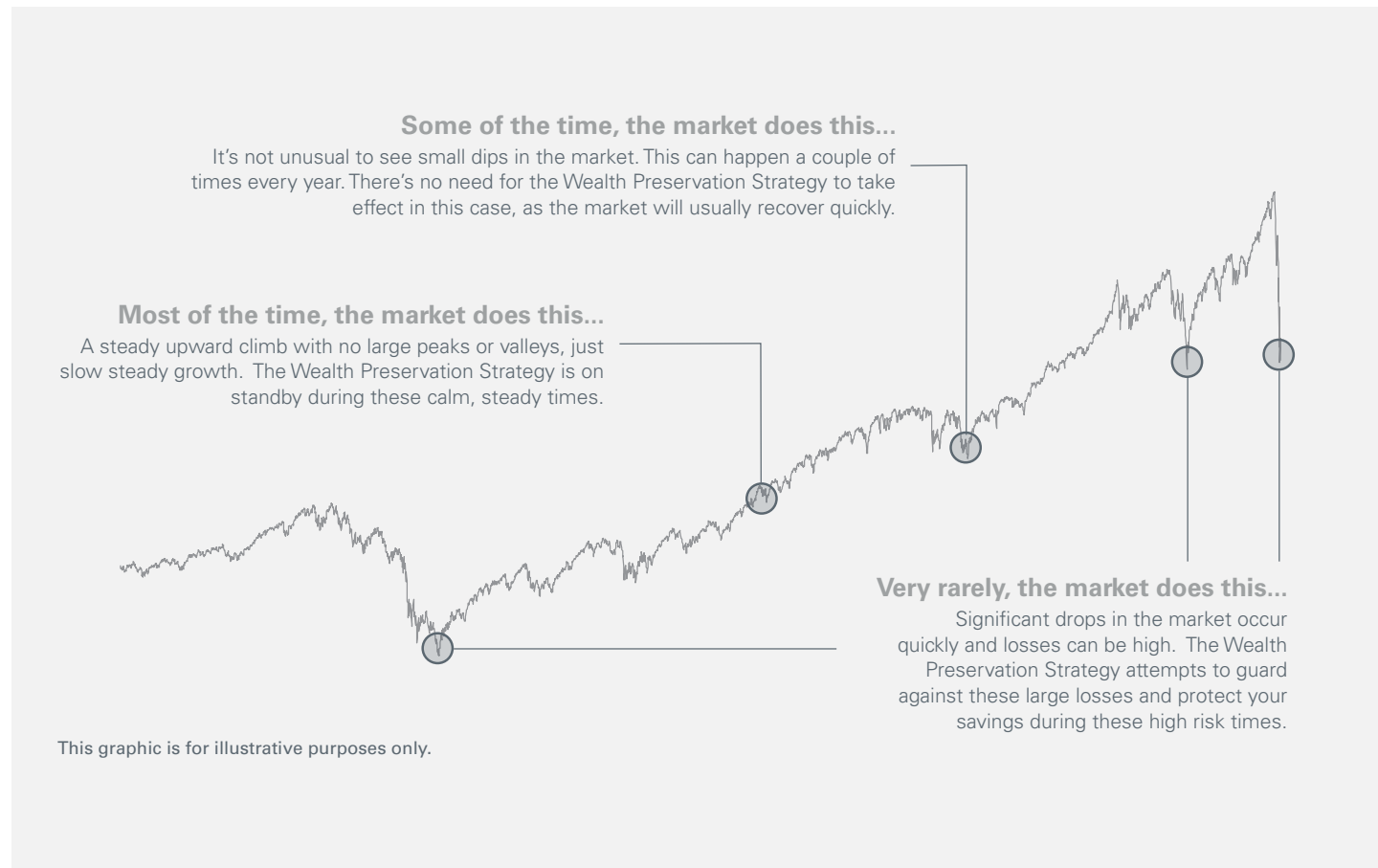
Investment Lineup

Before investing carefully consider the investment objectives, risks, charges and expenses of the fund. This and other information is contained in the fund prospectuses and summary prospectuses. Read them carefully.

WEALTH PRESERVATION PORTFOLIOS

The Wealth Preservation Portfolios help provide participants with an added layer of protection in the event of another significant equity market decline. They are designed to reduce the amount of risk your portfolio takes, still allowing you to participate in up markets but working to stabilize volatility and reduce losses in down markets.

The Wealth Preservation Portfolios are different from the Model Portfolios. These may be beneficial to you if you are close to retirement and cannot afford large losses or if you are someone who is extremely risk averse.



Portfolio	UFMI® Score	1 Year Total Return	3 Year Total Return	5 Year Total Return	Expense Ratio	Est. Revenue Share
Ultra Conservative 100	10	0.00%	0.00%	0.00%	0.00%	0.00%
Ultra Conservative 100	10	0.00%	0.00%	0.00%	0.00%	0.00%
Ultra Conservative 100	10	0.00%	0.00%	0.00%	0.00%	0.00%

DATA AS OF 01/01/2001

TARGET DATE FUNDS

Target Date Funds (TDFs) provide diversification among asset classes and are used to help optimize risk and returns over a period of time. TDFs are often referred to as an age-based fund because it simply uses your birthdate to invest sensibly. When you are younger, you will be invested more aggressively. As you get older, the investment mix will automatically become more conservative.

(Insert paragraph on the specific Target Date Series): Us alia del iuristis tem enderiorum, utestor isquam accusdam fugit maximus escitium que consecat fuga. Et qui destin pere sam, a conse conseruptae volorem eaturit enihil ipiet vid magnis eos autem fugiatem nobissit fugiae post reribea riassit aliquos peria illuptas poruntia voloreped magnis as dolupta



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

Plan Investments

Fund Fact Sheets

Plan Notices

DISCLOSURES

All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful.

Prior to selecting investment options for your retirement account, you should consider the investment objectives, risks, fees and expenses of each option carefully. For this and other important information, you should review your enrollment materials or the participant website. Read this information carefully.

All guarantees subject to the financial strength and claims-paying ability of the issuing company.

Insert Your Compliance Approved Disclosures Here

