

The EPIC FREIGHT SOLUTIONS 401(K) PSP

Join the plan



Because you deserve to retire on your own terms



Saving for retirement is about giving yourself choices.

You're putting yourself in the best position to influence what your retirement will look like. The good news is that your employer has chosen a plan that can help make your vision a reality.

Join the plan

Planning made easy

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At Ascensus, we help nearly 7 million Americans save for the future. We partner with your employer and the financial professional for your plan to help you meet your retirement goals. With more than 30 years of industry experience, Ascensus has the insight and knowledge to help you succeed.

Ascensus provides administrative and recordkeeping services and is not a broker-dealer or an investment advisor.

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Join the plan

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Why save now?

A secure retirement won't just happen. Take ownership of your savings strategy to help ensure you have the resources needed when the time comes.

80%

is roughly the amount of your annual income that many experts estimate you'll need for each year of retirement.¹

¹ David Blanchett, *Estimating the True Cost of Retirement*, June 30, 2015.

² Source for eggs per dozen, gas per gallon, coffee per pound: Bureau of Labor Statistics; Source for movie ticket: Box Office Mojo.

³ Centers for Medicare & Medicaid Services, *National Health Expenditure Projections 2014-2024*.

⁴ Social Security Administration, *Fast Facts & Figures about Social Security*, 2015.

Retirement can be expensive.

While certain expenses may decrease, others will likely increase. And because we are living longer, this may mean needing enough money to last for decades.

Living expenses are on the rise.²

Look at how prices for everyday items have increased in the last 20 years.

1996 to 2016



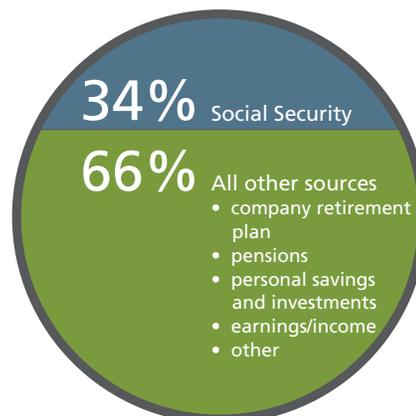
Healthcare may be your new mortgage payment.³

While you may have your home paid off by retirement, healthcare expenses could likely take its place.



Your retirement plan will likely be your largest source of income.⁴

Social Security may cover only a small portion of what you'll need—the rest would be up to you.



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Time makes all the difference.

No matter where you are in life, now is always better than later to start saving. Consider the scenario below.

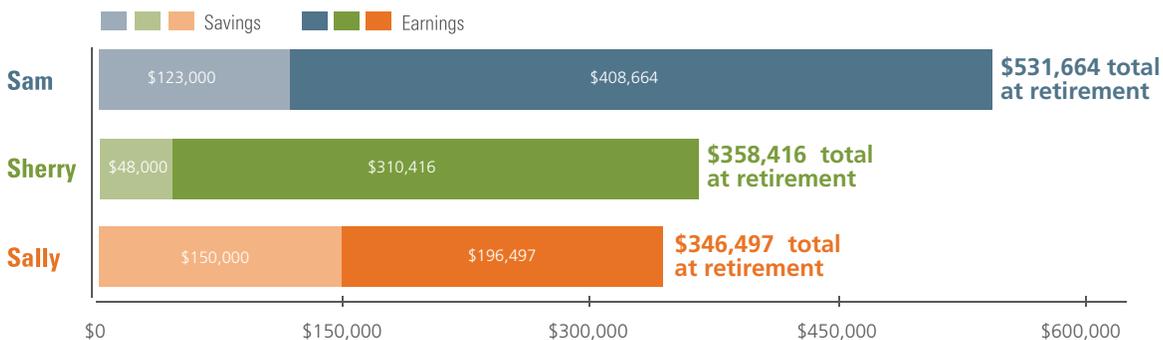
Who do you think comes out ahead?

- Sam starts saving early and keeps saving until retirement.
- Sherry starts saving early, but only saves for 16 years before stopping.
- Sally starts saving later, but saves double what Sam and Sherry save per year.

Projected monthly income in retirement [to age 90]



Let your money work for you



The results:

- Sam saves the most by more than **\$170,000**.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

There can be a cost to delaying saving. Put time on your side.

The illustrations above assume a retirement age of 65 and that the individual receives the monthly retirement payment shown until age 90. The amount saved until retirement assumes an annual investment return of 6%. The monthly payment amount in retirement assumes an annual investment return of 5%. The investment performance shown does not represent the return of any particular investment and does not guarantee any future rate of return.

The final account balance does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred account before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

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Join the plan

Why use your plan?

Your plan offers important savings benefits to help you meet your goals.

Convenience

A portion of your salary—as determined by you—will be deposited into your retirement account directly from your paycheck.

Ownership

The money you contribute to your account and any earnings on that money belong to you. You can take it with you throughout your career and every phase of life to use in retirement.

Tax advantages

Your money can be invested before taxes and you won't need to pay taxes on it until it's withdrawn. This reduces your taxable income each year and may allow your savings to grow faster over time.

Your plan also offers a Roth feature, which allows you to pay taxes up front so you can make withdrawals tax-free during retirement. Typically, the Roth feature is considered to be beneficial in the long term if you are a younger investor and/or if you think your income taxes will be higher at the time of your retirement.

One spot for all your retirement savings

If you have a retirement account from a previous employer, you can roll it into your Epic Freight Solutions account. To get started, use the rollover form on page 25.

How much is enough?

Many people underestimate how much they'll need. Saving enough can help you maintain the lifestyle you desire.

Don't outlast your money.

- Consider saving at least 12% to 17% of your pay [including any contributions your employer might make].¹
- If you aren't able to save the maximum amount yet, save as much as possible and plan to make increases each year. **Remember, every bit counts.**

Make saving a priority.

Life gets busy. Priorities change. Things happen. Still it's important to stay focused on retirement. Whether you're faced with financing a car, saving for a vacation, buying a home, or funding a college education, it shouldn't mean putting retirement savings on the back burner. Unlike other expenses, retirement can't be financed with a loan and you don't always have the option of putting it off. You'll be glad the money is there when you need it.

Create opportunities to save



Brown bag it.²

Monthly savings = \$120



Drop cable for online streaming.³

Monthly savings = \$91.50



Lose the landline.⁴

Monthly savings = \$20



Be a discount shopper.⁵

Monthly savings = \$40

¹ Aon Hewitt, *The Real Deal: Retirement Income Adequacy at Large Companies*, 2015.

² Based on purchasing lunch 20 times a month at a minimum of \$10.00 per meal versus packing a \$4.00 lunch.

³ Marcia Breen, *Cable and Satellite TV Costs Will Climb Again in 2016*, NBC News, December 22, 2015, and Bobby Bernstein, *Netflix vs. Amazon Prime vs. Hulu Plus*, June 6, 2016.

⁴ Average cost of basic phone service, including local and long distance calls, and average cost of VOIP services: <http://electronics.costhelper.com/phone-line.html>

⁵ Based on using a 20% coupon for a purchase of \$200 or greater.

What ways can you invest?

You should feel comfortable making investment selections. Understanding the investments available to you can help you find a suitable approach to keep your savings strategy on target.

Here are the different ways you can invest your money.



○ By Default

Vanguard® Balanced Index Fund Admiral™ Shares

This is where your savings will be invested if you do not make any investment elections when you join the plan.

📍 By Design

Target date allocation investments

This fund includes a pre-selected investment mix based on when you expect to retire. The investment mix will be automatically updated for you as you get closer to retirement. 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 workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date. Information on each investment's performance is available on your plan's retirement website and in the **Investment options** section of this guide.

Target date investment

Vanguard® Target Retirement 2020 Fund Investor Shares

Vanguard® Target Retirement 2025 Fund Investor Shares

Vanguard® Target Retirement 2030 Fund Investor Shares

Vanguard® Target Retirement 2035 Fund Investor Shares

Target date investment

Vanguard® Target Retirement 2040 Fund Investor Shares

Vanguard® Target Retirement 2045 Fund Investor Shares

Vanguard® Target Retirement 2050 Fund Investor Shares

Vanguard® Target Retirement Income Fund Investor Shares

Morningstar® managed accounts (a post-enrollment option)

Morningstar® Retirement ManagerSM is a service available to you after you've joined the plan. When you provide basic information about your situation and goals, the professionals at Morningstar Investment Management LLC can generate a personalized savings strategy just for you. Simply go to your online retirement account when you are ready to get started.

✓ By Myself

Your plan allows you to choose investments from a lineup. Information on each investment's performance is available on your plan's retirement website or in the **Investment options** section of this guide.



Investment options

As of September 30, 2018

	Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
T	Target date allocation								
	Vanguard® Target Retirement 2020 Fund Investor Shares	0.13%	2.36%	5.87%	8.68%	6.92%	7.56%	6.33%	06/07/2006
	Vanguard® Target Retirement 2025 Fund Investor Shares	0.14%	2.76%	6.79%	9.71%	7.56%	7.98%	6.88%	10/27/2003
	Vanguard® Target Retirement 2030 Fund Investor Shares	0.14%	3.09%	7.65%	10.66%	8.13%	8.36%	6.78%	06/07/2006
	Vanguard® Target Retirement 2035 Fund Investor Shares	0.14%	3.47%	8.51%	11.61%	8.69%	8.78%	7.58%	10/27/2003
	Vanguard® Target Retirement 2040 Fund Investor Shares	0.15%	3.79%	9.37%	12.54%	9.17%	9.14%	7.28%	06/07/2006
	Vanguard® Target Retirement 2045 Fund Investor Shares	0.15%	4.03%	9.85%	12.91%	9.39%	9.24%	8.10%	10/27/2003
	Vanguard® Target Retirement 2050 Fund Investor Shares	0.15%	4.02%	9.84%	12.90%	9.38%	9.24%	7.40%	06/07/2006
	Vanguard® Target Retirement Income Fund Investor Shares	0.13%	1.33%	3.31%	5.36%	4.52%	5.67%	5.19%	10/27/2003
R	Target risk allocation								
	Vanguard® Balanced Index Fund Admiral™ Shares	0.07%	4.23%	9.85%	10.62%	8.90%	8.99%	6.33%	11/13/2000
	Vanguard® Wellesley® Income Fund Admiral™ Shares	0.15%	2.40%	3.36%	7.03%	6.33%	7.98%	6.82%	05/14/2001
E	Equity								
	Columbia Small Cap Index Fund Institutional 2 Class	0.20%	4.65%	18.78%	19.16%	13.05%	N/A	17.09%	11/08/2012
	DFA Global Equity Portfolio Institutional Class	0.30%	4.07%	11.12%	14.36%	9.67%	9.75%	8.57%	12/24/2003
	Janus Henderson Triton Fund Class I	0.77%	7.43%	24.74%	20.78%	14.99%	N/A	19.06%	07/06/2009
	MainStay MacKay S&P 500 Index Fund Class I	0.33%	7.63%	17.56%	16.94%	13.59%	11.62%	10.11%	01/02/1991
	Oppenheimer International Growth Fund Class I	0.69%	-2.62%	-1.86%	7.56%	3.89%	N/A	7.04%	03/29/2012
	Parnassus Core Equity Fund - Institutional Shares	0.64%	7.90%	16.74%	14.42%	12.41%	11.55%	10.61%	04/28/2006
	Principal MidCap Growth Fund Institutional Class	0.75%	9.99%	25.45%	16.50%	14.09%	12.19%	6.04%	03/01/2001
	Vanguard® Developed Markets Index Fund Admiral™ Shares	0.07%	1.09%	2.78%	9.82%	4.84%	5.51%	4.29%	08/17/1999
	Vanguard® Emerging Markets Stock Index Fund Admiral™ Shares	0.14%	-1.75%	-3.10%	10.08%	2.98%	4.70%	5.25%	06/23/2006
	Vanguard® Equity-Income Fund Admiral™ Shares	0.17%	5.34%	10.70%	14.89%	11.64%	11.16%	8.15%	08/13/2001
	Vanguard® Growth Index Fund Admiral™ Shares	0.05%	7.78%	22.67%	18.60%	15.20%	13.45%	6.50%	11/13/2000
	Vanguard® Mid-Cap Index Fund Admiral™ Shares	0.05%	4.67%	13.42%	13.78%	11.66%	12.42%	10.24%	11/12/2001
	Vanguard® Small Cap Value Index Fund Admiral™ Shares	0.07%	3.19%	11.23%	15.10%	11.45%	N/A	15.78%	09/27/2011
	Virtus Vontobel Emerging Markets Opportunities Fund Class R6	1.21%	-3.48%	-5.34%	7.47%	N/A	N/A	1.77%	11/12/2014
B	Bond								
	DFA Inflation-Protected Securities Portfolio Institutional Class	0.12%	-0.91%	-0.05%	1.81%	1.23%	3.43%	3.89%	09/18/2006
	DFA Intermediate Government Fixed Income Portfolio Institutional Class	0.12%	-0.44%	-2.28%	0.11%	1.50%	3.26%	5.86%	10/19/1990
	DFA Short-Term Government Portfolio Institutional Class	0.19%	0.02%	-0.88%	0.13%	0.67%	2.02%	4.82%	06/01/1987
	Dreyfus/Standish Global Fixed Income Fund Class I	0.53%	0.02%	-0.30%	1.90%	2.91%	5.28%	5.66%	12/31/1993
	Federated Institutional High Yield Bond Fund Institutional Shares	0.50%	2.38%	2.03%	7.36%	5.53%	8.90%	8.68%	11/01/2002
	Redemption Fee -2.00% if held less than 90 days								
	Invesco Corporate Bond Fund Class Y	0.60%	1.37%	-1.10%	4.37%	4.50%	7.04%	5.17%	08/12/2005
	Metropolitan West Total Return Bond Fund Class I	0.45%	0.04%	-0.97%	1.36%	2.25%	5.71%	5.77%	03/31/2000

continues

Investment options

	Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
C	Money market/Stable value								
	Vanguard® Federal Money Market Fund Investor Shares	0.11%	0.48%	1.50%	0.79%	0.48%	0.34%	4.20%	07/13/1981
	7-Day SEC Yield as of 09/30/2018 was 2.00%								
O	Other								
	DFA Commodity Strategy Portfolio Institutional Class Shares	0.33%	-2.25%	2.19%	1.00%	-5.86%	N/A	-5.68%	11/09/2010
	Franklin Utilities Fund Class R6	0.49%	1.61%	1.97%	10.20%	10.01%	N/A	8.01%	05/01/2013
	MFS® Technology Fund Class R6	0.90%	6.46%	32.86%	27.49%	20.88%	N/A	21.27%	01/02/2013
	T. Rowe Price Financial Services Fund	0.85%	0.63%	8.69%	13.52%	11.69%	10.38%	9.58%	09/30/1996
	Vanguard® Communication Services Index Fund ETF Shares								
	NAV	0.10%	2.80%	-2.57%	6.64%	5.39%	8.63%	7.24%	09/23/2004
	PRICE	0.10%	2.76%	-2.55%	6.65%	5.39%	8.66%	7.29%	09/23/2004
	Vanguard® Energy Fund Admiral™ Shares	0.30%	1.67%	15.11%	13.88%	1.17%	3.08%	9.70%	11/12/2001
	Vanguard® Health Care Fund Admiral™ Shares	0.33%	13.08%	14.58%	10.50%	14.80%	14.47%	11.08%	11/12/2001
	Vanguard® Real Estate Index Fund Admiral™ Shares	0.12%	0.52%	1.92%	7.00%	8.68%	7.50%	10.25%	11/12/2001
	Wells Fargo Precious Metals Fund - Class Inst	0.79%	-16.68%	-21.18%	7.40%	-5.49%	-3.27%	8.13%	02/29/2000
			3-month total	1-year total	3-year annual	5-year annual	10-year annual		
	Benchmark comparisons								
E	Morningstar US Large Cap TR USD		8.24%	18.72%	17.70%	14.20%	11.89%		
B	Morningstar US Core Bd TR USD		0.03%	-1.27%	1.36%	2.25%	3.86%		
C	Morningstar Cash TR USD		0.48%	1.55%	0.81%	0.50%	0.30%		

Note: Fund fact sheets and prospectuses with more investment information are available online.

Fund Disclosures

The performance data shown represent past performances, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent month-end, visit <https://myaccount.ascensus.com/rplink>. Figures for periods of less than one year are cumulative returns. All other figures represent annualized returns. Performance data shown does not reflect the deduction of sales loads or fees, where applicable, and, if reflected, the load or fee would reduce the performance quoted.

A Note About Risk:

All investing is subject to risk, including the possible loss of the money you invest. Investments that employ a "fund of funds" strategy and invest assets in other mutual funds are subject to the risks associated with those underlying funds.

Investments in Target Retirement 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 Target Retirement Fund is not guaranteed at any time, including on or after the target date.

The market price is determined by the midpoint between the bid/offer as of closing time of the New York Stock Exchange (typically 4 p.m., Eastern time). The net asset value (NAV) is determined as of the closing time of the New York Stock Exchange (typically 4 p.m., Eastern Time). Trading of ETFs within participant retirement accounts will differ from how ETFs generally trade within a retail brokerage account where investors can buy and sell shares of an ETF at market prices that change throughout the day. Ascensus uses the following method for processing trades of ETFs in retirement accounts: For plans that trade ETFs, participants can submit and confirm transactions to buy or sell shares of ETFs and all other investments in the plan, including mutual funds, during the day until 3 p.m., Eastern time (or one hour before the market close time when there is an early market close). Participants may only submit trades once per day. Participant ETF buy trades will be aggregated with all other ETF buy trades submitted to Ascensus for that business day. Congruently, ETF sell trades will be aggregated with all other ETF sell trades submitted to Ascensus for that business day. Therefore, participants will not receive the intraday market prices for the purchase or sale of shares of an ETF. All ETF trades will be posted to participant accounts using an "average buy share price" or an "average sell share

price" calculated for each ETF for that business day. The average share price calculation for an ETF is based on the average execution price of the aggregate buy or sell trades submitted by Ascensus on that day for the ETF for all plans serviced by Ascensus. The following transaction costs are also factored into the average share price calculation of an ETF: 1. Brokerage commissions, which are estimated to be \$0.015 per ETF share; and 2. Securities transaction fees on the sale of ETF shares. For more information on the securities transaction fees, please visit <http://www.sec.gov> and enter the search term "Section 31 Transaction Fees". The commissions and fees listed here are estimates only and are provided as of the date of this document. The commissions and fees are subject to change without notice. Other fees and commissions may apply from time to time. The market value of participant accounts could fluctuate daily based upon the market value prices of the investments participants choose to invest in. Note that the closing market price of an ETF, which will be used to value participant ETF holdings, may differ from the "average share price" of an ETF used to buy or sell ETF shares in participant accounts. If you have any questions about any of the above information, please contact 866-809-8146.

The Morningstar benchmarks listed above are provided solely for informational purposes and are not the benchmarks that the funds listed seek to track. The performance of the Morningstar benchmarks is not an exact representation of any particular investment, as you cannot invest directly in a benchmark. For more information about each fund's benchmark, please see the fund's prospectus.

Because high-yield bonds are considered speculative, investors should be prepared to assume a substantially greater level of credit risk than with other types of bonds.

Funds that concentrate on a relatively narrow market sector face the risk of higher share-price volatility.

Bond funds contain interest rate risk, the risk of issuer default, and inflation risk.

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.

Prices of mid-cap stocks often fluctuate more than those of large-company stocks.

Prices of small-cap stocks often fluctuate more than those of large-company stocks.

Foreign investing involves additional risks including currency fluctuations and political uncertainty.

Stocks of companies in emerging markets are generally more risky than stocks of companies in developed countries.

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

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Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2018

Vanguard® Target Retirement 2020 Fund Investor Shares

Ticker: VTWNX
Expense Ratio: 0.13%

Fund Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard® Target Retirement 2025 Fund Investor Shares

Ticker: VTTVX
Expense Ratio: 0.14%

Fund Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard® Target Retirement 2030 Fund Investor Shares

Ticker: VTHRX
Expense Ratio: 0.14%

Fund Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard® Target Retirement 2035 Fund Investor Shares

Ticker: VTTHX
Expense Ratio: 0.14%

Fund Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard® Target Retirement 2040 Fund Investor Shares

Ticker: VFORX
Expense Ratio: 0.15%

Fund Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard® Target Retirement 2045 Fund Investor Shares

Ticker: VTIVX
Expense Ratio: 0.15%

Fund Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard® Target Retirement 2050 Fund Investor Shares

Ticker: VFIFX
Expense Ratio: 0.15%

Fund Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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As of September 30, 2018

Vanguard® Target Retirement Income Fund Investor Shares

Ticker: VTINX
Expense Ratio: 0.13%

Fund Description: The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term US government, US agency, and investment-grade US corporate bonds; inflation-protected public obligations issued by the US Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the US dollar.

Vanguard® Balanced Index Fund Admiral™ Shares

Ticker: VBIAX
Expense Ratio: 0.07%

Fund Description: The investment seeks to track the performance of the benchmark index that measures the investment return of the overall US stock market with 60% of its assets; the fund seeks to track the performance of a broad, market-weighted bond index with 40% of its assets. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP US Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Bloomberg Barclays US Aggregate Float Adjusted Index.

Vanguard® Wellesley® Income Fund Admiral™ Shares

Ticker: VWIAX
Expense Ratio: 0.15%

Fund Description: The investment seeks to provide long-term growth of income and a high and sustainable level of current income, along with moderate long-term capital appreciation. The fund invests approximately 60% to 65% of its assets in investment-grade fixed income securities, including corporate, US Treasury, and government agency bonds, as well as mortgage-backed securities. The remaining 35% to 40% of fund assets are invested in common stocks of companies that have a history of above-average dividends or expectations of increasing dividends.

Columbia Small Cap Index Fund Institutional 2 Class

Ticker: CXXRX
Expense Ratio: 0.20%

Fund Description: The investment seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) SmallCap 600® Index. Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks that comprise the S&P SmallCap 600 Index. The Investment Manager attempts to achieve at least a 95% correlation between the performance of the index and the fund's investment results, before fees and expenses. The fund may invest in derivatives, such as futures (including equity index futures), for cash equitization purposes.

DFA Global Equity Portfolio Institutional Class

Ticker: DGEIX
Expense Ratio: 0.30%

Fund Description: The investment seeks long-term capital appreciation. The fund normally allocates its assets to underlying funds that invest in domestic and international equity securities. It further diversifies its investment portfolio by allocating its assets among underlying funds that represent a variety of different asset classes, such as large capitalization, small capitalization and emerging markets stocks.

Janus Henderson Triton Fund Class I

Ticker: JSMGX
Expense Ratio: 0.77%

Fund Description: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential. In pursuing that objective, it invests in equity securities of small- and medium-sized companies. Generally, small- and medium-sized companies have a market capitalization of less than \$10 billion. Market capitalization is a commonly used measure of the size and value of a company. The fund may also invest in foreign securities, which may include investments in emerging markets.

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2018

MainStay MacKay S&P 500 Index Fund Class I

Ticker: MSPIX
Expense Ratio: 0.33%

Fund Description: The investment seeks investment results that correspond to the total return performance (reflecting reinvestment of dividends) of common stocks in the aggregate, as represented by the S&P 500® Index. The fund normally invests at least 80% of its assets (net assets plus any borrowings for investment purposes) in stocks as represented in the Standard & Poor's 500® Index in the same proportion, to the extent feasible. It may invest up to 20% of its total assets in options and futures contracts to maintain cash reserves, while being fully invested, to facilitate trading or to reduce transaction costs.

Oppenheimer International Growth Fund Class I

Ticker: OIGIX
Expense Ratio: 0.69%

Fund Description: The investment seeks capital appreciation. The fund mainly invests in the common stock of growth companies that are domiciled or have their primary operations outside of the United States. It may invest 100% of its assets in securities of foreign companies. The fund may invest in emerging markets as well as in developed markets throughout the world. It normally will invest at least 65% of its total assets in common and preferred stocks of issuers in at least three different countries outside of the United States, and emphasize investments in common stocks of issuers that the portfolio managers consider to be "growth" companies.

Parnassus Core Equity Fund - Institutional Shares

Ticker: PRILX
Expense Ratio: 0.64%

Fund Description: The investment seeks to achieve both capital appreciation and current income. The fund's objective is to achieve both capital appreciation and current income by investing primarily in a diversified portfolio of equity securities. Equity securities include common and preferred stock. Under normal circumstances, the fund will invest a minimum of 80% of its net assets (plus borrowings for investment purposes) in equity securities. At least 75% of the fund's total assets will normally be invested in equity securities that pay interest or dividends.

Principal MidCap Growth Fund Institutional Class

Ticker: PGWIX
Expense Ratio: 0.75%

Fund Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with medium market capitalizations at the time of purchase. For this fund, companies with medium market capitalizations are those with market capitalizations within the range of companies comprising the Russell Midcap® Growth Index (as of December 31, 2017, this range was between approximately \$1.2 billion and \$36.7 billion).

Vanguard® Developed Markets Index Fund Admiral™ Shares

Ticker: VTMGX
Expense Ratio: 0.07%

Fund Description: The investment seeks to track the performance of the FTSE Developed All Cap ex US Index. The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 3,790 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The adviser attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard® Emerging Markets Stock Index Fund Admiral™ Shares

Ticker: VEMAX
Expense Ratio: 0.14%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in emerging market countries. The fund employs an indexing investment approach designed to track the performance of the FTSE Emerging Markets All Cap China A Inclusion Index, a market-capitalization-weighted index that is made up of approximately 4,032 common stocks of large-, mid-, and small-cap companies located in emerging markets around the world.

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Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2018

Vanguard® Equity-Income Fund Admiral™ Shares

Ticker: VEIRX
Expense Ratio: 0.17%

Fund Description: The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to similar stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses multiple investment advisors.

Vanguard® Growth Index Fund Admiral™ Shares

Ticker: VIGAX
Expense Ratio: 0.05%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Growth Index, a broadly diversified index predominantly made up of growth stocks of large US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard® Mid-Cap Index Fund Admiral™ Shares

Ticker: VIMAX
Expense Ratio: 0.05%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard® Small Cap Value Index Fund Admiral™ Shares

Ticker: VSIAX
Expense Ratio: 0.07%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Virtus Vontobel Emerging Markets Opportunities Fund Class R6

Ticker: VREMX
Expense Ratio: 1.21%

Fund Description: The investment seeks capital appreciation. The fund offers investors exposure to emerging economies through well-established companies. Under normal circumstances, it invests at least 80% of its assets in equity securities or equity-linked instruments of issuers located in emerging markets countries; such issuers may be of any capitalization. Emerging markets countries generally include every nation in the world except the US, Canada, Japan, Australia, New Zealand and most nations located in Western Europe.

DFA Inflation-Protected Securities Portfolio Institutional Class

Ticker: DIPSX
Expense Ratio: 0.12%

Fund Description: The investment seeks to provide inflation protection and earn current income consistent with inflation-protected securities. As a non-fundamental policy, under normal circumstances, the Portfolio will invest at least 80% of its net assets in inflation-protected securities. Inflation-protected securities (also known as inflation-indexed securities) are securities whose principal and/or interest payments are adjusted for inflation, unlike conventional debt securities that make fixed principal and interest payments.

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2018

DFA Intermediate Government Fixed Income Portfolio Institutional Class

Ticker: DFIGX
Expense Ratio: 0.12%

Fund Description: The investment seeks current income consistent with preservation of capital. The fund primarily invests in high quality, low-risk obligations of the US government and its agencies with maturities between five and fifteen years. It normally invests in non-callable obligations issued or guaranteed by the US government and US government agencies, AAA-rated, dollar-denominated obligations of foreign governments, obligations of supranational organizations, and futures contracts on US Treasury securities.

DFA Short-Term Government Portfolio Institutional Class

Ticker: DFFGX
Expense Ratio: 0.19%

Fund Description: The investment seeks to maximize total return. The fund seeks to maximize risk-adjusted total returns from a universe of obligations of the US government and its agencies maturing in five years or less. The credit quality of the securities purchased by the Portfolio will be that of the US government or its agencies. As a non-fundamental policy, under normal circumstances, the Portfolio will invest at least 80% of its net assets in government securities that mature within five years from the date of settlement. It is the policy of the Portfolio that the maximum length of maturity of investments will not exceed five years from the date of settlement.

Dreyfus/Standish Global Fixed Income Fund Class I

Ticker: SDGIX
Expense Ratio: 0.53%

Fund Description: The investment seeks to maximize total return while realizing a market level of income consistent with preserving principal and liquidity. To pursue its goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in US dollar and non-US dollar-denominated fixed-income securities of governments and companies located in various countries, including emerging markets. It may invest up to 25% of its assets in emerging markets generally and up to 7% of its net assets in any single emerging market country. The fund is non-diversified.

Federated Institutional High Yield Bond Fund Institutional Shares

Ticker: FIHBX
Expense Ratio: 0.50%

Fund Description: The investment seeks high current income. The fund pursues its investment objective by investing primarily in a diversified portfolio of high yield corporate bonds (also known as "junk bonds"), which include debt securities issued by US or foreign businesses (including emerging market debt securities). The Adviser does not limit the fund's investments to securities of a particular maturity range. It may invest in derivative contracts (for example, futures contracts, option contracts and swap contracts) to implement its investment strategies.

Invesco Corporate Bond Fund Class Y

Ticker: ACCHX
Expense Ratio: 0.60%

Fund Description: The investment seeks current income with preservation of capital; capital appreciation is a secondary objective. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in corporate bonds, and in derivatives and other instruments that have economic characteristics similar to such securities. At least 65% of the fund's net assets must be, and up to 100% may be, invested in investment grade securities; securities issued or guaranteed by the US government, its agencies or instrumentalities; commercial paper rated Prime by Moody's or A- or higher by S&P; and cash and cash equivalents.

Metropolitan West Total Return Bond Fund Class I

Ticker: MWTIX
Expense Ratio: 0.45%

Fund Description: The investment seeks to maximize long-term total return. The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets in investment grade fixed income securities or unrated securities that are determined by the Adviser to be of similar quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade. The fund also invests at least 80% of its net assets plus borrowings for investment purposes in fixed income securities it regards as bonds.

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Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2018

Vanguard® Federal Money Market Fund Investor Shares

Ticker: VMFXX
Expense Ratio: 0.11%

Fund Description: The investment seeks to provide current income while maintaining liquidity and a stable share price of \$1) The fund invests primarily in high-quality, short-term money market instruments. Under normal circumstances, at least 80% of the fund's assets are invested in securities issued by the US government and its agencies and instrumentalities. It maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days or less. The fund generally invests 100% of its assets in government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund.

DFA Commodity Strategy Portfolio Institutional Class Shares

Ticker: DCMSX
Expense Ratio: 0.33%

Fund Description: The investment seeks total return consisting of capital appreciation and current income. The Portfolio seeks to achieve its investment objective by generally investing in a universe of allowable commodity-linked derivative instruments and fixed income investment opportunities. It may invest up to 25% of its total assets in Dimensional Cayman Commodity Fund I Ltd.

Franklin Utilities Fund Class R6

Ticker: FUFRX
Expense Ratio: 0.49%

Fund Description: The investment seeks capital appreciation and current income. The fund normally invests at least 80% of its net assets in the securities of public utilities companies. These are companies that provide electricity, natural gas, water, and communications services to the public and companies that provide services to public utilities companies. It concentrates (invests more than 25% of its total assets) in companies operating in the utilities industry. The fund invests primarily in equity securities, which consist mainly of common stocks.

MFS® Technology Fund Class R6

Ticker: MTCLX
Expense Ratio: 0.90%

Fund Description: The investment seeks capital appreciation. The fund normally invests at least 80% of the fund's net assets in securities of issuers principally engaged in offering, using or developing products, processes, or services that will provide or will benefit significantly from technological advances and improvements. It normally invests the fund's assets primarily in equity securities. The fund may invest its assets in securities of companies of any size. It is non-diversified.

T. Rowe Price Financial Services Fund

Ticker: PRISX
Expense Ratio: 0.85%

Fund Description: The investment seeks long-term growth of capital and a modest level of income. The fund normally invests at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of companies in the financial services industry. In addition, it may invest in companies, such as providers of financial software, that derive substantial revenues (at least 50%) from conducting business in the financial services industry. Security selection is based on fundamental, bottom-up analysis that seeks to identify high quality companies with good appreciation prospects. The fund is non-diversified.

Vanguard® Communication Services Index Fund ETF Shares

Ticker: VOX
Expense Ratio: 0.10%

Fund Description: The investment seeks to track the performance of a benchmark index. The fund employs an indexing investment approach designed to track the performance of the MSCI US Investable Market Index / Telecommunication Services 25/50, an index made up of stocks of large, mid-size, and small US companies within the telecommunication services sector, as classified under the Global Industry Classification Standard. The Advisor attempts to replicate the target index by seeking to invest all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. It is non-diversified.

Vanguard® Energy Fund Admiral™ Shares

Ticker: VGELX
Expense Ratio: 0.30%

Fund Description: The investment seeks to provide long-term capital appreciation. Under normal circumstances, the fund invests at least 80% of its assets in the common stocks of companies principally engaged in activities in the energy industry, such as the exploration, production, and transmission of energy or energy fuels; the making and servicing of component products for such activities; energy research; and energy conservation or pollution control.

Investment options

T Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2018

Vanguard® Health Care Fund Admiral™ Shares

Ticker: VGHAX
Expense Ratio: 0.33%

Fund Description: The investment seeks long-term capital appreciation. The fund invests at least 80% of its assets in the stocks of companies principally engaged in the development, production, or distribution of products and services related to the health care industry. These companies include, among others, pharmaceutical firms, medical supply companies, and businesses that operate hospitals and other health care facilities. It may also consider companies engaged in medical, diagnostic, biochemical, and other research and development activities. The fund may invest up to 50% of its assets in foreign stocks.

Vanguard® Real Estate Index Fund Admiral™ Shares

Ticker: VGSLX
Expense Ratio: 0.12%

Fund Description: The investment seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of the MSCI US Investable Market Real Estate 25/50 Index that measures the performance of publicly traded equity REITs and other real estate-related investments. The advisor attempts to track the index by investing all, or substantially all, of its assets-either directly or indirectly through a wholly owned subsidiary, which is itself a registered investment company-in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

Wells Fargo Precious Metals Fund - Class Inst

Ticker: EKWYX
Expense Ratio: 0.79%

Fund Description: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of the fund's net assets in investments related to precious metals. It invests any amount of the fund's total assets in equity securities of foreign issuers, including ADRs and similar investments. The fund invests up to 40% of its total assets in emerging market equity securities; and up to 25% of its total assets, at the time of purchase, in debt securities linked to precious metals and common or preferred stocks of subsidiaries of the fund that invest directly or indirectly in precious metals and minerals. It is non-diversified.

Note: Fund fact sheets and prospectuses with more investment information are available online.

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Plan highlights

Eligibility requirements

To begin contributing to the plan, you must meet the following requirements. Continue reading for more details on the types of contributions available.

Your deferral contributions

All contribution requirements

- You must be at least 21 years of age.
- You must have worked at least 1 months as defined by the plan.

Enrollment period (entry date)

If you meet eligibility requirements, you may enroll in the plan on 01/15/2019.

Your deferral contributions

Pretax deferrals

Pretax deferrals are contributed into the plan on a pretax basis. Unlike the compensation you actually receive, pretax deferrals will not be taxed at the time they are paid by your employer. Instead, these deferrals and any earnings accumulated while invested in the plan will be taxable to you when withdrawn from the plan. This will reduce your taxable income for each year that you make a contribution. Through payroll deduction, you can contribute from 1% up to 90% of your salary pretax as long as the amount does not exceed \$19,000, which is the maximum limit for 2019 set by the Internal Revenue Service (IRS).

Roth deferrals

Roth deferrals are contributed to the plan from amounts that have already been treated as taxable income. Roth deferrals will not reduce your taxable income in the year in which you contribute a portion of your compensation into the plan. You may contribute from 1% up to 90% of your salary as a Roth deferral as long as the total amount, when combined with any pretax deferrals, does not exceed the IRS contribution limit of \$19,000 for 2019.

When Roth deferrals are withdrawn, distributions—including contributions and any earnings—are tax free as long as certain requirements are met. In order to receive tax-free withdrawals, generally your money must remain in the account for five years and you must have reached age 59½, die, or become disabled.

Catch-up contributions

If you are age 50 or older, you are entitled to contribute an additional “catch-up contribution” beyond the maximum IRS limit of \$19,000 for 2019. This is intended to help employees boost their savings prior to retirement. The maximum catch-up contribution is \$6,000 for 2019.

Rollovers

You are allowed to roll over money from other qualifying retirement accounts into this account using the form on page 25.

Contribution changes

As you review and refine your savings strategy over time, you may choose to change the amount you save or how you invest your money. You may stop making or change contributions by going online or by contacting your employer. Once stopped, you have the option to begin contributing again in accordance with your plan’s policy.

Withdrawals

Money can be withdrawn from your account if:

- You are age 59½ or older.
- You have reached the normal retirement age of 65.
- You request an in-service withdrawal as defined by your plan.
- You no longer work for Epic Freight Solutions.
- Death
- Disability
- You experience a qualifying financial hardship, which, in general, can include the following:

Plan highlights

- the purchase of your primary residence
- payment of tuition and related costs for you, your spouse, dependents, or children who are no longer your dependents for post-secondary education
- payment of certain medical expenses
- prevention of eviction from or foreclosure on your primary residence
- funeral/burial expenses for a parent, spouse, child, or dependent
- repair of qualifying damages to your primary residence

Note: Withdrawals of certain types of elected deferrals and employer contributions may be subject to restrictions.

There are certain penalties and tax implications you should consider before making a withdrawal. In general, if you take a distribution from the plan before you are age 59½, a 10% early distribution penalty will apply to the taxable portion of your distribution. There are some exceptions to the 10% penalty.

In addition, if your distribution is eligible to be rolled over into another qualifying retirement account (e.g., an individual retirement account or IRA) and you choose to take the distribution rather than roll over the amount, 20% of the distribution must be withheld and remitted to the IRS as a credit toward the taxes you will owe on the distribution amount.

Your tax professional can provide guidance on potential outcomes of withdrawing money from your account.

Loans

While your retirement account is designed to be used when you retire, you can take a loan if a need arises. Loans may be taken from vested employer and applicable employee contributions.

Loans must follow these guidelines:

- You can only have 1 loan(s) outstanding at a time.

- The amount you may borrow is limited by tax laws. 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.
- Generally, all loans must be repaid within 60 months.
- Other requirements, limits, and certain fees may apply.
- The one-time cost of taking a loan is \$150.

Summary Plan Description

This enrollment guide offers an overview of The EPIC FREIGHT SOLUTIONS 401(K) PSP plan. Greater detail and other important information about the plan's features and benefits are available in the Summary Plan Description (SPD), which will be provided to you separately. You are encouraged to review the SPD carefully and contact your employer with any questions. You may also examine a copy of the plan document, which contains all of the provisions that the IRS requires, by making arrangements with your employer. If there are any inconsistencies between this enrollment guide, the SPD, and the plan document, the plan document will be followed.

What's next?

Enrollment is only the first step in getting the most from your plan. Use this checklist to make sure you take advantage of all that is available to you. To access a wide range of planning resources designed to help you succeed, register online at <https://myaccount.ascensus.com/rplink>.

Your retirement account checklist

- Enroll in the plan** – Our online enrollment process makes it convenient at <https://myaccount.ascensus.com/rplink>
- Set and track progress** – Set, update, and track your goals using our interactive, online personal planning calculator.
- Review** – Decide if you want to consolidate your investments by rolling over outside retirement assets into this account.
- Learn more** – Go to the online learning station for easy access to fund information, educational guides, relevant financial articles, and tools.
- Consider professional support** – Get the backing of the experts at Morningstar, a leading and trusted source for investment guidance and expertise. Through *Morningstar Retirement Manager*, you can:
 - use Morningstar's resources to create a personalized investment strategy recommended for you at no cost.
- Monitor performance** – Make a habit of going online to check your balance, see performance history, view account activity, and access your quarterly statements.
- Stay informed** – Get account updates through our online messaging center.
- Update your strategy** – At least once a year, make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as a raise, marriage, a change in your beneficiaries, or the birth of a child.
- Stay connected** – Scan this code from your mobile device for account access on the go.



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Stay focused

Investing for retirement is a long term endeavor. With a plan in place, you can start enjoying peace of mind and confidence in what lies ahead.

Rollover form instructions

Review this information before completing the rollover form on the following pages.

- **How do I roll over my assets?**

By completing Part 1 and 2 of this rollover form and writing (or endorsing) your rollover check to the trustee or custodian, you can complete a rollover contribution to this plan.

- Part 1 of the form (on the back of this page) is what you will need to request a check to transfer your assets. The check should be returned to the Trust company per the instructions on the form.
- Part 2 of the form provides instructions on how to treat your rollover contribution. This form should be returned to your employer.

Important:

Review both Part 1 and Part 2 of the form carefully before taking action. Knowing what information you will need at each point will be helpful when you begin the process of rolling over your account. Your employer may ask you for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 238963

Employer use only: Upon receipt of this form, verify that the plan document permits rollover contributions and that the rollover contribution qualifies for rollover treatment and that all information provided by the participant is accurate and complete.

Complete and return Part 2 of the Rollover form to your employer.

Important:

- This form may only be used to move (i.e., roll over) retirement plan assets from a retirement plan, traditional IRA, or SIMPLE IRA into your employer's plan.
- This form may not be used to request a rollover from this plan to another retirement plan.
- If more than one rollover contribution is being sent, use a separate form for each rollover contribution.
- If this rollover contribution is being made during or after the first year for which you must take a required minimum distribution, you cannot roll over any amount which constitutes a required minimum distribution. Please check with your employer for more information about this rule.
- If you are completing an indirect in-plan Roth rollover, the taxable amount of your rollover will be included in income. Your plan administrator may ask for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.

My savings

1. The amount of my rollover contribution is \$ _____ (amount on check)
2. The amount of my rollover contribution attributable to after-tax (non-Roth) contributions is \$ _____
3. The amount of my rollover contribution attributable to Roth contributions is \$ _____
The date of my first Roth contribution was _____
4. The amount of my rollover contribution attributable to an in-plan Roth rollover completed under another plan is \$ _____
 - The year in which I completed the in-plan rollover for the amount I am rolling over into the plan was _____
5. The amount of my plan rollover contribution that is an indirect in-plan Roth rollover is \$ _____
6. The rollover contribution is from the following type of plan:
 - QP/401(k)/Roth401(k) plan
 - 403(a) plan
 - 403(b) plan
 - Governmental 457(b) plan
 - Traditional IRA
 - SIMPLE IRA
 - Current plan

Note: If necessary, the retirement plan/account service provider can provide the information requested above.

Continued on back

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 238963

My investments

You have choices for investing your rollover assets. Helpful information on choosing investments is available in the **What ways can you invest?** section of this guide and on your plan’s retirement website.

Important: If you don’t make any investment elections but complete the rest of this form, you will be invested in Vanguard® Balanced Index Fund Admiral™ Shares.

Invest my rollover contribution according to my current investment elections.

Check this box to invest your entire rollover contribution in the same funds and percentages you previously selected for your retirement plan contributions.

Make new investment elections for my rollover contribution.

Check this box if you choose to invest your rollover contribution in different funds and/or percentages than you previously selected. Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%.

Create a custom mix

Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%. Information on each Investment’s performance is available on your plan’s retirement website and in the **Investment options** section of this guide.

Investment name	Investment %	Investment name	Investment %
Target date allocation		Equity	
Vanguard® Target Retirement 2020 Fund Investor Shares	_____ %	Columbia Small Cap Index Fund Institutional 2 Class	_____ %
Vanguard® Target Retirement 2025 Fund Investor Shares	_____ %	DFA Global Equity Portfolio Institutional Class	_____ %
Vanguard® Target Retirement 2030 Fund Investor Shares	_____ %	Janus Henderson Triton Fund Class I	_____ %
Vanguard® Target Retirement 2035 Fund Investor Shares	_____ %	MainStay MacKay S&P 500 Index Fund Class I	_____ %
Vanguard® Target Retirement 2040 Fund Investor Shares	_____ %	Oppenheimer International Growth Fund Class I	_____ %
Vanguard® Target Retirement 2045 Fund Investor Shares	_____ %	Parnassus Core Equity Fund - Institutional Shares	_____ %
Vanguard® Target Retirement 2050 Fund Investor Shares	_____ %	Principal MidCap Growth Fund Institutional Class	_____ %
Vanguard® Target Retirement Income Fund Investor Shares	_____ %	Vanguard® Developed Markets Index Fund Admiral™ Shares	_____ %
Target risk allocation		Vanguard® Emerging Markets Stock Index Fund Admiral™ Shares	_____ %
Vanguard® Balanced Index Fund Admiral™ Shares	_____ %	Vanguard® Equity-Income Fund Admiral™ Shares	_____ %
Vanguard® Wellesley® Income Fund Admiral™ Shares	_____ %	Vanguard® Growth Index Fund Admiral™ Shares	_____ %
		Vanguard® Mid-Cap Index Fund Admiral™ Shares	_____ %

Rollover_Form_SHELL_P2B.pdf 11/20/2014

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 238963

Investment name	Investment %
Equity (Cont)	
Vanguard® Small Cap Value Index Fund Admiral™ Shares	_____%
Virtus Vontobel Emerging Markets Opportunities Fund Class R6	_____%
Bond	
DFA Inflation-Protected Securities Portfolio Institutional Class	_____%
DFA Intermediate Government Fixed Income Portfolio Institutional Class	_____%
DFA Short-Term Government Portfolio Institutional Class	_____%
Dreyfus/Standish Global Fixed Income Fund Class I	_____%
Federated Institutional High Yield Bond Fund Institutional Shares	_____%
Invesco Corporate Bond Fund Class Y	_____%
Metropolitan West Total Return Bond Fund Class I	_____%

Investment name	Investment %
Money market/Stable value	
Vanguard® Federal Money Market Fund Investor Shares	_____%
Other	
DFA Commodity Strategy Portfolio Institutional Class Shares	_____%
Franklin Utilities Fund Class R6	_____%
MFS® Technology Fund Class R6	_____%
T. Rowe Price Financial Services Fund	_____%
Vanguard® Communication Services Index Fund ETF Shares	_____%
Vanguard® Energy Fund Admiral™ Shares	_____%
Vanguard® Health Care Fund Admiral™ Shares	_____%
Vanguard® Real Estate Index Fund Admiral™ Shares	_____%
Wells Fargo Precious Metals Fund - Class Inst	_____%

My signature

Signature _____ Date _____

Your signature serves as acknowledgment that you have provided accurate information and authorize the rollover of retirement account assets in accordance with this form as soon as administratively possible.

<p>Employer use only</p> <p>Signature of plan administrator _____ Date _____</p> <p><i>Note: To process this request in the most efficient manner, please use your employer website.</i></p>

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This is your opportunity. The decision to save today can shape your future. You'll thank yourself later.

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