

PL# 257899

Plan Name: THE YERBA MATE CO 401(K) PLAN

THE YERBA MATE CO 401(K) PLAN

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 millions of people save for the future. We partner with your employer and the financial professional for your plan to help you meet your retirement goals. With nearly 40 years of industry experience, our technology, market insights, and business knowledge enhance your growth and success.

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

Last Modification Date: May 26, 2021 05:57:46

Why save now?

Saving for retirement is a worthwhile and achievable goal. The key is to take ownership of your savings by understanding how much you may need and making a plan.

80%

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

¹ U.S. Department of Labor Employee Benefits Security Administration (EBSA), "Savings Fitness A Guide to Your Money and Your Financial Future," Page 6, Sept. 2019.

² Source for eggs per dozen, gas per gallon, coffee per pound: Bureau of Labor Statistics; Source for movie ticket: National Association of Theatre Owners.

³ HealthView Services, 2021 Retirement Healthcare Costs Data Report, <https://hvsfinancial.com/download-2021-retirement-healthcare-costs-data-report>, December 2020.

⁴ Social Security Administration, Fast Facts & Figures About Social Security, 2020, https://www.ssa.gov/policy/docs/chartbooks/fast_facts/index.html, July 2020.

Prepare today for the costs ahead.

While certain expenses may decrease, others may increase. Here are a few points to consider when thinking about your savings plan.

Living expenses are on the rise.²

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

1999 to 2019



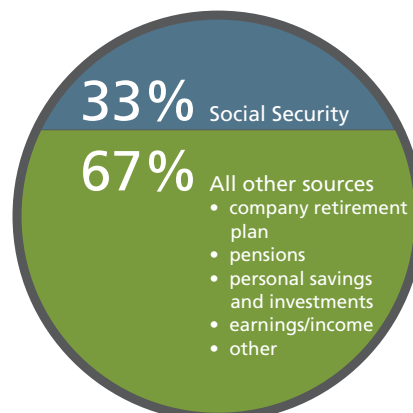
Healthcare may be your new mortgage payment.³

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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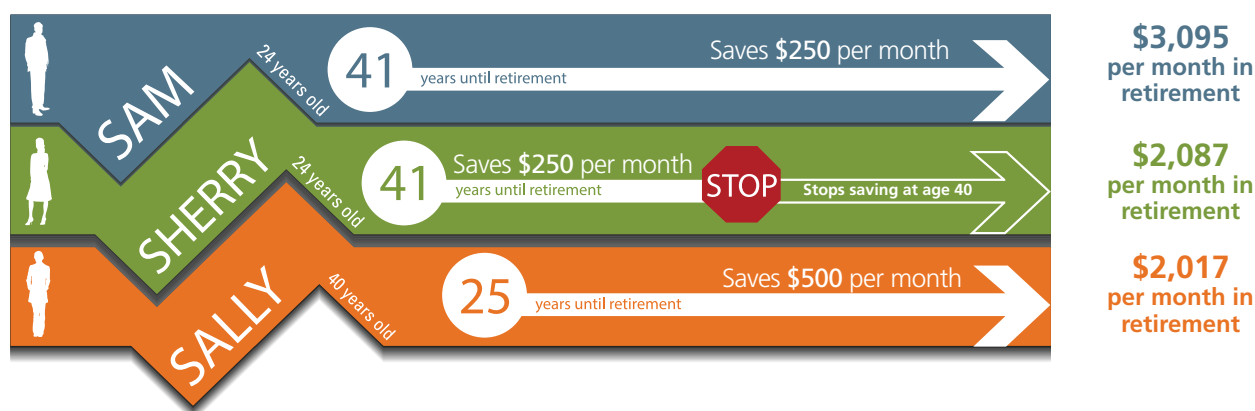
Time makes all the difference.

If you can boost your savings now, you'll give your money more time to grow. 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]



The results:

- Sam saves the most with more than **\$1,000** additional income per month in retirement.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

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 income in retirement 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.

Why use your plan?

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

Don't leave money on the table.

Your employer wants to see you succeed in retirement and is willing to help you along the way.

Profit sharing

Your plan includes a profit sharing feature, which means The Yerba Mate Co. LLC may make periodic contributions into your account on your behalf.

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 The Yerba Mate Co. LLC account. To get started, use the rollover form on page 19.

Your Financial Wellness Benefit



Your employer offers you a holistic financial wellness program, created by Financial Finesse, through your retirement plan with Ascensus. This wellness benefit provides unbiased and personalized guidance to help you pursue financial well-being—with access to additional resources and insights that address a variety of financial topics.

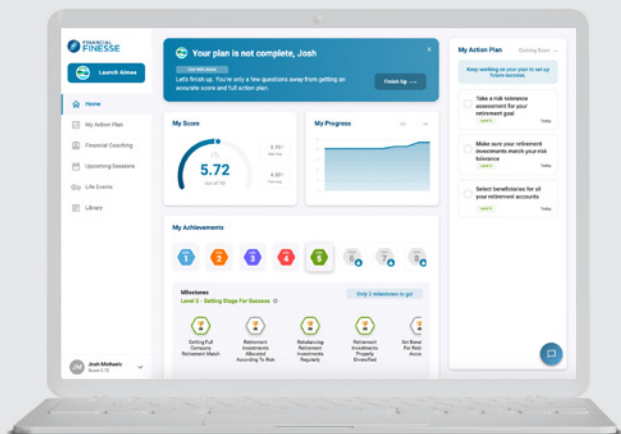
Financial Wellness can help you:

- Design, manage, and stick to a budget
- Get on track for retirement
- Improve your credit score
- Save for college
- Choose investments that are right for you
- Protect yourself financially from the unexpected
- Decide on a medical plan
- Reduce credit card debt

Meet Aimee™ - your Virtual Financial Coach

Simply answer a few questions about your current financial situation to get completely confidential and unbiased guidance from Aimee, including a tailored, ongoing action plan to improve your financial security and meet your goals.

No matter where you start, Aimee can help move you forward.



Get started today

1. Go to myaccount.ascensus.com
2. Click **Visit Financial Finesse** to access the Financial Wellness Hub
3. Create or log in to your account to explore all the resources available to you
4. Start changing your financial life!

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How much is enough?

While the type of retirement you envision will determine how much you'll need, there are some general guidelines that can help position you for the future.

Get into the savings habit.

- Consider saving at least 10% to 15% of your pay (including any contributions your employer might make).¹
- If you're saving below this amount, continue saving as much as possible and plan to make increases each year. Every bit toward retirement counts and can make a big difference.

Create opportunities to save



Pack a lunch.²
Monthly savings = \$120



**Drop cable for
online streaming.**³
Monthly savings = \$35



Carpool to work.⁴
Monthly savings = \$32



Be a discount shopper.⁵
Monthly savings = \$40

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.

¹ CNN Money, Ultimate Guide To Retirement, bit.ly/ret-save-amt, accessed September 2020.

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

³ Based on paying \$34.99 a month for internet and \$20 a month for Sling TV versus \$89.99 a month for internet and cable: <https://cordcutting.com/cord-cutting-calculator>

⁴ Assumes a commute of 15 miles (each way), 5 days a week, in a vehicle getting 25.1 mpg, and an average gas price of \$2.70. Source for average vehicle mpg: Environmental Protection Agency, EPA Highlights of CO2 and Fuel Economy Trends, <http://bit.ly/avg-mpg> (preliminary number for 2018 model year). Source for average gas price: Bureau of Labor Statistics, accessed September 2020.

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

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

The target date allocation investment based upon your stage of life.

This is where your savings will be invested if you do not make any investment elections when you join the plan. The specific fund is based on when you would reach a target retirement age as referenced in the chart below. Look at the Start Year/End Year column of the chart below to see where you would be placed. The Start Year/End Year column of the chart is designed for use in the By Default section only.

📍 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	Start Year End Year	Target date investment	Start Year End Year
Vanguard® Target Retirement Income Fund Investor Shares	1952 or earlier	Vanguard® Target Retirement 2035 Fund Investor Shares	1968 to 1972
Vanguard® Target Retirement 2020 Fund Investor Shares	1953 to 1957	Vanguard® Target Retirement 2040 Fund Investor Shares	1973 to 1977
Vanguard® Target Retirement 2025 Fund Investor Shares	1958 to 1962	Vanguard® Target Retirement 2045 Fund Investor Shares	1978 to 1982
Vanguard® Target Retirement 2030 Fund Investor Shares	1963 to 1967	Vanguard® Target Retirement 2050 Fund Investor Shares	1983 or later

If a date of birth is not on record, you will be automatically placed into the Vanguard® Target Retirement Income Fund Investor Shares.

✓ 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 March 31, 2021

	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%	1.28%	27.16%	8.73%	8.92%	7.68%	6.82%	06/07/2006
	Vanguard® Target Retirement 2025 Fund Investor Shares	0.13%	1.86%	32.57%	9.62%	9.95%	8.31%	7.34%	10/27/2003
	Vanguard® Target Retirement 2030 Fund Investor Shares	0.14%	2.49%	37.19%	10.26%	10.77%	8.84%	7.44%	06/07/2006
	Vanguard® Target Retirement 2035 Fund Investor Shares	0.14%	3.17%	41.87%	10.86%	11.57%	9.33%	8.11%	10/27/2003
	Vanguard® Target Retirement 2040 Fund Investor Shares	0.14%	3.82%	46.64%	11.43%	12.36%	9.79%	8.03%	06/07/2006
	Vanguard® Target Retirement 2045 Fund Investor Shares	0.15%	4.47%	51.64%	12.03%	12.89%	10.04%	8.70%	10/27/2003
	Vanguard® Target Retirement 2050 Fund Investor Shares	0.15%	4.53%	51.82%	12.09%	12.93%	10.06%	8.24%	06/07/2006
	Vanguard® Target Retirement Income Fund Investor Shares	0.12%	0.08%	17.02%	7.06%	6.38%	5.66%	5.56%	10/27/2003
E	Equity								
	Columbia Small Cap Index Fund Institutional 2 Class	0.20%	18.04%	94.87%	13.49%	15.40%	N/A	15.10%	11/08/2012
	MainStay MacKay S&P 500 Index Fund Class I	0.29%	6.11%	55.91%	16.51%	15.98%	13.58%	10.51%	01/02/1991
	Vanguard® Developed Markets Index Fund Admiral™ Shares	0.07%	3.96%	50.81%	6.56%	9.60%	6.00%	4.73%	08/17/1999
	Vanguard® Equity-Income Fund Admiral™ Shares	0.19%	10.07%	47.53%	11.27%	12.02%	12.16%	8.48%	08/13/2001
	Vanguard® Growth Index Fund Admiral™ Shares	0.05%	1.50%	64.95%	23.10%	20.60%	16.27%	8.26%	11/13/2000
	Vanguard® Mid-Cap Index Fund Admiral™ Shares	0.05%	7.18%	70.62%	14.65%	14.60%	12.29%	10.78%	11/12/2001
B	Bond								
	DFA Inflation-Protected Securities Portfolio Institutional Class	0.11%	-1.69%	7.97%	5.92%	3.88%	3.56%	4.45%	09/18/2006
C	Money market/Stable value								
	Vanguard® Federal Money Market Fund Investor Shares ¹	0.11%	0.00%	0.11%	1.34%	1.08%	0.55%	4.01%	07/13/1981
	7-Day SEC Yield as of 03/31/2021 was 0.01%								
O	Other								
	Metropolitan West Total Return Bond Fund Class I	0.46%	-2.91%	3.53%	5.46%	3.67%	4.27%	5.87%	03/31/2000
			3-month total	1-year total	3-year annual	5-year annual	10-year annual		
	Benchmark comparisons								
E	Morningstar US Large Cap TR USD		4.83%	55.35%	17.80%	17.06%	14.31%		
B	Morningstar US Core Bd TR USD		2.28%	10.25%	2.89%	3.48%	3.81%		
C	Morningstar Cash TR USD		0.61%	2.26%	1.36%	0.84%	0.45%		

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

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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:

Whenever you invest, there's a chance you could lose the money. 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.

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.

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.

Bond funds are made up of IOUs, primarily from companies or governments. These funds risk losing value if the debt isn't repaid on time. Also, bond prices

can drop when interest rates rise or the issuer's reputation suffers.

U.S. Treasury investments and some U.S. government agency bonds are backed by the government, so it's highly likely that payments will be made on time. But their prices can still fall when interest rates go up.

Small- and mid-cap funds are made up of the stocks of small- and medium-sized companies. These companies have fewer financial resources than larger companies. Because of that, their stock prices can be more affected by swings in the economy.

Non-U.S. stocks or bonds have risks tied to the political and economic stability of their country or region. And if the value of the foreign currency falls, the value of the stocks or bonds would also fall.

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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 March 31, 2021

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: 0.13%

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 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: 0.14%

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 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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Investment options

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

As of March 31, 2021

Vanguard® Target Retirement Income Fund Investor Shares

Ticker: VTINX
Expense Ratio: 0.12%

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.

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.

MainStay MacKay S&P 500 Index Fund Class I

Ticker: MSPIX
Expense Ratio: 0.29%

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.

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 3865 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® Equity-Income Fund Admiral™ Shares

Ticker: VEIRX
Expense Ratio: 0.19%

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 the CRSP US Large Cap Growth 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 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.

Investment options

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

As of March 31, 2021

Vanguard® Mid-Cap Index Fund Admiral™ Shares

Ticker: VIMAX
Expense Ratio: 0.05%

Fund Description: The investment seeks to track the performance of the CRSP US Mid Cap 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.

DFA Inflation-Protected Securities Portfolio Institutional Class

Ticker: DIPSX
Expense Ratio: 0.11%

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.

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.

Metropolitan West Total Return Bond Fund Class I

Ticker: MWTIX
Expense Ratio: 0.46%

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 determined by the Adviser to be of comparable quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade or unrated securities determined by the Adviser to be of comparable quality. The fund also invests at least 80% of its net assets plus borrowings for investment purposes in fixed income securities it regards as bonds.

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 18 years of age.
- You must have worked at least 6 months as defined by the plan.

Enrollment period (entry date)

If you meet eligibility requirements, you may enroll in the plan on 06/01/2021.

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 100% of your salary pretax as long as the amount does not exceed \$19,500, which is the maximum limit for 2021 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 100% 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 \$19,500 for 2021.

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 \$19,500 for 2021. This is intended to help employees boost their savings prior to retirement. The maximum catch-up contribution is \$6,500 for 2021.

Employer contributions

Profit sharing contributions

Your employer may make profit sharing contributions on your behalf.

Safe harbor 401(k) contributions

Your employer will make what is known as a “safe harbor” 401(k) matching contribution on your behalf. Please see your summary plan description for further details.

Rollovers

You are allowed to roll over money from other qualifying retirement accounts into this account using the form on page 19.

There are important factors to consider when rolling over assets from an IRA or an employer retirement plan account. These factors include, but are not limited to, investment options in each type of account, fees and expenses, available services, potential withdrawal penalties, protection from creditors and legal judgments, required minimum distributions, and tax consequences of rolling over employer stock.

Plan highlights

Vesting

Vesting refers to the amount of your retirement account savings that belongs to you.

- The money that you contribute from your salary and the money it earns are always 100% vested.
- Any rollover contributions you make are always 100% vested.
- The money contributed on your behalf by your employer becomes vested based on the schedule(s) below:

Profit sharing contribution vesting schedule

Years of employment	Vesting %
0	0%
1	33%
2	66%
3	100%

Safe harbor match contribution vesting schedule

You are immediately vested

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 The Yerba Mate Co. LLC.

- Death
- Disability
- You experience a qualifying financial hardship, which, in general, can include the following:
 - 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.

Plan highlights

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 YERBA MATE CO 401(K) 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

- ☐ **Join the plan quickly and conveniently** – Just go to <https://myaccount.ascensus.com/rplink>.
- ☐ **Download the READYSAVE™ mobile app** – Access your retirement account, manage contributions, and stay on track for retirement – whenever, wherever.
- ☐ **Review** – Decide if you want to consolidate your investments by rolling over outside retirement assets into this account.
- ☐ **Learn more** – Go to your employee website for easy access to planning tools, investment information, and details on how your plan works.
- ☐ **Assess your financial wellness** - Visit the **Wellness Center** on your plan's website to access the Financial Wellness Hub and get all of your financial questions answered. In just a few minutes, you can receive a tailored action plan to improve your situation, no matter where you are in your financial wellness journey.
- ☐ **Track your progress** – Review your retirement outlook regularly via the READYSAVE™ app, where you can check your balance, see activity history, and adjust your savings rate.
- ☐ **Stay informed** – Get account updates through our online Message 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.

Download READYSAVE™



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 1

Check request

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 257889

Request a check and have it sent to Ascensus Trust Company.

- Contact your retirement plan/account service provider to request a withdrawal of your account assets in the form of a check.
- The check should be payable to Ascensus Trust Company and include the Plan ID (provided above).
- Mail the check to:

Ascensus Trust Company
1655 43rd Street South
Suite 100
Fargo, ND 58103

- Your prior retirement plan/account service provider can send the check directly to Ascensus Trust Company. If instead the check is being returned to you, you must complete Part 1 of the rollover form (i.e., this page) and send it along with your check to Ascensus Trust Company. If you are sending more than one rollover check, use a separate form for each check.

My check details

Dollar amount on check: \$ _____

Date sent to Ascensus Trust Company (mm/dd/year): _____

Submitted by _____ Date _____
First middle initial last

Important:

- If the check is payable to you, you have 60 days to roll over the funds (i.e. have the check deposited into your retirement plan) or the entire amount becomes taxable.
- If you have any questions, please contact Participant Services at 866-809-8146.

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last
Social Security number _____ Email _____
Plan ID 257889

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:

<input type="checkbox"/> QP/401(k)/Roth401(k) plan	<input type="checkbox"/> 403(a) plan
<input type="checkbox"/> 403(b) plan	<input type="checkbox"/> Governmental 457(b) plan
<input type="checkbox"/> Traditional IRA	<input type="checkbox"/> SIMPLE IRA
<input type="checkbox"/> 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 257889

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 the most appropriate target date allocation investment based upon your age as determined by your plan's fiduciaries. More information on this investment is available in the **What ways can you invest?** section of this guide and on your plan's retirement website.

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 %
Target date allocation	
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	_____ %
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	_____ %
Equity	
Columbia Small Cap Index Fund Institutional 2 Class	_____ %
MainStay MacKay S&P 500 Index Fund Class I	_____ %

Investment name	Investment %
Equity (Cont)	
Vanguard® Developed Markets Index Fund Admiral™ Shares	_____ %
Vanguard® Equity-Income Fund Admiral™ Shares	_____ %
Vanguard® Growth Index Fund Admiral™ Shares	_____ %
Vanguard® Mid-Cap Index Fund Admiral™ Shares	_____ %
Bond	
DFA Inflation-Protected Securities Portfolio Institutional Class	_____ %
Money market/Stable value	
Vanguard® Federal Money Market Fund Investor Shares	_____ %
Other	
Metropolitan West Total Return Bond Fund Class I	_____ %

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 257889

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.

Join the plan

Retire ready. Retire happy.



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