

Right now, you have an opportunity to make a real difference in the future of your retirement. How? By joining the ABC Company 401k Retirement Plan.

The Plan we offer is a valuable benefit to help you save for the future. Saving now can help you have the income you'll need at retirement. The ABC Company 401k Retirement Plan has an automatic enrollment feature that makes participating in the Plan easy once you become eligible. Each pay period, a portion of your pay will be automatically contributed to your Plan account through convenient payroll deduction. You may change or stop your contributions, if you choose. It is important to remember that you will be automatically enrolled in the Plan unless you specifically elect out of it. ABC Company may also make contributions to your account. Contributions are then allocated to the Plan's investment options you select. If you do not make a selection, contributions will be allocated to the Plan's default fund(s) until your investment elections are received. See the "How Are Plan Contributions Invested?" section of the Plan Highlights for more information.

There are significant tax advantages, too. For example, your qualifying contributions, employer contributions and all earnings on your account are not subject to current federal income tax (or, where applicable, state or local taxes) until you take them out of the Plan. This tax deferral gives your retirement savings the ability to grow under the most favorable terms possible.

By combining convenience with these special tax benefits, your retirement savings plan offers you one of the best ways to fund your future.

We are excited to offer you this worthwhile benefit and we hope you will use it to help make your retirement dreams a reality. So get started today and take the first step toward a brighter financial future!

Sincerely,

John Smith
President

PLOTTING YOUR COURSE FOR A **SUCCESSFUL FUTURE**

If you're like most people, you want your retirement years to be carefree years, free of financial worries. But the reward of a successful future takes careful planning. You'll want to begin by defining your retirement goals and setting a course that will allow you to reach them.

Having enough money for your retirement means learning as much as you can about planning and investment strategies. We've designed this material to help you better understand the sometimes confusing aspects of retirement plan investing. You'll discover the advantages of starting your planning early, the role of your employer's retirement plan in helping you achieve your retirement goals, and the basics of investing through your employer's plan.

Implementing a plan for a successful future is up to you. No one can do it for you.

Keep your retirement goals in sight as you read through this section.

As you read through this material, you'll learn the importance of:

Planning Ahead for Your Retirement
Achieving your investment goals means starting to invest for retirement as early as you can.

Saving for a Successful Future
It's easy to invest through your employer's plan.

Becoming a Wise Investor
Learn some basic concepts that can help you invest contributions in choices that are right for you.



I LIKE TO **SET GOALS** AND
FOLLOW THROUGH.

THE ROUTE TO **RETIREMENT**

How much income do you think you'll need during retirement? Many people believe they'll need a lot less than before retirement because their homes won't be mortgaged, their children will be grown, or they will no longer have the expenses of working, such as commuting and clothing costs and daily lunches.

The reality, according to financial planners, is that you'll probably need about 70% to 90% of your preretirement income after you retire. Have you thought about where that income will come from?

Maybe you haven't given much thought to retirement planning because you think you have plenty of working years left — and therefore plenty of time to start investing. Or perhaps you're counting on Social Security or your personal savings to provide you with retirement income.

If this is the extent of your financial plan, it may be time to cast your old assumptions aside and examine what steps you need to take to begin investing for your future financial security.

A photograph of a person driving a golf cart on a golf course. The scene is captured from a low angle, showing the back of the cart and the driver. The background features a lush green golf course with trees and a bright sunset sky. A large, curved graphic element in shades of yellow and grey arches over the scene.

I'M **READY** TO
MOVE FORWARD.

Here is a worksheet you can use to estimate how much income you will need in the future and how much you may have to save to help provide that income.

- Example**
- ① Your current yearly income \$35,000
 - ② Estimated yearly income you need at retirement (Example: 80% of \$35,000) \$28,000
 - ③ An estimate of your future Social Security benefit. **Insert the estimated benefit** from *Your Social Security Statement*, which you may receive by mail or can access securely on the Social Security Administration’s website at www.ssa.gov. If you don’t have your estimated benefit available, multiply Line 1 by .25 for a conservative estimate of your benefit*. \$8,750
 - ④ The estimated annual income you will need to replace through retirement savings and personal assets. **Subtract Line 3 from Line 2** \$19,250
 - ⑤ Now adjust your current replacement income for inflation by **multiplying Line 4 by the inflation factor from Table A**. The inflation factor figure is below the number of years you have left until you retire. For this example, we assume 30 years left to retirement. Thus, we multiply \$19,250 by 2.43 \$46,778
 - ⑥ How much would you need to have at retirement to give you the yearly income in Line 5? **Multiply Line 5 by a payout factor from Table B**. (Example assumes 3% inflation, 6% investment return, and that you will need 15 years of retirement income, so the payout factor would be 11.94.) \$558,529
 - ⑦ Value of your current assets (savings, investments, etc.) adjusted for growth. (Example: \$45,000 multiplied by investment factor of 5.74) \$258,300
 - ⑧ **Subtract Line 7 from Line 6** to find how much you’d need to save \$300,229
 - ⑨ How much would you have to set aside each year in order to work toward the retirement goal on line 8? **Divide Line 8 by the present value factor in Table A**. (Example: \$300,229 divided by 79.06) \$3,797
 - ⑩ The amount you need to invest each month toward retirement. **Divide Line 9 by 12** \$316 Monthly Investment

You

\$ _____

\$ _____

– \$ _____

= \$ _____

× _____
(INFLATION FACTOR)

= \$ _____

× _____
(PAYOUT FACTOR)

= \$ _____

– \$ _____

= \$ _____

÷ _____
(PRESENT VALUE FACTOR)

\$ _____

÷ 12

\$ _____

The worksheet does not take into account any contributions your employer may make to the plan. The projection is based on your current income as adjusted for inflation and does not consider possible future increases in your pay.

* There is an annual cap on benefits.

TABLE A

NUMBER OF YEARS UNTIL RETIREMENT	5	10	15	20	25	30	35	40
Inflation Factor (3% inflation):	1.16	1.34	1.56	1.81	2.09	2.43	2.81	3.26
Investment Factor (6% return):	1.34	1.79	2.40	3.21	4.29	5.74	7.69	10.29
Present Value Factor (6% return):	5.64	13.18	23.28	36.78	54.86	79.06	111.43	154.75

Future investment returns cannot be predicted and your actual returns and principal value will differ.

TABLE B

NUMBER OF YEARS IN RETIREMENT	10	15	20	25
Payout Factor (3% inflation):	8.53	11.94	14.88	17.41

Assumes 3% inflation and a 6% annual investment return. Actual inflation and your investment returns will differ.

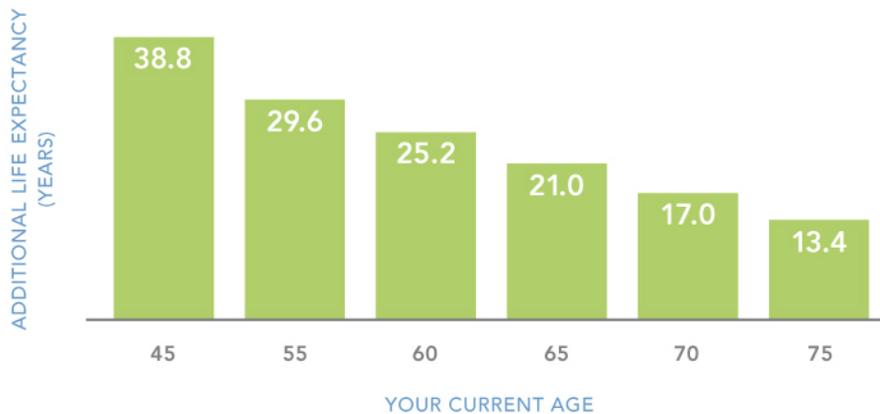
Your Retirement May Outlast Your Resources

With today's focus on health and fitness, people are living longer, healthier lives. A longer life span means you could spend 15, 20, or 25 years — or more — in retirement. In fact, your retirement could last almost as long as your working years. At the very least, you should plan on having a retirement income that will support you for 15 years — and probably much longer.

Plan To Beat Inflation

Over time, the rising cost of goods and services can significantly erode the buying power of your retirement assets. You need to earn a return on your investments that will keep your money growing faster than the inflation rate. The illustration on the next page shows you how even relatively low increases in the cost of living can deplete the value of your savings over the years.

HOW LONG CAN YOU EXPECT TO LIVE IN RETIREMENT?



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



THE EFFECTS OF INFLATION ON SAVINGS OVER TIME



Where Does Social Security Fit In?

Social Security benefits may be the source of some of your retirement income, but chances are, you'll need more than just Social Security to live on. And, in the future,

changes to the Social Security system may decrease benefits, especially if you have several years before you retire. You'll want to plan for your retirement without relying too much on Social Security benefits.



I'M UP TO THE CHALLENGE.

KEEP ON TRACK WITH

YOUR EMPLOYER'S PLAN

Finding extra cash to put away for retirement can be difficult. That's where your employer's retirement savings plan can help.

Payroll Deduction Makes Saving for Retirement Simple

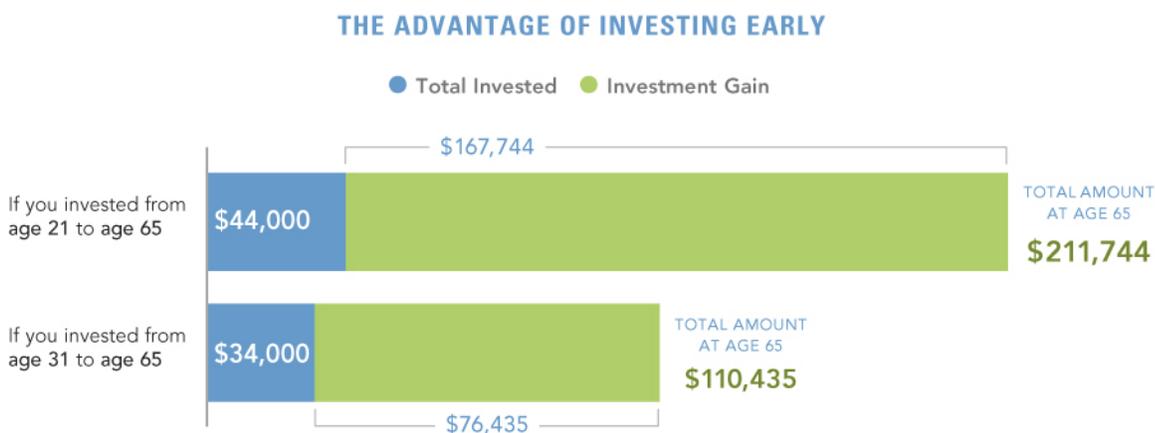
With payroll deduction, you save a portion of your salary from each paycheck. You choose how much you want to contribute and how you want your contributions invested among the options offered by your plan. Your contributions to the plan are automatically deducted from your paycheck before you receive it. There's no chance that you'll spend the money instead of investing it for your retirement.

Some plans "automatically enroll" employees. Contributions are made at

a specified percentage of pay and those contributions are placed in a "default investment." But you aren't locked into these automatic choices. You can choose your own contribution rate and select your own investments, if you want.

Starting Early Can Pay Off

Time can be your most important ally when you're saving for retirement. The longer you have to invest, the greater the potential benefits of compounded earnings. And it's less painful to save gradually over several years than to try to make up for it later by saving large amounts over a shortened period. Even if you save just a small amount early in your career, you may come out ahead because of all the time you'll have to invest your money.



Assumes single deposit of \$1,000 at beginning of year; 6% annual return.
This chart is hypothetical and for illustrative purposes only. It is not indicative of any particular investments.

THE **PLAN** MAKES
MY RIDE EASY.

COMPARE YOUR CONTRIBUTION OPTIONS

	TRADITIONAL PRETAX* CONTRIBUTION	ROTH CONTRIBUTION (equal to pretax amount)	ROTH CONTRIBUTION (reduced by tax paid)
TAXABLE SALARY	\$24,000 (after contribution)	\$25,000	\$25,000
LESS INCOME TAX	\$3,600	\$3,750	\$3,750
LESS ROTH CONTRIBUTION		\$1,000	\$850
SPENDABLE PAY	\$20,400	\$20,250	\$20,400

Assumes a \$1,000 annual contribution and tax withholding at 15%. Your tax rate may be different.

* Amounts received from a tax-deferred account are taxable when distributed.

You Benefit from Tax Advantages

Your plan offers two ways to gain tax benefits from your contributions to the plan — *traditional pretax contributions* and *Roth contributions*.

Traditional pretax contributions are paid to the plan before federal (and, in most cases, state) taxes are deducted from your paycheck. Your tax benefits begin immediately. The money you contribute reduces your taxable income — and your income taxes! While taxes will be due when you withdraw the money, you may then be retired and possibly in a lower tax bracket.

Roth contributions are treated differently. You pay current federal and, if applicable, state taxes on your contributions. Your

Roth contributions won't be taxed again on withdrawal. After your money has been in the plan for at least five tax years from the time of your first Roth contribution, on reaching age 59½, withdrawals from your Roth account (contributions *and* plan earnings) generally are tax free.

The choice is yours. Which type of contribution is best for you depends on your personal needs and goals. Your current age, your expected retirement age, your current tax bracket, your expected retirement tax bracket, and the amount of your contributions are all important factors. Before making a decision, talk with a tax advisor who can help you look at your specific situation and determine which approach — pretax or Roth — might be best for you.

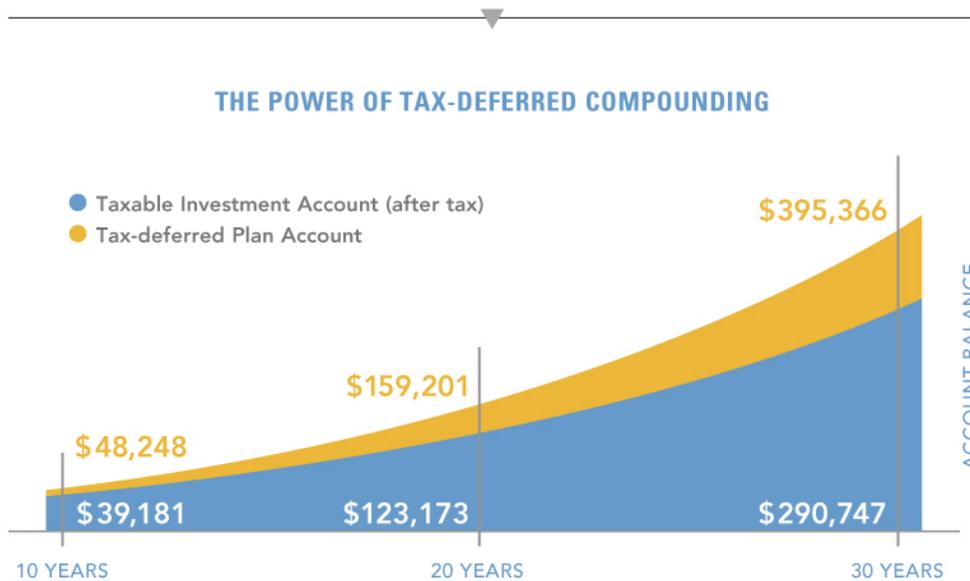
Tax-deferred Compounding May Speed Up Your Account Growth

With a retirement savings plan, all of the money in your account — contributions and investment earnings — can grow and earn additional income without being depleted by annual taxes. For example, if you invest \$1,000 and earn a 6% annual return, you'll have \$1,060 in your account at the end of the first year. The following year, your \$1,060 will earn 6%, giving you \$1,123.60 at the end of the second year, and so on.

Your account balance has the potential to grow faster than it would in a taxable account — such as a savings account — where interest is taxed annually as income.

Employer Contributions May Help You Get Ahead

If your employer makes contributions to your retirement plan account, you get a bonus: free money. But even if your employer doesn't contribute, your plan still allows you a tax-advantaged opportunity to save for retirement.



Compares \$250 per month (increased for inflation over time) contributed to a tax-deferred retirement savings plan account to the same amount contributed to a taxable investment. Assumes a 6% annual return, 4% annual wage increases, and a 15% federal tax rate. Your tax rate may be different. Taxes on contributions and earnings are taken each month from the taxable account. No withdrawals are made from the tax-deferred account. Amounts received from the tax-deferred account are taxable when distributed. Since tax deferral may not be beneficial for all taxpayers, you may want to consult a tax professional about your specific situation.

This chart is hypothetical and used for illustrative purposes only.

YOU'RE IN CHARGE OF YOUR **PLAN INVESTMENTS**

As a retirement plan investor, you can design an investment portfolio that will allow you to pursue your financial goals for retirement. Although your employer helps you by offering a tax-advantaged retirement plan, you are responsible for keeping your investment portfolio on course. (Even if your money has been put into a default investment, you still should determine if that investment is right for you.) To be successful, you need to learn as much as you can about the basics of investing for your future.

Investment Categories — What's on the Horizon?

Before you can design an investment strategy that takes into account your goals and your risk tolerance, you would do well to educate yourself on the different asset

classes that are available and the risks and potential rewards associated with each one.

Stocks

The stock asset class includes stock and stock funds or portfolios. Stock represents an ownership interest in the company that issued the shares. Of all the major asset classes, stocks present the most risk to your principal but offer the greatest potential for higher returns over the long term.

A stock's value rises and falls with the success of the company, the general conditions of the stock market and economy, and the stock's appeal to investors. This is called market or volatility risk. Although volatility is a formidable short-term risk, it becomes less significant over time.



I LIKE TO BE
IN CONTROL
OF MY **LIFE.**



THE **FUTURE** IS
IMPORTANT TO ME.

Large Company Stocks. These stocks are issued by companies that usually have a diversified product line and a strong financial base. Because they are stocks of large companies with well-established earnings histories, they may perform more reliably than the stocks of small companies.

Small Company Stocks. Small company stocks are issued by companies with less product diversity and a less secure financial base than large-cap stock companies. However, the companies' potential for fast growth makes their stocks attractive to many investors who are willing to overlook the increased risks involved.

Value Stocks. Value stocks are considered by financial managers to be undervalued in the market, based on the issuing company's book value, earnings potential, cash flow, and other factors.

Growth Stocks. Stocks that show or have the potential for rapid earnings and revenue growth are considered growth

stocks. They typically represent more risk than other stocks.

International Stocks. These are stocks issued by foreign companies, although some international stock portfolios may include U.S. stocks, as well. Because they may be affected by shifts in foreign currency rates (currency risk), economic and political unrest, and other factors that may not affect U.S. stocks, international stocks are generally considered to carry more risk than domestic stocks.

Bonds

The next asset class is bonds. Bonds generally pay the investor a fixed rate of interest over a specified period of time. When you invest in bonds, you are essentially lending money to the bond issuer — often the government or a large corporation — for a certain number of years. At the bond's maturity date, your investment principal is generally returned to you.

If the issuer defaults, you can lose your investment (default risk). This is sometimes the case with bond issuers that are financially weak but pay higher interest rates to compensate investors for the added risk. Bonds issued by the U.S. government or a major corporation generally have a low risk of default.

Bond values are affected by changes in interest rates. When interest rates rise, prices of existing bonds usually fall, lowering bond values. When interest rates fall, bond prices and values generally increase. Typically, the longer the time until a bond matures, the higher the interest rate risk.

Many retirement plans offer investments in bond portfolios that hold a mix of individual bonds. Bonds and other fixed income investments can be used to help balance the risk from any stock investments you may have.

Cash/Stable Value Investments

The third asset class includes cash and stable value investments. The most common type of investment in this asset class is a money market portfolio, which invests in very short-term IOUs of the government and highly rated corporations. While these instruments are generally regarded as conservative investments, they offer a relatively low potential return.

Stable value investments include Guaranteed Investment Contracts (GICs) offered by corporations, insurers, banks, and other lending institutions. This category

offers low risk and returns that historically have been at, or slightly above, inflation.

Blended

Your plan may also allow you to invest in specialized investments such as:

Balanced Portfolios. Composed of stock, bond, and money market investments, balanced portfolios seek income and growth. Portfolios are actively managed by investment professionals, who choose the investment proportions and adjust them over time.

Lifestyle Portfolios. Often called life cycle, life stage, or target date portfolios, these investment vehicles have managers who make asset allocation decisions and rebalance the portfolio as needed to keep funds invested within the portfolio's allocation guidelines. Portfolios in this category typically include a mix of stocks, bonds, and cash and take into consideration the number of years until your retirement and the general ability of people in your age group to accept risk.

Stock or Bond Index Portfolios

An index portfolio attempts to match the performance of a particular stock or bond market index by holding all, or a sampling of, the securities that compose the index. Unlike the managers of actively managed portfolios, index portfolio managers do not buy and sell securities in an attempt to outperform the index, lower investment risk, or achieve other objectives.

Living with Investment Risk

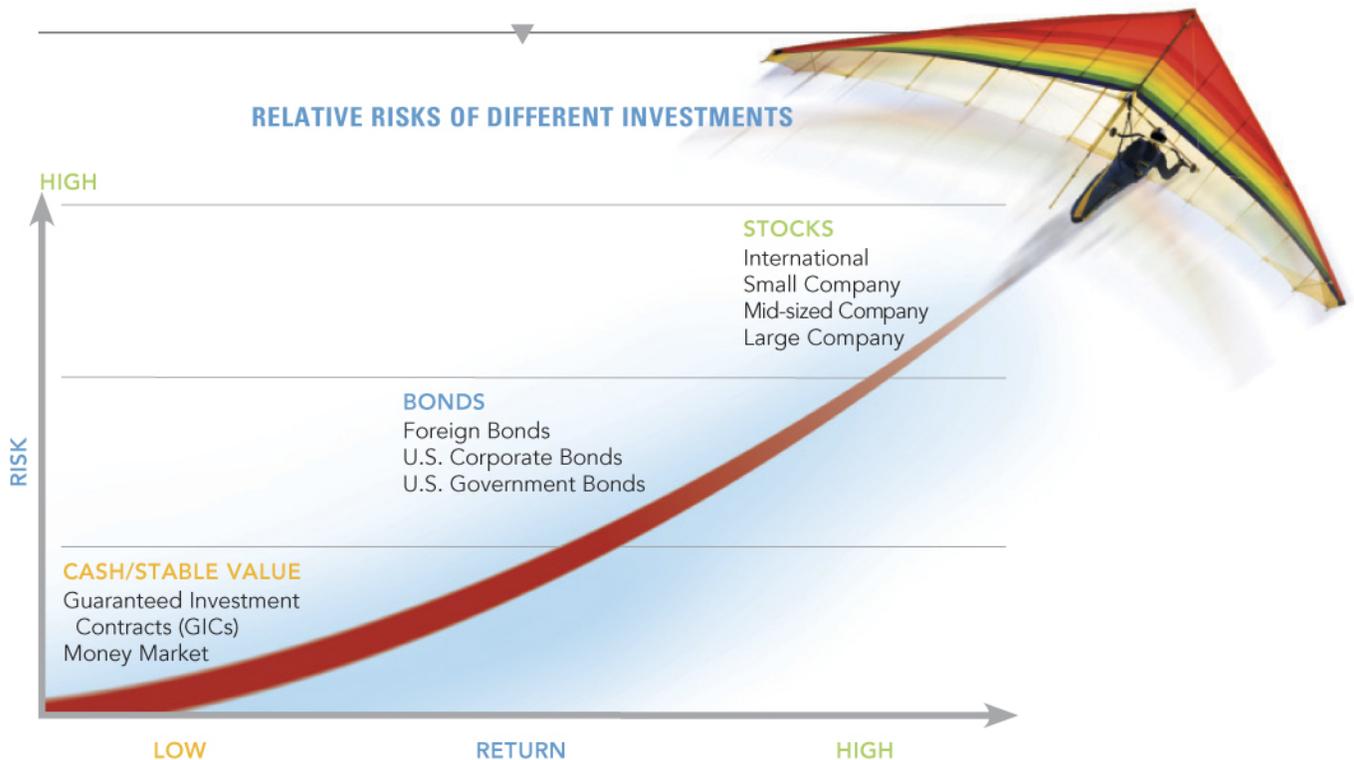
Understanding and learning to manage risk is important to your success as an investor. Typically, investments that present the most risk also offer the highest potential return. If you put your money in only low-risk investments, you may not earn enough to meet your retirement savings goal. You need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

Calculate Your Risk

The degree of risk you're willing to take with your investments is known as your risk tolerance. Investors with longer investment time frames can generally tolerate more risk than investors who have shorter time frames — say, a few months or years — until they need their money.

Over the short term, market volatility is a serious risk factor, since the value of your investments may be down when you withdraw your funds. But, for long-term investors, the risk of having to sell when the market is low drops. Therefore, the longer you have to invest, the more risk you may be able to tolerate.

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



Source: DST

WHAT TYPE OF INVESTOR ARE YOU?

The information below can help you determine whether you are a conservative, a moderate, or an aggressive investor and which investments offered by your retirement plan may suit your needs. Use this information in combination with any investment planning advice available to you when you are developing a strategy.

Conservative investors seek to protect principal (the amount invested) and avoid significant losses.

Moderate investors seek income and some growth from their portfolios.

Aggressive investors seek to maximize the growth potential of their portfolios.

When you are determining your risk profile, you may find it helpful to assess:

1. **Your willingness to take risk** — what is your attitude toward risk? That is, how comfortable are you with the possibility that your investment portfolio could lose value? Would you be willing to stay invested during a market downturn or would you sell the investments that were experiencing losses?
2. **Your capacity to take risk** — to what degree are you able to take on investment risk given your financial situation? Would you still be able to meet your retirement goals if the value of your investment portfolio declined — and if so, by how much? When answering this question, consider several factors, including your current and expected future income, any other savings and assets you may have, and when you expect to start using your retirement savings. The less you can afford to lose and the sooner you'll need your savings, the less risk you may be able to take with your investments. Conversely, if you have sufficient income, assets, and time to make up for losses, the more risk you may be able to take.



I ALWAYS LOOK
FOR OPPORTUNITIES.



Diversify Your Investments

Your plan may offer you a variety of investment options from which to choose. Spreading your money among different investments — called “diversification” — allows you to moderate your risk because you don’t have all your eggs in one basket. Putting your money together with the

money of your coworkers in the funds or portfolios offered by your retirement plan allows you to achieve “automatic” diversification, since each fund or portfolio typically invests in many different securities.

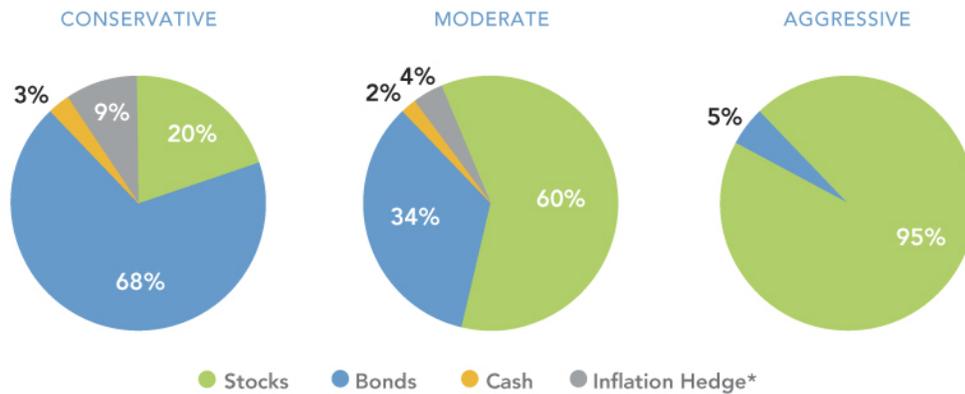
You can achieve even greater diversification by spreading your money among different types of investments offered by your plan.

Choose an Appropriate Asset Allocation

You also need to decide how much of your retirement savings to put in each of the investment classes: stocks, bonds, and cash/stable value investments. This step is called "asset allocation." The amount of your account that you allocate to each

investment type will largely depend on your personal situation: how many years you have until retirement, the amount of risk you are willing to take, other sources of retirement income you are anticipating, what other assets and investments you own, and any special needs you or your dependents may have.

SOME TYPICAL ASSET ALLOCATION MIXES



* Not all plans offer Treasury Inflation-Protected Securities (TIPS) or other inflation hedges as an investment option.

These hypothetical asset allocations show the broad asset-class weights represented in the Morningstar family of Target Risk Allocation indexes. They are presented as illustrations only to help evaluate potential investment strategies and should not be construed as recommendations for any investment approach. Plan participants, IRA owners and beneficiaries should consider their non-plan assets, other investments and income needs when considering any asset allocation or applying any particular model to their situation. Individual circumstances vary. There may be other solutions that meet your needs.

The Morningstar indexes use varying blends of 18 different asset classes and investment styles to create unique portfolios, each with its own level of risk and commensurate potential for return. For more detailed information on the performance and composition of the Morningstar Target Risk Allocation indexes, as well as the methodologies used for the indexes' construction and maintenance, please go to <http://indexes.morningstar.com>.

Asset allocation cannot assure a profit or protect against a loss. It is not possible to invest directly in any index. Index performance does not reflect the effects of investing costs and taxes. Actual results would vary from benchmarks and would likely have been lower. Past performance is not a guarantee of future results.

Morningstar Target Risk Allocation indexes are © 2017 Morningstar. All rights reserved.

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Keep Your Portfolio in Line with Your Investment Goals

Over the years, you may find that things have changed since you first chose your retirement plan investments. Your retirement goals, your family situation, the investment markets — any or all of these can affect how you want your money invested. An annual review of your asset allocation will tell you whether your portfolio is still invested the way you intended or whether

changes to your retirement plan account are necessary.

Make Your Future a Priority

Now that you know some investment basics, you should be ready to put your knowledge to work for you. Designing an investment strategy for your future should be one of your top priorities. Planning ahead can help you achieve your financial goals.

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Rev. 3/17



I CAN **RELAX** KNOWING
MY PLAN IS IN PLACE.

Who Can Participate?

Participation is open to employees who have met the following requirement(s):

Attained age 18.

Completed 6 Month(s) of Service, as defined by the Plan.

However, the age requirement will be waived for employees employed on 1/1/2011.

The Plan does *not* allow participation by employees who are:

Covered by a collective bargaining agreement

Hourly paid employees

Highly compensated employees

Leased employees

Non-resident aliens with no U.S. earned income

Salaried employees

Directors

Independent contractors

Union employees

Other requirements may also have to be met, as described in the Summary Plan Description.

When Will I Join?

Eligible employees will join the Plan on the first day of the month following completion of 1 month of service.

How Do I Contribute To The Plan?

If you are a new employee, you will be automatically enrolled in the Plan on the Plan entry date. This means that elective deferrals in the amount of 4% of compensation will automatically be deducted from your compensation, unless you elect not to participate in the Plan or change or stop your contributions. Your Plan allows you to make elective deferrals up to 50% of your compensation. An annually adjusted Internal Revenue Service (IRS) dollar limit also applies. The dollar limit is \$18,500 for 2018.

Your Plan also provides for automatic deferral increases of 1% quarterly, up to a maximum deferral of 15% of pay. See your Benefits Administrator for more information. Periodic increase opt out instructions go [here](#)

You can also designate your salary deferrals to a Plan account that accepts Roth after-tax contributions. In 2018, you may contribute as much as \$18,500, in total, to all accounts (Roth after-tax contributions and pre-tax deferrals). Roth contributions will be included as taxable income to the employee. Earnings on the Roth contribution will accumulate tax free, and retirement withdrawals may be exempt from federal income tax.

You may also make after-tax contributions ranging from 1% to 30% of your compensation.

If you have an existing qualified retirement plan (pre-tax), Roth account, qualified retirement plan (after-tax), 403(b) tax deferred arrangement or governmental 457 plan with a prior employer, you may transfer or roll over that account into the Plan on becoming a participant in the Plan.

Can I Make Catch-up Contributions To The Plan?

Employees with qualifying service with certain types of employers may be eligible for the "15 Year Rule" catch-up contribution. See your Benefits Administrator for more details.

If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional amount as a "catch-up contribution". If you are eligible for both types of catch-up contributions, the 15 Year Rule contribution must be made first. The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their career. The maximum catch-up contribution is \$6,000 for 2018. See your Benefits Administrator for more details.

Can I Stop Or Change My Contributions?

You may stop your contributions anytime. Once you discontinue contributions, you may start again anytime.

You may increase or decrease the amount of your contributions anytime.

How Does ABC Company Contribute To The Plan?

The Plan also provides for ABC Company to make contributions.

The first 20% of pay you contribute will be matched 50% by ABC Company. The next 10% of pay you contribute will be matched 25%, up to 5% of compensation. The next 10% of pay you contribute will be matched 10%, up to 5% of compensation. The matching contribution will not exceed 45% of compensation. The matching contribution will be made only on pre-tax salary deferrals. The matching contribution will be made to your account weekly.

The Plan also provides for discretionary matching contributions on elective deferrals in an amount to be determined by ABC Company on an annual basis. The discretionary matching contribution will be made only on pre-tax salary deferrals.

ABC Company will make safe harbor matching contributions of 100% of the first 3% of compensation you contribute to the Plan and 50% of the next 2% of compensation you contribute to the Plan. The safe harbor contribution will be made each payroll period. Other limitations may apply.

Other employer contribution information

The employer match on elective deferrals benefit(s) only those eligible employees who are actively employed on the last day of the Plan year.

The employer discretionary match on elective deferrals benefit(s) only those eligible employees who worked 1000 hour(s) during the Plan year.

The other employer contributions benefit(s) only those eligible employees who are actively employed on the last day of the Plan year.

How Do I Become "Vested" In My Plan Account?

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate. You are 100% vested in the "safe harbor" contributions ABC Company makes on your behalf, plus any earnings they generate.

Other employer contributions to the Plan, plus any earnings they generate, are vested as follows:

Years of Vesting Service	Vesting Percentage
Less than 3	0%
3 or more	100%

How Are Plan Contributions Invested?

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by ABC Company.

If you do not choose any investment options, ABC Company has determined that your account will be invested in the Dreyfus Active MidCap Fund (A).

You may change your investment choices anytime.

More information about your Plan's investment choices can be found elsewhere in these materials.

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from John Smith, Trustee, 16 Corporate Circle, Albany, NY 12203, Phone: 518-862-3200. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

When Can Money Be Withdrawn From My Plan Account?

Money may be withdrawn from your Plan account in these events:

Retirement at the Plan's Normal Retirement Age of 65.

Death.

Disability.

Termination of Employment.

To receive favorable tax treatment, distributions of Roth contributions must be made after the

participant reaches age 59½, or on account of the participant's death or disability, and must be made at least 5 years after the date the first Roth contribution was made. See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

May I Withdraw Money In Case Of Financial Hardship?

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account.

A hardship, as defined by the government, can include:

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principal residence,
- paying for funeral expenses, or
- paying for qualifying repairs to your principal residence, within tax law limits.

If you feel you are facing a financial hardship, you should see your Plan Administrator for more details.

May I Borrow Money From My Account?

The Plan is intended to help you put aside money for your retirement. However, ABC Company has included a Plan feature that lets you borrow money from the Plan for financial hardship reasons only.

The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of: one-half of your vested account balance or \$50,000.

The minimum loan amount is \$1,000.

All loans must generally be repaid within five years.

You may have 3 loan(s) outstanding at a time.

You pay interest back to your account. The interest rate on your loan will be the Prime Rate plus 1.00%.

A \$100 processing fee for all new loans and a \$50 per year maintenance fee are charged to your account.

Other requirements and limits must be met, and certain fees may apply. Refer to the Summary Plan Description for more details about this participant loan feature.

How Do I Obtain Information About My Plan Account?

You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.

You will also have access to an automated voice response system (888-123-4567) and Internet Site (www.metrohillinc.com) which are designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data. You will receive additional information on how to use the Voice Response System and Internet Site.

How Do I Enroll?

Simply complete the enrollment forms provided and return them to the person designated or your Benefits Administrator. You can also enroll online by visiting the participant website at www.metrohillinc.com.

Summary Plan Description

The above highlights provide only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be given to you. Please read it carefully and contact your Plan Administrator if you have any further questions.

What Expenses Are Associated With Participating In The Plan?

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

Administration expense explanation

The Custom Description will be paid pro rata.

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Loans – A \$100 processing fee for each new loan and an annual \$50 maintenance fee will be charged to your account. In addition, you will pay interest back to your account at the Prime Rate plus 1.00%.

Qualified Domestic Relations Order (QDRO) – The following QDRO-related expenses will be charged to your account:

- A \$100 processing fee for each domestic relations order
- An annual \$50 maintenance fee
- A \$25 charge for each check issued pursuant to the order

Distributions – The following distribution-related expenses will be charged to your account:

- A \$50 processing fee for each type of distribution requested
- An annual \$40 maintenance fee
- A \$25 charge for each check issued

Other Expenses – You may incur certain charges for:

- Check reissuance: \$25

Investment expenses – Your investment options under our Plan have different expenses associated with them. Possible expenses for each investment option are identified in the investment performance summary and fund fact sheet page(s) of this booklet.

Investment Performance and Expenses

The table below provides important information about your investment options (as of December 31, 2017)

STOCK	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
Am Beacon Acadian Emg Mkts Mgd Vol Fund (A) Benchmark: MSCI Emerging Markets NR Index	7.68% 7.44%	25.25% 37.28%	3.57% 9.09%	N/A 4.35%	3.26%* N/A	www.americanbeaconfunds.com
Total annual operating expense: 1.91% (\$19.10 per \$1,000). Shareholder-type fees: Sales charge: 5.75%. Redemption fee: 2.00% for sales within 90 days of purchase. Deferred sales charge: N/A. Fee Waiver Text						
Am. Beacon Bridgeway Lg Cap Value Fund (A) Benchmark: S&P 500 Value Index	7.55% 6.33%	15.43% 15.36%	9.58% 9.46%	15.45% 14.24%	8.23% 6.80%	www.americanbeaconfunds.com
Total annual operating expense: 1.12% (\$11.20 per \$1,000). Shareholder-type fees: Sales charge: 5.75%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text						
Blue Chip Investor Fund Benchmark: S&P 500 Value Index	8.04% 6.33%	18.50% 15.36%	10.12% 9.46%	14.14% 14.24%	7.25% 6.80%	www.bluechipinvestorfund.com
Total annual operating expense: 1.44% (\$14.40 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text						
Dodge & Cox International Stock Fund Benchmark: MSCI All Country World ex-US NR Index	1.21% 5.00%	23.94% 27.19%	5.96% 7.82%	8.50% 6.80%	3.17% 1.84%	www.dodgeandcoxworldwide.com/
Total annual operating expense: 0.64% (\$6.40 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text						
Dreyfus Active MidCap Fund (A) Benchmark: S&P MidCap 400 Index	7.23% 6.25%	16.63% 16.24%	8.87% 11.13%	14.91% 15.01%	7.08% 9.97%	www.dreyfus.com
Total annual operating expense: 1.14% (\$11.40 per \$1,000). Shareholder-type fees: Sales charge: 5.75%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text						
Dreyfus Disciplined Stock Fund Benchmark: S&P 500 Index	6.97% 6.64%	19.06% 21.83%	11.01% 11.40%	13.95% 15.79%	6.83% 8.50%	www.dreyfus.com
Total annual operating expense: 1.01% (\$10.10 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text						
Fidelity Advisor Biotechnology Fund (I) Benchmark: S&P 1500 Health Care Index	-4.88% 1.62%	26.15% 22.47%	2.47% 8.81%	18.92% 17.98%	15.45% 11.36%	www.institutional.fidelity.com
Total annual operating expense: 0.78% (\$7.80 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text						
Invesco Asia Pacific Growth Fund (A) Benchmark: MSCI Asia Pacific ex-Japan NR Index	5.81% 7.93%	29.06% 36.98%	8.75% 9.83%	7.52% 7.10%	6.41% 3.65%	www.invesco.com/us
Total annual operating expense: 1.49% (\$14.90 per \$1,000). Shareholder-type fees: Sales charge: 5.50%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text						

STOCK	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
JPMorgan Small Cap Growth Fund (A)	7.94%	41.13%	14.18%	17.04%	9.61%	www.jpmorganfunds.com
Benchmark: S&P SmallCap 600 Growth Index	3.90%	14.79%	12.94%	16.39%	10.82%	

Total annual operating expense: 1.35% (\$13.50 per \$1,000). Shareholder-type fees: Sales charge: 5.25%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

Lazard U.S. Small-Mid Cap Equity Fund (I)	4.88%	14.20%	9.10%	14.46%	9.93%	www.lazardassetmanagement.com
Benchmark: S&P SmallCap 600 Growth Index	3.90%	14.79%	12.94%	16.39%	10.82%	

Total annual operating expense: 0.90% (\$9.00 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

BOND	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
Vanguard GNMA Fund (Inv)	0.02%	1.87%	1.68%	1.86%	3.85%	www.vanguard.com
Benchmark: Bloomberg Barclays U.S. Government Intermediate Index	-0.40%	1.14%	1.12%	0.92%	2.70%	

Total annual operating expense: 0.21% (\$2.10 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

BLENDED	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
Am. Funds 2010 Target Date Retire. Fund (A)	2.14%	9.97%	5.22%	6.80%	4.48%	www.americanfunds.com
Benchmark: S&P Target Date 2010 Index	2.53%	9.95%	5.10%	5.94%	4.56%	

Total annual operating expense: 0.69% (\$6.90 per \$1,000). Shareholder-type fees: Sales charge: 5.75%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

Dodge & Cox Balanced Fund	3.61%	12.59%	8.43%	12.24%	7.09%	www.dodgeandcoxworldwide.com/
Benchmark: S&P Target Risk Growth Index	3.53%	16.04%	7.02%	8.62%	5.24%	

Total annual operating expense: 0.53% (\$5.30 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

Fidelity Adv. Convertible Securities Fund (I)	2.39%	9.64%	1.73%	7.36%	4.80%	www.institutional.fidelity.com
Benchmark: S&P Target Risk Moderate Index	2.48%	11.93%	5.36%	6.19%	4.29%	

Total annual operating expense: 0.47% (\$4.70 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

Fidelity Adv. Strat. Dividend & Inc. Fund (I)	3.97%	12.19%	7.70%	10.77%	6.59%	www.institutional.fidelity.com
Benchmark: S&P Target Risk Aggressive Index	4.56%	20.12%	8.65%	10.78%	6.15%	

Total annual operating expense: 0.79% (\$7.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

Invesco Balanced-Risk Allocation Fund (A)	4.99%	9.78%	5.11%	4.57%	7.77%*	www.invesco.com/us
Benchmark: MSCI All Country World NR Index	5.73%	23.97%	9.29%	10.80%	N/A	

Total annual operating expense: 1.35% (\$13.50 per \$1,000). Shareholder-type fees: Sales charge: 5.50%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

CASH/STABLE VALUE	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Website
Federated Capital Preservation Fund (ISP)	0.32%	1.13%	0.89%	0.83%	1.74%	federatedinvestors.com
Benchmark: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index	0.26%	0.82%	0.37%	0.24%	0.34%	

Total annual operating expense: 0.79% (\$7.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

WT CIT III for Metlife GAC 25554 Fund (M)	0.38%	1.47%	N/A	N/A	N/A*	N/A
Benchmark: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index	0.26%	0.82%	0.37%	0.24%	N/A	

Total annual operating expense: 1.22% (\$12.20 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A. Fee Waiver Text

Fee/Expense Definitions

Total annual operating expense (gross expense ratio) - The total annual operating expense is the fund's annual operating expenses as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

Sales charge - A charge deducted from the amount invested when shares of a fund are initially purchased. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.

Redemption fee - The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

Deferred sales charge - This charge is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held.

Disclaimers

*Since Inception return for funds less than 10 years old.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in money market funds. The 7-day yield more closely reflects the Fund's current earnings than the quotation of total return. Unless otherwise stated, performance is at net asset value (NAV).

This material must be preceded or accompanied by a current prospectus for the fund which contains the information about the fund's investment objectives, risks, fees and expenses. A prospectus may be obtained at the website listed for each fund. Investors should consider this information carefully before investing.

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You cannot invest in an index (benchmark).

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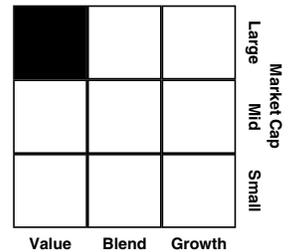
NO BANK GUARANTEE

MAY LOSE VALUE

Am Beacon Acadian Emg Mkts Mgd Vol Fund (A)

Morningstar Category
Diversified Emerging Mkts

Morningstar Overall Rating
2 stars



The Fund seeks long-term capital appreciation. The Fund normally invests primarily in securities of companies of any size economically tied to emerging market countries. The Fund's equity investments may include common stocks, preferred stocks, securities convertible into or exchangeable for common stocks, depositary receipts, and real estate investments trusts (REITs).

Fund Information

Asset Class STOCK
 Ticker ACDAX
 Fund Inception 09/27/2013
 Manager Tenure (yrs.) 4.26
 Management Style Active
 Turnover (%) 32.00%
 Total Net Assets (\$mil.) \$35.90

Asset Allocation

Foreign Stock 91.52%
 Preferreds 0.15%
 Cash 3.76%
 Other 4.58%

Fee Summary

Total Annual Operating Expenses 1.91%
 Net Expense Ratio 1.76%
 Redemption Fee
 (for sales within 90 day(s) of purchase) 2.00%
 Purchase Fee N/A

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.americanbeaconfunds.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

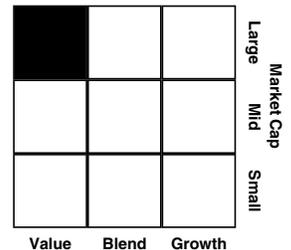
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Published on 1/17/2018

Am. Beacon Bridgeway Lg Cap Value Fund (A)

Morningstar Category
Large Value

Morningstar Overall Rating
5 stars



The Fund seeks to provide long-term total return on capital, primarily through capital appreciation and some income. The Fund invests in a diversified portfolio of stocks of large-cap companies that are listed on the New York Stock Exchange, NYSE MKT, and NASDAQ. The Fund selects stocks within the large-cap value category.

Fund Information

Asset Class STOCK
 Ticker BWLAX
 Fund Inception 10/31/2003
 Manager Tenure (yrs.) 14.18
 Management Style Active
 Turnover (%) 56.00%
 Total Net Assets (\$mil.) \$4,775.25

Asset Allocation

Domestic Stock 97.97%
 Cash 2.03%

Fee Summary

Total Annual Operating Expenses 1.12%
 Net Expense Ratio 1.12%
 Redemption Fee N/A
 Purchase Fee N/A

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.americanbeaconfunds.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

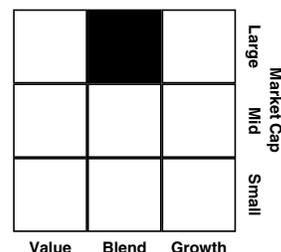
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Published on 1/17/2018

Blue Chip Investor Fund

Morningstar Category
Large Value

Morningstar Overall Rating
4 stars



The Fund seeks long-term growth of capital. The Fund invests primarily in the common stocks of a core of less than 25 industry-dominant mid- and large-cap companies whose earnings have demonstrated superior growth.

Fund Information

Asset Class STOCK
 Ticker BCIFX
 Fund Inception 12/31/2001
 Manager Tenure (yrs.) 16.01
 Management Style Active
 Turnover (%) 20.72%
 Total Net Assets (\$mil.) \$40.07

Asset Allocation

Domestic Stock 89.20%
 Foreign Stock 2.79%
 Cash 8.01%

Fee Summary

Total Annual Operating Expenses 1.44%
 Net Expense Ratio 1.01%
 Redemption Fee N/A
 Purchase Fee N/A

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.bluechipinvestorfund.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

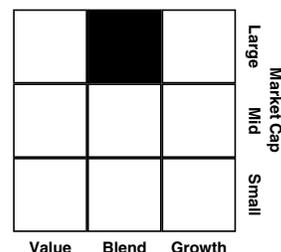
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Published on 1/17/2018

Dodge & Cox International Stock Fund

Morningstar Category
Foreign Large Blend

Morningstar Overall Rating
3 stars



The Fund seeks long-term growth of principal and income. The Fund normally invests primarily in equity securities of non-U.S. companies, including common stocks, depository receipts evidencing ownership of common stocks, preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks. The Fund typically invests in medium-to-large well-established companies based on standards of the applicable market.

Fund Information

Asset Class STOCK
 Ticker DODFX
 Fund Inception 05/01/2001
 Manager Tenure (yrs.) 16.68
 Management Style Active
 Turnover (%) 17.00%
 Total Net Assets (\$mil.) \$65,670.26

Asset Allocation

Domestic Stock 6.75%
 Foreign Stock 92.10%
 Cash 1.14%

Fee Summary

Total Annual Operating Expenses 0.64%
 Net Expense Ratio 0.64%
 Redemption Fee N/A
 Purchase Fee N/A

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.dodgeandcoxworldwide.com/.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

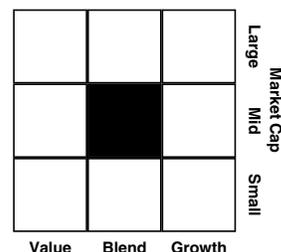
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Published on 1/17/2018

Dreyfus Active MidCap Fund (A)

Morningstar Category
Mid-Cap Blend

Morningstar Overall Rating
3 stars



The Fund seeks to maximize capital appreciation. The Fund normally invests primarily in the stocks of midsize U.S. companies. The Fund typically will hold between 100 and 250 securities believed to be misvalued.

Fund Information

Asset Class STOCK
 Ticker DNLDX
 Fund Inception 01/29/1985
 Manager Tenure (yrs.) 8.91
 Management Style Active
 Turnover (%) 60.22%
 Total Net Assets (\$mil.) \$654.52

Asset Allocation

Domestic Stock 99.22%
 Foreign Stock 0.32%
 Cash 0.46%

Fee Summary

Total Annual Operating Expenses 1.14%
 Net Expense Ratio 1.14%
 Redemption Fee N/A
 Purchase Fee N/A

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.dreyfus.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

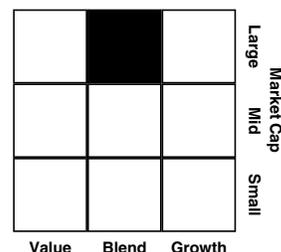
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Published on 1/17/2018

Dreyfus Disciplined Stock Fund

Morningstar Category
Large Blend

Morningstar Overall Rating
2 stars



The Fund seeks capital appreciation. The Fund normally invests primarily in stocks. It focuses on stocks of large-cap companies with market capitalizations of \$5 billion or more at the time of purchase. The Fund invests in growth and value stocks, which are chosen through a disciplined investment process that combines computer modeling techniques, fundamental analysis and risk management. Its investment process is designed to provide investors with investment exposure to sector weightings and risk characteristics generally similar to those of the S&P 500 Index.

Fund Information

Asset Class STOCK
 Ticker DDSTX
 Fund Inception 12/31/1987
 Manager Tenure (yrs.) 3.86
 Management Style Active
 Turnover (%) 55.38%
 Total Net Assets (\$mil.) \$615.77

Asset Allocation

Domestic Stock 99.53%
 Foreign Stock 0.01%
 Cash 0.46%

Fee Summary

Total Annual Operating Expenses 1.01%
 Net Expense Ratio 1.00%
 Redemption Fee N/A
 Purchase Fee N/A

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.dreyfus.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

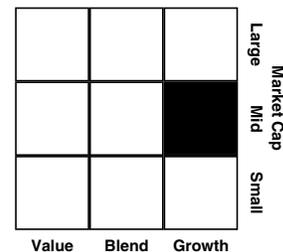
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Published on 1/17/2018

Fidelity Advisor Biotechnology Fund (I)

Morningstar Category
Health

Morningstar Overall Rating
2 stars



The Fund seeks capital appreciation. The Fund normally invests primarily in common stocks of companies principally engaged in the research, development, manufacture, and distribution of various biotechnological products, services, and processes, and companies that benefit significantly from scientific and technological advances in biotechnology.

Fund Information

Asset Class STOCK
 Ticker FBTIX
 Fund Inception 12/27/2000
 Manager Tenure (yrs.) 12.23
 Management Style Active
 Turnover (%) 30.00%
 Total Net Assets (\$mil.) \$2,607.90

Asset Allocation

Domestic Stock 94.41%
 Foreign Stock 3.48%
 Preferreds 1.64%
 Cash 0.46%

Fee Summary

Total Annual Operating Expenses 0.78%
 Net Expense Ratio 0.78%
 Redemption Fee N/A
 Purchase Fee N/A

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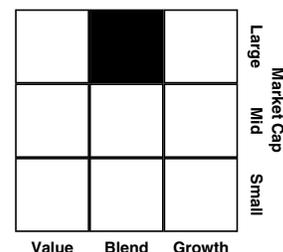
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Published on 1/17/2018

Invesco Asia Pacific Growth Fund (A)

Morningstar Category
Pacific/Asia ex-Japan Stk

Morningstar Overall Rating
4 stars



The Fund seeks long-term growth of capital. The Fund invests primarily in securities of issuers in the Asia Pacific region (except Japanese issuers), and in derivatives and other instruments that have economic characteristics similar to such securities. It invests primarily in equity securities and depository receipts. The Fund may invest in the securities of issuers of all capitalization sizes; however, the Fund may invest a significant amount of its net assets in the securities of small- and mid-capitalization issuers. It also invests in China A-shares.

Fund Information

Asset Class STOCK
 Ticker ASIAX
 Fund Inception 11/03/1997
 Manager Tenure (yrs.) 18.01
 Management Style Active
 Turnover (%) 18.00%
 Total Net Assets (\$mil.) \$979.74

Asset Allocation

Domestic Stock 4.38%
 Foreign Stock 80.83%
 Cash 14.79%

Fee Summary

Total Annual Operating Expenses 1.49%
 Net Expense Ratio 1.47%
 Redemption Fee N/A
 Purchase Fee N/A

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.invesco.com/us.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

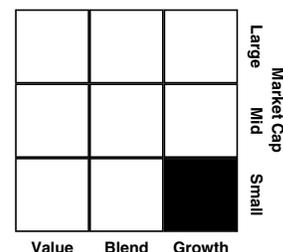
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Published on 1/17/2018

JPMorgan Small Cap Growth Fund (A)

Morningstar Category
Small Growth

Morningstar Overall Rating
4 stars



The Fund seeks long-term capital growth primarily by investing in equity securities of small-cap and emerging growth companies. The Fund normally invests primarily in the securities of small-cap companies whose market capitalizations are equal to those within the Russell 2000 Growth Index stocks and/or with market capitalizations of less than \$4 billion at the time of purchase.

Fund Information

Asset Class STOCK
 Ticker PGSGX
 Fund Inception 07/01/1991
 Manager Tenure (yrs.) 13.34
 Management Style Active
 Turnover (%) 42.00%
 Total Net Assets (\$mil.) \$1,615.01

Asset Allocation

Domestic Stock 97.74%
 Foreign Stock 0.40%
 Cash 1.86%

Fee Summary

Total Annual Operating Expenses 1.35%
 Net Expense Ratio 1.31%
 Redemption Fee N/A
 Purchase Fee N/A

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.jpmorganfunds.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

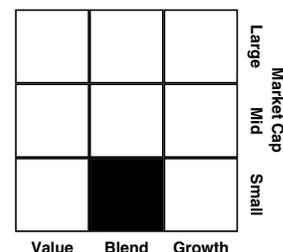
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Published on 1/17/2018

Lazard U.S. Small-Mid Cap Equity Fund (I)

Morningstar Category
Small Growth

Morningstar Overall Rating
4 stars



The Fund seeks long-term capital appreciation. The Fund normally invests primarily in equity securities, principally common stocks, of small to mid cap U.S. companies. The Fund seeks to construct a diversified portfolio of investments that maintains sector and industry balance. The Fund may invest up to 20% in securities of larger or smaller U.S. or non-U.S. companies.

Fund Information

Asset Class STOCK
 Ticker LZSCX
 Fund Inception 10/30/1991
 Manager Tenure (yrs.) 10.68
 Management Style Active
 Turnover (%) 91.00%
 Total Net Assets (\$mil.) \$202.94

Asset Allocation

Domestic Stock 96.63%
 Foreign Stock 0.55%
 Cash 2.82%

Fee Summary

Total Annual Operating Expenses 0.90%
 Net Expense Ratio 0.90%
 Redemption Fee N/A
 Purchase Fee N/A

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.lazardassetmanagement.com.

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

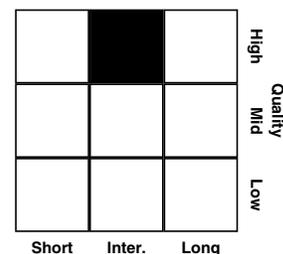
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Published on 1/17/2018

Vanguard GNMA Fund (Inv)

Morningstar Category
Intermediate Government

Morningstar Overall Rating
5 stars



The Fund seeks a moderate level of current income. The Fund primarily invests in Government National Mortgage Association (GNMA) pass-through certificates, which are fixed income securities representing part ownership in a pool of mortgage loans supported by the full faith and credit of the U.S. government.

Fund Information

Asset Class	BOND
Ticker	VFIIX
Fund Inception	06/27/1980
Manager Tenure (yrs.)	7.51
Management Style	Active
Turnover (%)	926.00%
Total Net Assets (\$mil.)	\$24,543.08
30-day Yield (%)	2.66%
Duration	4.33

Asset Allocation

Domestic Stock	1.29%
Domestic Bond	97.84%
Cash	0.15%
Other	0.72%

Fee Summary

Total Annual Operating Expenses	0.21%
Net Expense Ratio	0.21%
Redemption Fee	N/A
Purchase Fee	N/A

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Published on 1/17/2018

Am. Funds 2010 Target Date Retire. Fund (A)

Morningstar Category
Target-Date 2000-2010

Morningstar Overall Rating
4 stars

The Fund seeks growth, income and conservation of capital. The adviser invests in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth-and-income funds, equity-income funds and a balanced fund and bond funds. Equity-income and balanced funds generally strive for income and growth through stocks and/or bond investments, while bond funds seek current income through bond investments.

Fund Information

Asset Class	BLENDED
Ticker	AAATX
Fund Inception	02/01/2007
Manager Tenure (yrs.)	10.92
Management Style	Active
Turnover (%)	5.00%
Total Net Assets (\$mil.)	\$2,830.36

Asset Allocation

Domestic Stock	27.46%
Foreign Stock	13.22%
Domestic Bond	44.14%
Foreign Bond	7.35%
Preferreds	0.19%
Convertibles	0.08%
Cash	7.36%
Other	0.21%

Fee Summary

Total Annual Operating Expenses	0.69%
Net Expense Ratio	0.69%
Redemption Fee	N/A
Purchase Fee	N/A

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Dodge & Cox Balanced Fund

Morningstar Category
Allocation--50% to 70% Equity

Morningstar Overall Rating
5 stars

The Fund seeks regular income, conservation of principal, and an opportunity for long-term growth of principal and income. The Fund invests in a diversified portfolio of equity securities and debt securities. Under normal circumstances no less than 25% and no more than 75% of the Fund's total assets will be invested in equity securities. It may invest up to 20% of its total assets in U.S. dollar-denominated equity or debt securities of non-U.S. issuers traded in the United States that are not in the S&P 500 Index.

Fund Information		Asset Allocation		Fee Summary	
Asset Class	BLENDED	Domestic Stock	57.79%	Total Annual Operating Expenses	0.53%
Ticker	DODBX	Foreign Stock	7.22%	Net Expense Ratio	0.53%
Fund Inception	06/26/1931	Domestic Bond	23.24%	Redemption Fee	N/A
Manager Tenure (yrs.)	32.02	Foreign Bond	3.79%	Purchase Fee	N/A
Management Style	Active	Preferreds	5.77%		
Turnover (%)	24.00%	Cash	1.73%		
Total Net Assets (\$mil.)	\$16,386.96	Other	0.46%		

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at www.dodgeandcoxworldwide.com/.

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Published on 1/17/2018

Fidelity Adv. Convertible Securities Fund (I)

Morningstar Category
Convertibles

Morningstar Overall Rating
2 stars

The Fund seeks a high total return through a combination of current income and capital appreciation. The Fund normally invests primarily in domestic and foreign convertible securities, which are often lower-quality debt securities which perform more like a stock when the underlying share price is high and more like a bond when the underlying share price is low.

Fund Information		Asset Allocation		Fee Summary	
Asset Class	BLENDED	Domestic Stock	12.92%	Total Annual Operating Expenses	0.47%
Ticker	FICVX	Foreign Stock	1.57%	Net Expense Ratio	0.47%
Fund Inception	01/05/1987	Domestic Bond	3.18%	Redemption Fee	N/A
Manager Tenure (yrs.)	1.59	Preferreds	13.55%	Purchase Fee	N/A
Management Style	Active	Convertibles	68.73%		
Turnover (%)	112.00%	Cash	0.05%		
Total Net Assets (\$mil.)	\$1,508.27				

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Published on 1/17/2018

Fidelity Adv. Strat. Dividend & Inc. Fund (I)

Morningstar Category

Allocation--70% to 85% Equity

Morningstar Overall Rating

4 stars

The Fund seeks reasonable income. The Fund will also consider the potential for capital appreciation. The Fund normally invests primarily in four general investment categories: common stocks, REITs and other real estate related investments, convertible securities, and preferred stocks. The Fund invests in domestic and foreign issuers and will focus on equity securities that pay current dividends and show potential for capital appreciation.

Fund Information

Asset Class BLENDED
 Ticker FSIDX
 Fund Inception 12/23/2003
 Manager Tenure (yrs.) 10.34
 Management Style Active
 Turnover (%) 60.00%
 Total Net Assets (\$mil.) \$5,219.33

Asset Allocation

Domestic Stock 58.51%
 Foreign Stock 5.91%
 Domestic Bond 1.62%
 Foreign Bond 0.29%
 Preferreds 9.86%
 Convertibles 16.87%
 Cash 6.94%

Fee Summary

Total Annual Operating Expenses 0.79%
 Net Expense Ratio 0.79%
 Redemption Fee N/A
 Purchase Fee N/A

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Published on 1/17/2018

Invesco Balanced-Risk Allocation Fund (A)

Morningstar Category

World Allocation

Morningstar Overall Rating

2 stars

The Fund seeks to provide total return with a low to moderate correlation to traditional financial market indices. The Fund's investment strategy is designed to provide capital loss protection during down markets by investing in multiple asset classes. Its portfolio management team allocates across three asset classes: equities, fixed income and commodities, such that no one asset class drives the Fund's performance. The Fund's exposure to these three asset classes will be achieved primarily through investments in derivative instruments including but not limited to futures and

Fund Information

Asset Class BLENDED
 Ticker ABRZX
 Fund Inception 06/02/2009
 Manager Tenure (yrs.) 8.59
 Management Style Active
 Turnover (%) 12.00%
 Total Net Assets (\$mil.) \$4,894.91

Asset Allocation

Domestic Stock 0.85%
 Foreign Stock 21.07%
 Domestic Bond 38.51%
 Cash 27.81%
 Other 11.77%

Fee Summary

Total Annual Operating Expenses 1.35%
 Net Expense Ratio 1.28%
 Redemption Fee N/A
 Purchase Fee N/A

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Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

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Published on 1/17/2018

Federated Capital Preservation Fund (ISP)

Morningstar Category

Stable Value

The Fund seeks stability of principal and high current income. The Fund invests primarily in stable value products, including guaranteed investment contracts (GICs) and synthetic GICs issued by major insurance companies and money market instruments.

Fund Information

Asset Class CASH/STABLE VALUE
Ticker CAPPR
Fund Inception 08/01/1986
Manager Tenure (yrs.) N/A
Management Style Active
Turnover (%) 6.00%

Asset Allocation

Synthetic GICs 42.90%
Separate Account GICs 40.80%
Traditional GICs 10.90%
Cash/Cash Equivalents 5.40%

Fee Summary

Total Annual Operating Expenses 0.79%
Net Expense Ratio 0.78%

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Published on 1/17/2018

WT CIT III for Metlife GAC 25554 Fund (M)

Morningstar Category

Stable Value

Morningstar Overall Rating

4 stars

The objective of the Stable Value Fund is to preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term.

Fund Information

Asset Class CASH/STABLE VALUE
Ticker N/A
Fund Inception 08/31/2000
Manager Tenure (yrs.) 17.35
Management Style Active
Turnover (%) 18.83%

Asset Allocation

Cash 0.01%
Other 99.99%

Fee Summary

Total Annual Operating Expenses 1.22%
Net Expense Ratio 1.22%

Total Annual Operating Expenses are expenses that reduce the rate of return and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The Net Expense Ratio reflects the expenses being charged at the time the expenses are calculated taking into account any applicable fee waivers or reimbursements, without which performance would have been less. Purchase fees are charged by some funds to defray costs associated with share purchases. Redemption fees are charged by some funds to defray costs associated with the sale or redemption of shares.

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Published on 1/17/2018

Participant Enrollment Form/Investment Election Form ABC Company 401k Retirement Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Plan ID: ABC111111

Employee Name: _____ Date of Birth: ___/___/___

Street: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Hire: ___/___/___ Married: ___ Single: ___

CONTRIBUTION ELECTION

Elective Deferrals

If you are a new employee, you will contribute 4% of your eligible pay.

You may change or stop your contributions by checking one of the boxes below.

- I want to change my **pre-tax** contribution to _____% of compensation per pay period. (Maximum plan limit for pre-tax and Roth contributions: 50%)
- I want to change my **Roth** contribution to _____% of compensation per pay period. (Maximum plan limit for pre-tax and Roth contributions: 50%)
- I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date.

Catch-up Contributions

If you will be 50 years old or older as of the last day of the calendar year and otherwise contribute the maximum allowable amount to the Plan, you are entitled to make additional "catch-up" contributions of up to \$6,000 for 2018. You may also be eligible for a catch-up contribution under the 15 Year Rule. See the Plan Administrator or Plan Trustee for more details on how to make these catch-up contributions.

After-tax Contributions

- I elect to contribute _____% of compensation per pay period as **after-tax** contributions. (Maximum: 30%)
- I elect not to make after-tax contributions until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date.

INVESTMENT ELECTION

I authorize all contributions to be invested as follows:

Am Beacon Acadian Emg Mkts Mgd Vol Fund (A)	ACDAX	_____ %
Am. Beacon Bridgeway Lg Cap Value Fund (A)	BWLAX	_____ %
Blue Chip Investor Fund	BCIFX	_____ %
Dodge & Cox International Stock Fund	DODFX	_____ %
Dreyfus Active MidCap Fund (A)	DNLDX	_____ %
Dreyfus Disciplined Stock Fund	DDSTX	_____ %
Fidelity Advisor Biotechnology Fund (I)	FBTIX	_____ %
Invesco Asia Pacific Growth Fund (A)	ASIAX	_____ %
JPMorgan Small Cap Growth Fund (A)	PGSGX	_____ %
Lazard U.S. Small-Mid Cap Equity Fund (I)	LZSCX	_____ %
Vanguard GNMA Fund (Inv)	VFIIX	_____ %
Am. Funds 2010 Target Date Retire. Fund (A)	AAATX	_____ %
Dodge & Cox Balanced Fund	DODBX	_____ %
Fidelity Adv. Convertible Securities Fund (I)	FICVX	_____ %
Fidelity Adv. Strat. Dividend & Inc. Fund (I)	FSIDX	_____ %
Invesco Balanced-Risk Allocation Fund (A)	ABRZX	_____ %

Federated Capital Preservation Fund (ISP)	CAPPR	_____ %
WT CIT III for Metlife GAC 25554 Fund (M)	N/A	_____ %
Must indicate whole percentages and total 100%		100%

If you do not make a selection, contributions will be allocated to the Plan's default fund(s) until your investment elections are received. See the "How Are Plan Contributions Invested?" section of the Plan Highlights for more information.

SIGNATURES

_____	_____
Participant's Signature	Date

_____	_____
Plan Administrator's Signature	Date

For more information about your Plan, you can call the Voice Response System at 888-123-4567 or access the Internet Site at www.metrohillinc.com.

Designation of Beneficiary Form ABC Company 401k Retirement Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Plan ID: ABC111111

Employee Name: _____

Street: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____

Date Of Birth: _____

I hereby revoke any Designation of Beneficiary I may previously have made under the above Plan and designate the following as my Beneficiary(ies) under the Plan:

Primary Beneficiary(ies)

Name	Relationship	Social Security Number	Date of Birth	% Share
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Must Total 100%

Contingent Beneficiary(ies)

Name	Relationship	Social Security Number	Date of Birth	% Share
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Must Total 100%

CURRENT MARITAL STATUS: (Check One)

- I am not married.** I understand that if I become married in the future, this form automatically ceases to apply and I should file a new Designation of Beneficiary.
- I am married.** If my spouse is not the only Primary Beneficiary, my spouse has signed the consent on the back of this form. (If consent of your spouse cannot be obtained – e.g., cannot be located or is incapacitated – contact your employer for information about possible alternatives.) I understand that if my marital status changes, this Designation will nevertheless remain in effect until I file a new Designation.

Participant's Signature

Date

SPOUSE'S CONSENT

I hereby approve of, and consent to, the beneficiary designation adopted by my spouse as provided above. I understand that I am entitled to receive a spouse's benefit under the Plan unless I consent to a different beneficiary designation. I also understand that the above designation has the effect of causing the death benefit under the Plan to be paid to another beneficiary. I further understand that my spouse may not change the primary beneficiary designation on the reverse side hereof without first obtaining my written consent.

Name of Spouse Spouse's Signature Date

Sworn to, and witnessed by me, this _____ day of _____ (month), _____

Name of Notary Public: _____

Notary Public's Signature: _____

If not notarized, witnessed by:

Name of Plan Administrator Plan Administrator's Signature Date

EXPLANATION OF QUALIFIED PRE-RETIREMENT SURVIVOR ANNUITIES (QPSA)

If you are a married participant in a qualified retirement plan – such as a 401(k) – the law requires that upon your death your Plan account balance be paid to your spouse in the form of a *Qualified Pre-retirement Survivor Annuity* (QPSA). A QPSA will periodically distribute your retirement account to your spouse over his/her lifetime. The size of each payment will be based upon your Plan account balance at the time of your death.

You may elect to waive that your surviving spouse be paid in the form of a QPSA. You may elect to waive the QPSA beginning on the day you become a participant in the Plan. Any waiver you sign before age 35 will become invalid the first day of the Plan year in which you are age 35. At that time you may waive the QPSA and the requirement that your spouse be your beneficiary. Your spouse must consent in writing to this waiver. You may revoke any waiver that you have made at any time before your death. Your spouse must consent to any changes of beneficiary. If your vested account balance is \$5000 or less, upon your death, the Plan Administrator may make a distribution to your surviving spouse in a single sum cash payment, even if you did not waive the QPSA.

You should immediately notify your Plan Administrator of any change in your marital status. A change may require you to complete a new Designation of Beneficiary Form. For more information regarding Qualified Pre-retirement Survivor Annuities, contact your Plan Administrator.

- Employee Waiver.** As a married employee in the Plan, I have read the information about Qualified Pre-retirement Survivor Annuities. I waive the requirement that, upon my death, my spouse be paid my benefits in the form of a Qualified Pre-retirement Survivor Annuity. I understand and agree that this waiver is valid only if my spouse understands and signs the statement below.

Participant's Signature Date

- Spousal Consent to Waiver.** I am the spouse of the employee named above. I understand and agree that his/her benefits are not to be paid in the form of a Qualified Pre-retirement Survivor Annuity upon death. I understand that my consent remains in effect unless my spouse revokes the above waiver. **The spouse's signature must be witnessed by a notary public.**

Spouse's Signature Date

Sworn to, and witnessed by me, this _____ day of _____ (month), _____

Name of Notary Public: _____

Notary Public's Signature: _____

Additional Information:

You may make a written request to your Plan Administrator requesting a personalized statement describing the effect of electing an optional form of benefit and providing a comparison of the relative values under each available optional form of benefit.

Rollover Contribution Form

ABC Company 401k Retirement Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Plan ID: ABC111111

Employee Name: _____ Date of Birth: ____/____/____

Street: _____ City: _____ State: ____ Zip: _____

Social Security Number: _____ Date of Hire: ____/____/____ Married: ____ Single: ____

Date of Rollover: ____/____/____

ROLLOVER DEPOSIT

I wish to roll over to the above named Plan the amount listed below. By completing this form, I hereby certify that this is qualified to be deposited into the Plan. (Please attach the distribution statement from the qualified plan.)

Amount of Rollover: \$ _____

Date Check Issued: ____/____/____

Source of Funds:

- Another Qualified Plan (pre-tax)
- Another Qualified Plan (after-tax)
- Roth Account
- Governmental 457 Plan
- 403(b) Tax-deferred Arrangement

INVESTMENT ELECTION

I authorize my rollover contribution to be invested in the plan per my existing investment elections for rollover contributions. (Current plan participants only.)

I authorize all contributions to be invested as follows:

Am Beacon Acadian Emg Mkts Mgd Vol Fund (A)	ACDAX	_____ %	Lazard U.S. Small-Mid Cap Equity Fund (I)	LZSCX	_____ %
Am. Beacon Bridgeway Lg Cap Value Fund (A)	BWLAX	_____ %	Vanguard GNMA Fund (Inv)	VFIIX	_____ %
Blue Chip Investor Fund	BCIFX	_____ %	Am. Funds 2010 Target Date Retire. Fund (A)	AAATX	_____ %
Dodge & Cox International Stock Fund	DODFX	_____ %	Dodge & Cox Balanced Fund	DODBX	_____ %
Dreyfus Active MidCap Fund (A)	DNLDX	_____ %	Fidelity Adv. Convertible Securities Fund (I)	FICVX	_____ %
Dreyfus Disciplined Stock Fund	DDSTX	_____ %	Fidelity Adv. Strat. Dividend & Inc. Fund (I)	FSIDX	_____ %
Fidelity Advisor Biotechnology Fund (I)	FBTIX	_____ %	Invesco Balanced-Risk Allocation Fund (A)	ABRZX	_____ %
Invesco Asia Pacific Growth Fund (A)	ASIAX	_____ %	Federated Capital Preservation Fund (ISP)	CAPPR	_____ %
JPMorgan Small Cap Growth Fund (A)	PGSGX	_____ %	WT CIT III for Metlife GAC 25554 Fund (M)	N/A	_____ %
			Must indicate whole percentages and total 100%		100%

SIGNATURES

Participant's Signature

Date

Plan Administrator's Signature

Date

Please affix signature guarantee along with authorized signature, title and date.



A signature guarantee is a stamped or typed assurance by a financial institution that indicates a signature is valid.

**Participant Enrollment Worksheet
ABC Company 401k Retirement Plan
Plan ID: ABC111111**

ENROLLMENT INSTRUCTIONS

Please complete this worksheet before you enroll in the Plan through the Voice Response System at 888-123-4567 or the Internet Site at www.metrohillinc.com. The systems will guide you through the steps.

CONTRIBUTION ELECTION

Enter the amount you would like to contribute from each paycheck.

Elective Deferrals

I elect to contribute _____% of compensation per pay period on a **pre-tax** basis. (Maximum plan limit for pre-tax and Roth contributions: 50%)

I elect to contribute _____% of compensation per pay period to a **Roth account**. (Maximum plan limit for pre-tax and Roth contributions: 50%)

INVESTMENT ELECTION

Select your investment options and the desired percentage. Enter whole percentages and make sure that your total investments equal 100%.

Am Beacon Acadian Emg Mkts Mgd Vol Fund (A)	ACDAX	_____%
Am. Beacon Bridgeway Lg Cap Value Fund (A)	BWLAX	_____%
Blue Chip Investor Fund	BCIFX	_____%
Dodge & Cox International Stock Fund	DODFX	_____%
Dreyfus Active MidCap Fund (A)	DNLDX	_____%
Dreyfus Disciplined Stock Fund	DDSTX	_____%
Fidelity Advisor Biotechnology Fund (I)	FBTIX	_____%
Invesco Asia Pacific Growth Fund (A)	ASIAX	_____%
JPMorgan Small Cap Growth Fund (A)	PGSGX	_____%
Lazard U.S. Small-Mid Cap Equity Fund (I)	LZSCX	_____%
Vanguard GNMA Fund (Inv)	VFIIX	_____%
Am. Funds 2010 Target Date Retire. Fund (A)	AAATX	_____%
Dodge & Cox Balanced Fund	DODBX	_____%
Fidelity Adv. Convertible Securities Fund (I)	FICVX	_____%
Fidelity Adv. Strat. Dividend & Inc. Fund (I)	FSIDX	_____%
Invesco Balanced-Risk Allocation Fund (A)	ABRZX	_____%
Federated Capital Preservation Fund (ISP)	CAPPR	_____%
WT CIT III for Metlife GAC 25554 Fund (M)	N/A	_____%
		100%

PLEASE KEEP THIS WORKSHEET FOR YOUR RECORDS