



CELEBRATE

EVERY STEP

**WORKING TOGETHER TO HELP BUILD
HEALTHY HABITS, ONE STEP AT A TIME**



**Your guide to
The MidwestHR, LLC 401(k) and Profit Sharing Plan - Bird in
the Hand Staffing, LLC**



WE ARE THE TOMORROW MAKERS®

At Transamerica Retirement Solutions, we understand that planning for retirement can be challenging, especially with the complexities of life. That's why we focus on helping you take control of your retirement savings strategy and chart an informed course toward your financial future.

This enrollment workbook provides tools and information to develop a retirement savings plan quickly and easily. As an established and respected provider of retirement services, our Transamerica team is dedicated to assisting you with your saving and investment needs both to and throughout retirement.

With more than 75 years of experience in the retirement services business, Transamerica and its affiliates create customized retirement plan solutions to meet the unique needs of organizations of every size. We are committed to helping organizations build a strong retirement plan benefit for their employees by offering a wide range of products and services.

We're here to help. From easy-to-understand education to customer service, we'll be with you every step of the way to and throughout retirement.

Transamerica is an established retirement plan provider and helps more than 3.6 million retirement plan participants save and invest to live the life they want. For more information about Transamerica, please visit [TA-Retirement.com](https://www.ta-retirement.com).

| | |
|-------------------|----------------|
| Not FDIC Insured | May Lose Value |
| No Bank Guarantee | |

TRANSFORM YOUR TOMORROW®

Enroll today!

The first step in your journey to retirement is enrolling in your organization-sponsored retirement savings plan. Simply review the following forms and instructions and submit the completed documents to your plan administrator. You can also access plan and account information online by visiting [TA-Retirement.com](https://www.ta-retirement.com). Our website provides up-to-date information, helpful tips, and interactive tools to help you improve your retirement readiness, including a complete set of investment fact sheets.

Our automated telephone system also offers direct access to your plan account information. Call **800-401-8726** to access the system 24 hours a day, seven days a week. First-time callers are prompted to enter their Social Security number and their temporary personal identification number (PIN). Your temporary four-number PIN is your birth month and day (MMDD). A birth date of April 1 would be entered as 0401.

Our mobile app, **My TRSRetire**, lets you put your plan in your pocket. And no matter how you access your account, you'll always know *Your Retirement Outlook®* with a personalized "weather icon" (rainy, cloudy, partly sunny, or sunny) that makes it easy to see if your strategy has you on course toward your retirement income goal—or if you need to take action.

Remember, it's never too early or too late to save for retirement. We're here to help you start saving today for a more enjoyable tomorrow.

Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

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Welcome to The MidwestHR, LLC 401(k) and Profit Sharing Plan - Bird in the Hand Staffing, LLC

Enroll today!

Online Registration Instructions

Please Note: You can enroll today or any day in the future. Generally, the contribution you elect will go into effect on the plan's next entry date; however, you will need to check with your employer to find out the exact date your payroll deductions will start. Refer to your enrollment workbook or Summary Plan Description for your plan's specific entry dates.

To enroll online sign in to:
TA-Retirement.com

In order to enroll online you will need to provide us with your current e-mail address. If you do not have an e-mail address you can enroll via the telephone. Please refer to the telephone instructions on the next page.

- Click on the **First time user? Register here** link located on the top left-hand corner of your screen within the "Your Account: LOGIN" section.
- Select "I am an employee" and click **Continue**.
- Enter your Social Security Number and click **Continue**.
- Enter your Date of Birth and ZIP/Postal Code and click **Next**.
- Create your own unique Username and Password and click **Next**.
- Read and Review the site Terms of Use. If you agree to the terms, please click **Agree**. If you do NOT agree, do not click **Agree** and call us at (800)-401-TRAN (8726).
- Read and Review the Consent to Do Business Electronically agreement. If you agree to the consent, please click **Agree**. If you do NOT agree, do not click **Agree** and call us at (800)-401-TRAN (8726).
- On the Welcome to Plan Enrollment screen, please click on **Start**.
- From this point forward follow the simple online instructions which will help you to set up or make changes to your contribution rate, investment choices, and future contribution elections.

If you cannot enroll online, please see next page for Telephone Enrollment Instructions.

By completing the enrollment process online, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan. Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization online, you understand that neither Bird in the Hand Staffing, LLC, the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

Welcome to The MidwestHR, LLC 401(k) and Profit Sharing Plan - Bird in the Hand Staffing, LLC

Enroll today!

Telephone Registration Instructions

To enroll by phone:
800-401-TRAN (8726)

To utilize the phone enrollment process you will need to use a touchtone phone.

Press 1 for English

Press 2 for Spanish

You will then be prompted to enter your 9-digit Social Security number followed by the pound sign (#), and your 4-digit PIN (Personal Identification Number). Your default PIN is your month and day of birth in MMDD format, followed by the pound sign (#).

1. PERSONALIZE YOUR PIN

As a first time user, you will be prompted to change your PIN on initial use. The system will request you to enter your new 4-digit PIN, followed by the pound sign (#). Re-enter your 4-digit PIN, followed by the pound sign (#) to confirm. A message will indicate that your PIN was changed successfully. A confirmation will be mailed to your address.

2. ENROLLMENT DISCLOSURE

You will be asked to complete the telephone enrollment process. The disclosure message will ask you if you agree to the terms and conditions of utilizing the enrollment process. Listen carefully to the terms and conditions, **Press 1** to agree to the terms and conditions of enrollment.

3. SET UP DEFERRAL/CONTRIBUTION RATE

Your contribution rate is the amount that will be withheld from each paycheck. Enter the rate to be withheld from each paycheck followed by the pound sign (#), **Press 1** to confirm the rate. The contribution rate you select will be sent to your employer to be deducted from your paycheck based on payroll cutoff dates.

4. SET UP INVESTMENT ELECTIONS (See Investment Choices Worksheet)

Your contributions will be invested according to the selections you make here. You will be prompted to enter the percentage to be allocated to each investment option in your plan until the total allocated equals 100%. Percentages must be in whole percentage increments. **Press 1** to confirm your elections. A confirmation will be mailed to your address.

You have successfully completed the phone enrollment process and you may now hang up to end the call or hold and you will be connected to the main menu.

* If we do not have a date of birth on file, your PIN is a randomly generated number as indicated in your enrollment letter.

By completing the enrollment process by phone, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan. Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization by phone, you understand that neither Bird in the Hand Staffing, LLC, the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

Investment Mix Worksheet

This worksheet is designed to help you enter your investment selections during the enrollment process. Please don't submit this worksheet.

Option A: Target Date Series

The Target Date Series investment choices are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your projected retirement date. These investment options are diversified and structured to grow more conservative as the investment option's target date approaches.

Select only one, otherwise proceed to Option B.

| | | Check One |
|------|---|-------------------------------|
| R1UL | TA BlackRock Lifepath Index Retirement Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |
| R1WF | TA BlackRock Lifepath Index 2020 Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |
| R1UN | TA BlackRock Lifepath Index 2025 Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |
| R1WG | TA BlackRock Lifepath Index 2030 Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |
| R215 | TA BlackRock Lifepath Index 2035 Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |
| R1WH | TA BlackRock Lifepath Index 2040 Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |
| R1UP | TA BlackRock Lifepath Index 2045 Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |
| R1WI | TA BlackRock Lifepath Index 2050 Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |
| R1X8 | TA BlackRock Lifepath Index 2055 Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |
| R1J1 | TA BlackRock Lifepath Index 2060 Ret Opt (Class: N/A) | <input type="checkbox"/> 100% |

Option B: Create Your Own Investment Portfolio

If you prefer to create your own investment portfolio, just select from the following available investment choices. All elections must be in whole percentages and total 100%. If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be invested in the Target Date Series that most closely matches a projected retirement age at 65.

| Asset Class | Sub Asset Class | Investment Choice | % of Contribution |
|-------------------------|-------------------------|---|-------------------|
| Short Bonds/Stable/MMkt | Stable Value | Q1QN Transamerica Stable Value Option (Class: N/A) | _____.0% |
| | | | |
| Interm./Long-Term Bond | Intermediate-Term Bonds | R1TF AEGON Bond Ret Opt (Class: N/A) | _____.0% |
| | | R1TI Loomis Sayles Bond Ret Opt (Class: N/A) | _____.0% |
| | Government Bonds | R1UG American Century Inflation-Adjusted Bond Inv Opt (Class: A) | _____.0% |
| Aggressive Bonds | High Yield Bonds | R000 Transamerica High Yield Bond Ret Opt (Class: I-2) | _____.0% |
| | World/Foreign Bonds | R0EZ Templeton Global Bond Ret Opt (Class: A) | _____.0% |
| | | | |
| Large-Cap Stocks | Large-Cap Value Stocks | R1I9 Invesco Diversified Dividend Ret Opt (Class: R-5) | _____.0% |
| | | R1WN State Street Russell Large Cap Value Index Ret Opt (Class: N/A) | _____.0% |
| | Large-Cap Blend Stocks | R1TC State Street S&P 500 Index Ret Opt (Class: N/A) | _____.0% |
| | Large-Cap Growth Stocks | R1T9 Morgan Stanley Growth Ret Opt (Class: N/A) | _____.0% |
| | | R1WP State Street Russell Large Cap Growth Index Ret Opt (Class: N/A) | _____.0% |
| | | | |
| Small/Mid-Cap Stocks | Mid-Cap Value Stocks | R1T4 Transamerica Mid Cap Value Opportunities Ret Opt (Class: N/A) | _____.0% |
| | Mid-Cap Blend Stocks | R1UT State Street S&P Mid Cap Index Ret Opt (Class: N/A) | _____.0% |
| | Mid-Cap Growth Stocks | R1UX Franklin Small-Mid Cap Growth Ret Opt (Class: N/A) | _____.0% |
| | Small-Cap Blend Stocks | R1WC TA Vanguard Small-Cap Index Ret Opt (Class: Admiral) | _____.0% |
| | Small-Cap Growth Stocks | R1SS Invesco Small Cap Growth Inv Opt (Class: A) | _____.0% |
| | Real Estate | R1WA TA Vanguard Real Estate Index Ret Opt (Class: Admiral) | _____.0% |
| | | | |
| International Stocks | World/Foreign Stocks | R1TZ American Funds New Perspective Inv Opt (Class: R-3) | _____.0% |
| | | R1V1 Oppenheimer Global Ret Opt (Class: N/A) | _____.0% |

| Asset Class | Sub Asset Class | Investment Choice | % of Contribution |
|---|---------------------------------------|--|-------------------|
| | | R1T7 Templeton Foreign Ret Opt (Class: N/A) | _____ .0% |
| | <i>Emerging Market Stocks</i> | R1WL State Street Emerging Markets Index Ret Opt (Class: N/A) | _____ .0% |
| <hr/> | | | |
| | Multi-Asset/Other | | |
| | <i>Sector</i> | R0G8 BlackRock Health Sciences Ops Ret Opt (Class: I) | _____ .0% |
| | | R0BF Franklin Utilities Ret Opt (Class: A-1) | _____ .0% |
| | | R1VT Ivy Science & Technology Inv Opt (Class: Y) | _____ .0% |
| | | R1VW PGIM Jennison Natural Resources Inv Opt (Class: A) | _____ .0% |
| | | R1WT Wells Fargo Precious Metals Inv Opt (Class: A) | _____ .0% |
| | <i>Balanced</i> | ROAI American Funds Balanced Ret Opt (Class: R-5) | _____ .0% |
| | <i>Target Date Investment Choices</i> | R1UL TA BlackRock Lifepath Index Retirement Ret Opt (Class: N/A) | _____ .0% |
| | | R1WF TA BlackRock Lifepath Index 2020 Ret Opt (Class: N/A) | _____ .0% |
| | | R1UN TA BlackRock Lifepath Index 2025 Ret Opt (Class: N/A) | _____ .0% |
| | | R1WG TA BlackRock Lifepath Index 2030 Ret Opt (Class: N/A) | _____ .0% |
| | | R215 TA BlackRock Lifepath Index 2035 Ret Opt (Class: N/A) | _____ .0% |
| | | R1WH TA BlackRock Lifepath Index 2040 Ret Opt (Class: N/A) | _____ .0% |
| | | R1UP TA BlackRock Lifepath Index 2045 Ret Opt (Class: N/A) | _____ .0% |
| | | R1WI TA BlackRock Lifepath Index 2050 Ret Opt (Class: N/A) | _____ .0% |
| | | R1X8 TA BlackRock Lifepath Index 2055 Ret Opt (Class: N/A) | _____ .0% |
| | | R1J1 TA BlackRock Lifepath Index 2060 Ret Opt (Class: N/A) | _____ .0% |
| <hr/> | | | |
| Total for all investment choices must equal 100%: | | | 100.0% |

The MidwestHR, LLC 401(k) and Profit Sharing Plan - Bird in the Hand Staffing, LLC

930007-00151

Rollover Form

Four Simple Steps

1. Contact your plan administrator or refer to your Summary Plan Description to make sure you're eligible to roll over your plan account balance from a prior qualified retirement plan.
2. Contact your prior company and request a rollover distribution. If you have an Individual Retirement Account (IRA), contact the investment manager (custodian) for your IRA and request a withdrawal. Be sure to have the distribution check made payable to **Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe)** and have it sent directly to you.
3. Complete the Rollover Form below.
4. Submit the Rollover Form along with the distribution check to Transamerica for processing.

You must first enroll in the plan and designate a beneficiary.

1. Employee Information (Please print)

☐ Married ☐ Not Married

Social Security No.: _____

First Name _____ M.I. _____

Last Name _____

Mailing Address _____ Apt. No. _____

City _____ State _____ Zip Code _____

Date of Birth _____ Date of Hire _____

Telephone Number _____ Email Address _____

2. Previous Plan/IRA Information

Name of prior plan _____

| | | | | | | |
|------------|--------------------------------------|-----------------------------------|---------------------------------------|---|--|--|
| Mark One:* | <input type="radio"/> 401(k) | <input type="radio"/> 403(a) | <input type="radio"/> 403(b) | <input type="radio"/> Profit Sharing Plan | <input type="radio"/> Defined Benefit Plan | <input type="radio"/> Money Purchase Plan |
| | <input type="radio"/> Government 457 | <input type="radio"/> Conduit IRA | <input type="radio"/> Traditional IRA | <input type="radio"/> Simple IRA | <input type="radio"/> SEP IRA | <input type="radio"/> Roth 401(k) - Direct |
| | | | | | | <input type="radio"/> Roth 401(k) - Indirect (earnings only permitted) |

For Roth 401(k) rollovers, please complete the information below. This information should have been provided by your rollover institution.

Year of First Roth 401(k) Contribution _____

Roth Contribution Basis _____ (This is the non-taxable portion of your distribution).

*Your plan may not accept rollovers from all plan types listed above. Contact your plan administrator to make sure your rollover qualifies. The tax costs with a Roth IRA conversion can be significant. Contributions are subject to taxes that were previously deducted, including any accumulated earnings. You may also be pushed into a higher tax bracket, especially if converting a large amount of money.

Continued on next page

The MidwestHR, LLC 401(k) and Profit Sharing Plan - Bird in the Hand Staffing, LLC Rollover Form

Social Security No.: _____

Previous Plan/IRA Information Contact:

First Name _____ M.I. _____

Last Name _____

Mailing Address _____ Apt. No. _____

City _____ State _____ Zip Code _____

Telephone Number _____

3. Tax Information

- ☐ All of this distribution amount would be taxable to me if I did not roll it over.
- ☐ This rollover includes after-tax contributions in the amount of \$ _____. The remainder would be taxable income to me if I did not roll it over.
- ☐ No part of this rollover is a minimum required distribution.
- ☐ No part of this rollover is a hardship withdrawal.
- ☐ All of this distribution is a Roth 401(k) rollover.

Please note the following important information:

1. Transamerica cannot accept after-tax amounts if the cost basis is not provided. If you are unsure of your after-tax cost basis, contact your previous plan administrator to obtain/confirm this information. If this information is not received, it will be assumed that the deposit represents pretax amounts only.
2. If you are already enrolled in the plan, your incoming rollover will be invested according to your existing investment allocation for payroll contributions.
3. If you are not enrolled in the plan, **or your elections do not equal 100%**, your incoming rollover will be invested in the Target Date Series that most closely matches a projected retirement age at 65. You can subsequently reallocate your investment at any time, subject to plan provisions.

4. Employee Authorization

I wish to contribute a single sum rollover in the amount of \$ _____, which represents a distribution from another qualified retirement plan. **A check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) is attached.** I understand the withdrawal restrictions that apply to these contributions.

Employee signature _____ Date _____

SUBMIT SIGNED FORM TO: Transamerica, PASS Processing Center, JPMorgan Chase – Lockbox Processing Transamerica 28565, 4 Chase Metrotech Center, 7th floor East, Brooklyn, NY 11245 Fax#: 866-846-2236

Once this form has been completed with all of the necessary information and required signatures, please forward to the Transamerica Processing Center. Please list the name, contract # and SSN last 4 digits on the check & any other documents sent with the rollover form.

Be sure to keep a photocopy for your records.

PASS Authorization:

I authorize these rollover funds to be deposited into the participant's account.

PASS Signature _____ Date _____

For PLAN ADMINISTRATOR Use Only : JPMorgan Chase – Lockbox Processing Transamerica 28565, 4 Chase Metrotech Center, 7th floor East, Brooklyn, NY 11245 **Fax#:** 866-846-2236

The MidwestHR, LLC 401(k) and Profit Sharing Plan - Bird in the Hand Staffing, LLC Rollover Form

Social Security No.: _____

**IMPORTANT UPDATE
INDIRECT ROLLOVER PERIOD EXTENDED FOR CERTAIN LOAN OFFSETS
EFFECTIVE FOR PLAN YEARS BEGINNING AFTER DECEMBER 31, 2017**

If you received a distribution that included the taxable portion of your outstanding loan balance, prior law allowed you to avoid tax on your loan balance by using outside funds to roll over your loan balance to an IRA or eligible employer plan within 60 days of the distribution.

Effective for taxable years after December 31, 2017, the 2017 tax reform legislation (H.R. 1) extended the current 60 day period to your federal tax filing deadline, including extensions, for the year in which your distribution is made. This extended rollover period is only available if your loan balance was taxable due to your severance from employment or termination of the plan, and only to the extent of the taxable amount of your loan default.

This Important Update notifies you of the extended rollover period. If you are taking advantage of the new law and your rollover consists of the taxable balance of your loan, further documentation may be requested. This request would be in addition to the documentation provided to evidence that your rollover is from an eligible employer plan. Please contact your advisor or the institution from which you received your distribution to obtain the requested information.

1 Step One

• Your future starts today

• Plan Information

Start today

Your future starts today

Planning and saving appropriately are the keys to living well in retirement. By reviewing this workbook and completing the exercises provided, you have taken a major step toward the financial future you deserve.

If you are not yet enrolled in your plan, simply read the instructions and complete the forms found at the front of this workbook. If you already participate in your employer-sponsored retirement plan, take this opportunity to review your current investment portfolio allocation and consider increasing your contributions.

Plan Information

Your Contributions

- You can make plan contributions up to, but not to exceed, the maximum amount allowed by the Internal Revenue Code limits.
- You can choose to make contributions before paying taxes and/or you can choose to make after-tax contributions through your plan's Roth 401(k) account option.
- Federal Tax law limits the total combined before- and after-tax contributions to \$19,000 in 2019.

Eligibility

You must complete 1 year(s) of service, and during this period, you must complete 1,000 hours of service..

You must be at least 18 years of age.

Entry Date(s)

The first day of any month.

Catch-Up Contributions

If you are 50 or older, you may qualify to make additional before- and after-tax "catch-up" contributions. Federal catch-up contribution limit is \$6,000 for 2019, for total combined before- and after-tax contributions.

Frequency of Contribution Changes

You may increase or decrease your contribution to the plan on any business day.

You may also stop making contributions at any time.

Rollovers

You may roll over your plan account balance from a prior qualified retirement plan at any time.

Vesting

Your contributions are automatically 100% vested.

Your rollover contributions are 100% vested.

Your years of service with a predecessor of the company will not count toward your eligibility.

Learn About Your Plan's Roth 401(k) Account Option

The Roth 401(k) option allows you to contribute after-tax dollars to your plan in a separate account that in most cases will not be subject to future federal income taxes, regardless of your income level. So let's compare some basic features of the traditional 401(k) and the Roth 401(k):

| Feature | Traditional 401(k) | Roth 401(k) |
|--|---|---|
| Contributions IN | Before-tax | After-tax |
| Distributions PAID | Taxed | Free from federal tax if distributions occur five taxable years after first Roth Contribution AND after participant either: <ul style="list-style-type: none">- Attains age 59½- Dies- Becomes disabled |
| Required Minimum Distributions (RMDs) (Some plans provide for RMDs to begin at the later of age 70½ or separation from service, provided participant is not a 5% owner.) | Required | Required, but prior to RMD may be rolled over to a Roth IRA, which has no RMD requirement. |
| Contribution Limit | Total Limit in 2019 is \$19,000 (\$25,000 if age 50 or older in 2019) | |
| Income Restriction | None | |

How Do I Decide If A Roth 401(k) Contribution Is Right For Me?

As a general rule, if you believe you will be paying higher taxes in retirement than you are now, consider making contributions to your Roth 401(k). However, if you believe your tax rate will be lower when you take distributions, consider keeping your contributions in the traditional 401(k).

Another strategy to consider is diversifying your future tax risk by contributing to both. Keep in mind that you may want to consult with your attorney, accountant, or tax professional in helping you decide what balance is right for you.

You will need to decide what percentage of your total contribution will go to traditional 401(k) and Roth 401(k):

| | |
|--|---------|
| A. Your Traditional 401(k) Salary Contribution Percentage | _____ % |
| B. Your Roth 401(k) Salary Contribution Percentage | _____ % |
| Total salary contribution may not exceed the plan's limit | |
| Total Salary Contribution Percentage (A + B) = | _____ % |

Loans

- Your plan offers a loan feature. Please check with your plan administrator and/or refer to your Summary Plan Description for details.

In Service Withdrawals

EARLY WITHDRAWALS

- You may make a withdrawal upon reaching certain requirements. See your Summary Plan Description for details.

HARDSHIP

- If you meet the definition of hardship, you may make a withdrawal from the plan. For more information about the strict rules governing hardship withdrawals, refer to your Summary Plan Description.

When You Retire Or Leave The Company

Subject to plan provisions, upon retirement, termination, disability or death, you—or in some cases your beneficiary—can:

- Keep your money in the plan, subject to certain restrictions.
- Directly roll over your plan account balance into another eligible retirement plan or IRA.
 - You can request a Rollover IRA kit online at **TA-Retirement.com**.
 - By choosing to keep your money in the plan or by

electing a direct rollover of your retirement assets rather than cashing out, you will avoid the 20% mandatory federal income tax withholding as well as the 10% early withdrawal penalty that's assessed if you have not reached age 59½.

- Receive your plan account balance in cash.
- Contact your plan administrator or refer to your Summary Plan Description for additional information on methods to receive your plan account balance.

Some of these options can have significant tax consequences. Your tax advisor can help you make the decision that is best for you.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

For additional plan information, please contact your plan administrator or refer to your Summary Plan Description.

Investment Choices

The plan offers 37 investment choices.

- Refer to "Investment Choices" located in this enrollment workbook for a description of your investment choices.
- Some of the investment choices offered by the plan contain trading restrictions. Prior to finalizing your investment choices under the plan, please refer to your "Investment Choices" for more information on these restrictions.
- To obtain a complete set of Investment Fact Sheets containing detailed, up-to-date information on each of the investment choices, contact your plan administrator or log on to **TA-Retirement.com**.

Online Enrollment Instructions

You can enroll online at **TA-Retirement.com** or via telephone at **800-401-8726**.

- Enrollment instructions are included in this enrollment workbook, and will also be sent to the mailing address you have on file with your employer.
- If you are unable to enroll online or via telephone, your plan administrator can assist you in obtaining a paper enrollment form.

That's all there is to it! Remember—it's never too early or too late to save for retirement. Transamerica Retirement Solutions is here to help simplify your journey on the road to a retirement you deserve.

Automatic Contribution Rate Increase:

- Automatic Contribution Rate Increase helps you improve your retirement forecast by automatically increasing the percentage you contribute to the plan once a year. You have the option of setting the annual contribution increase percentage and the maximum contribution rate it can grow to

(not to exceed the plan limit) by just accessing your account online.

- For additional information on registering for online access, please refer to the Online Enrollment Instruction section.
- You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Download the My TRSRetire app:

Our mobile app, **My TRSRetire**, lets you put your plan in your pocket. And no matter how you access your account, you'll always know *Your Retirement Outlook*® with a personalized "weather icon" (rainy, cloudy, partly sunny, or sunny) that makes it easy to see if your strategy has you on course toward your retirement income goal—or if you need to take action.

With the **My TRSRetire app**, connecting with your retirement plan has never been easier.

- View your account balance and rate of return
- Know *Your Retirement Outlook*®
- Take action right from your device

It's that simple. Download the app from the App Store or Google play today!

Manage Your Account Via Website

TA-Retirement.com

- In addition to providing access to your plan account information, the website is loaded with useful information, helpful tips and interactive tools, all designed to help you discover, build, and manage your plan.
- Simply sign in to the website with your **Username** and **Password** to manage your retirement account online, check investment account performance, access the asset allocation tool and online calculators, monitor your investment portfolio, obtain investment education and more.
- Until you create your own unique Username and Password, you can access investment choice performance and many other valuable tools by entering your plan's contract number: 930007-00151.

Investment Choice Information Via Website

To access your Fund Performance Overview and Investment Fact Sheets, follow the simple steps outlined below:

- Step 1: Go to **TA-Retirement.com**
- Step 2: Click: "Employees" on the navigation bar, then "Account Information", next "Investment Choice Performance" in the left navigation
- Step 3: Enter your Contract ID and click "Submit"
- Step 4: Enter your Sub-ID and click "Submit"
- Step 5: Your Performance Overview will appear
- Step 6: Click on the investment choice's name to view the Investment Fact Sheet

Manage Your Account Via Telephone

800-401-8726

- The automated telephone system offers you direct access to

your plan account information. You can access the system 24 hours a day,—seven days a week.

Account Rebalancing

Account rebalancing allows you to maintain the investment percentage you originally established, taking into consideration market earnings and losses.

- Set up Account Rebalancing via the website or by telephone.
- Automatically rebalance your account by redistributing the percentage of your total portfolio held in each investment choice.
 - A one-time account rebalance will initiate one rebalance as of the close of the business day.
 - A periodic rebalance will establish a future schedule for rebalancing based on the period selected (monthly, quarterly, semi-annually, annually).
- There is no minimum balance required and no minimum amount to transfer.

Automated Periodic Transfers

Automated periodic transfer allows you to transfer portions of your plan account balance from one investment choice to another in regular increments.

- Use Automated Periodic Transfer to gradually transfer assets from a conservative investment choice to a more aggressive investment choice or vice versa.
- You must transfer at least \$100 from the holding investment choice for each periodic transfer.
- Once established, Automated Periodic Transfer will continue until you request that it be stopped.
- If there is not enough money in the holding investment choice, the system will ignore the transfer request and check again the next period.
- Some restrictions may apply. Contact your plan administrator.

Statement of Account

- You will receive a personalized statement of your account on a quarterly basis.
- If you have questions regarding your statement or notice a discrepancy, please notify Transamerica Retirement Solutions within six weeks of receiving your statement. Any oral communications should be re-confirmed in writing to further protect your rights.

Summary Plan Description

- For more information about any of the plan provisions including any conditions or restrictions that may apply, please refer to the Summary Plan Description. These plan highlights represent only an overview of plan provisions and do not constitute a legally binding document.

Determine your savings goal

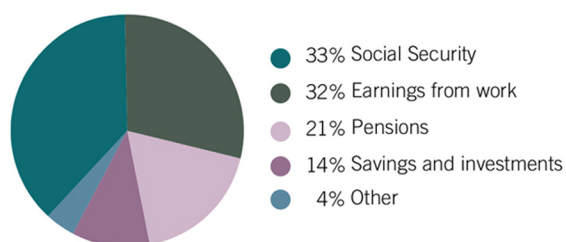
Most of your retirement income will come from you

Social Security covers only about 34%* of the average retiree's income, and fewer employers offer traditional pension plans. In reality, the majority of your retirement income will likely come from either your own savings or from part-time employment after retirement. If your goal is to live comfortably and work less in retirement, you need to start saving today.

START PLANNING TODAY

To find out what you can expect to receive from Social Security when you retire, go to ssa.gov or call **800-772-1213** to request an estimate.

SOURCES OF RETIREMENT INCOME*



**Fast Facts & Figures About Social Security, 2016*

Social Security covers only about 33%* of the average retiree's income. For 2016 the typical Social Security benefit is around \$1,342 a month, or about \$16,100 a year. And while some people will receive pension benefits from current or former employer(s), most of your retirement income will likely come from your own savings and investments. This makes it critical that you do as much as you can now to save for your future.

You may need more retirement income than you think

The income you will need in retirement depends greatly on your individual circumstances, including factors such as your age, health, income, investments, and savings.

Based on today's average life expectancy, you may need retirement income for 20 years or more after your regular paychecks stop. As a result, you need to take steps now to ensure you have enough money to live comfortably in your retirement years.

How much to contribute?

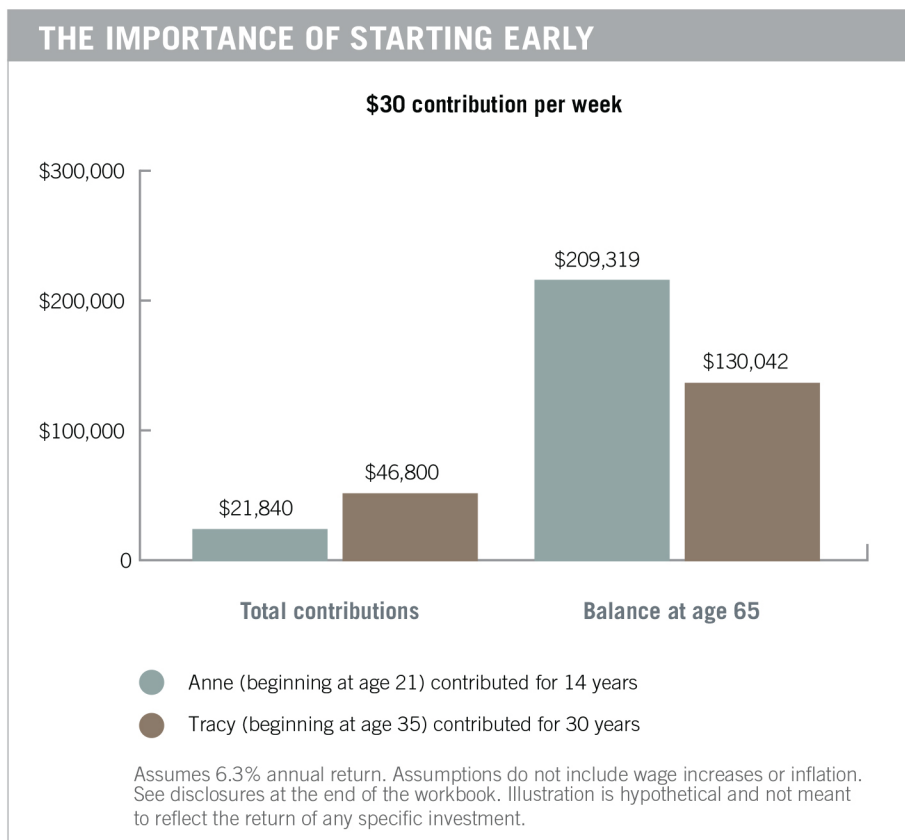
Consider contributing at least 10% of pay. If that seems too steep, consider starting at 6% then raising your contribution 2% each year. But don't wait too long. The sooner you start saving more, the easier reaching your goal can be.

Plan today for a brighter tomorrow

For some people, retirement may seem a lifetime away. But, if you postpone your savings for retirement, it may be difficult to make up for lost time. Investing for your future in a tax-deferred retirement plan reduces your taxable income and can help accelerate your savings. Every dollar you contribute to your tax-deferred retirement plan account is deducted from your salary before taxes are taken out. In addition, the money in your plan has the potential to grow tax-free until you withdraw it.

The importance of starting early

The need to start saving as early as possible is demonstrated by the following example: At age 21, Anne and Tracy were hired for similar jobs at the same salary. Anne immediately began investing \$30 per week. After 14 years, Anne stopped contributing, but left the money in her plan to grow for the next 30 years. By contrast, Tracy did not begin investing \$30 per week until age 35, but did so for the next 30 years. Although Tracy invested twice as much overall, Anne accumulated nearly twice as much as Tracy at retirement because she started saving early.



Match your risk profile to your investment choices

Understanding asset classes

The investment choices available through your retirement plan fall into a combination of three broad asset classes. Asset classes are categories of investments that exhibit similar characteristics and may behave similarly in the marketplace.

In general, different types of investments react differently to the same market conditions. Understanding how the three main types of asset classes (stocks, bonds, and cash equivalents) work will help you form the basis for developing a long-term investment strategy that corresponds to your risk tolerance. Here are brief definitions of each asset class with their historical performance:

Stocks are shares of ownership in a company. Over the past 10 years, stocks have returned an average annual return of about 7.5%.¹

Bonds represent the borrowing of money by a corporation, government, or other entity. Bonds have returned an average annual return of about 4.3% over the past 10 years.²

Cash Equivalents seek to maintain the value of your investments. Over the past 10 years, cash equivalents have returned an average annual return of 0.6%.³

Asset allocation and diversification*

Asset allocation is how you divide your money among the different types of investments according to your individual goals, risk tolerance, and investment horizon. Each of the three main asset classes—stocks, bonds, and cash equivalents—have different levels of risk and return, so each will behave differently over time. A portfolio is a grouping of financial assets that are held directly by investors and/or may be managed by professionals. Diversification is a risk management technique that mixes a wide variety of investments within a portfolio.

The goal of this technique is to potentially use the positive performance of some investments to neutralize the negative performance of others. For example, when stock prices rise, bond prices often decline. A diversified portfolio with different styles of investments generally, on average, yield higher returns and pose a lower risk than any individual investment within a portfolio. Diversification does not assure a profit or protect against market loss.

* Asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses. All investments involve risk, including loss of principal and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing.

¹ Based on average annual total returns of the S&P 500® Index over 10 years as of March 31, 2017.

² Based on average annual total returns of the Barclays Capital Aggregate Bond Index over 10 years as of March 31, 2017.

³ Based on average annual total returns of Citigroup 3-month U.S. Treasury Bill Index over 10 years as of March 31, 2017.

Your risk profile

The next step to meeting your retirement goal is to consider the level of risk and rate of return that's right for you. Your overall background including your age, income, family situation, current financial picture, and overall investment disposition will guide the level of risk you are comfortable with. The more you know about the risk involved, the better equipped you will be when making investment decisions.

Consider the following questions

WHAT'S YOUR RISK TOLERANCE?

Risk tolerance changes over a person's lifetime based on their age, circumstances and earnings ability. As you move closer to retirement, you may not be able to endure short-term investment volatility, often associated with stocks. Investors should carefully evaluate their risk tolerance as they approach retirement. Your "risk tolerance" will dictate whether you choose to "stay the course" during fluctuations in the stock market with the goal of benefiting from the potential for long-term growth.

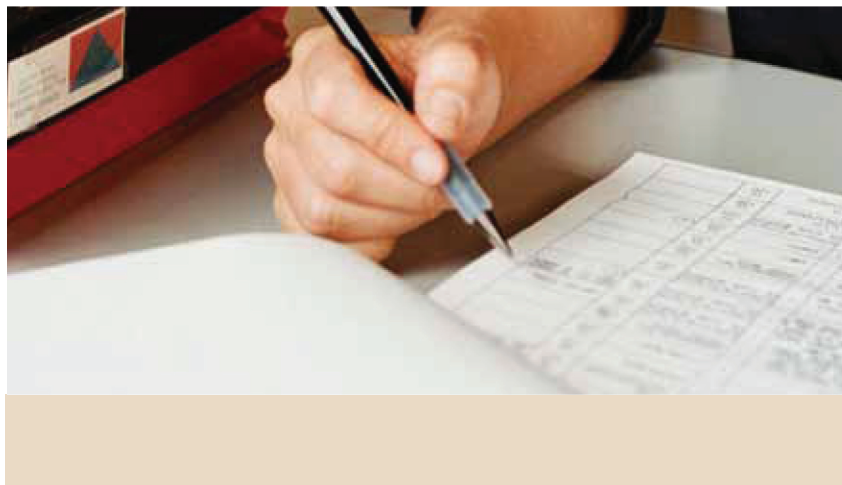
HOW MANY YEARS DO YOU HAVE TO INVEST?

Before investing, determine the amount of time you have until you plan to retire. Will you retire to an area with lower or higher cost of living, or will you stay put? Will you work part-time or, perhaps, open a small business? If your investment time horizon is short, consider limiting your exposure to the volatility of the stock market.

Visit TA-Retirement.com to learn more.

HOW MUCH HAVE YOU SAVED ALREADY?

If you've already started saving for retirement, you're a step ahead. It's important to factor those existing savings into your plan for the future.



ARE YOU CLOSE TO RETIREMENT?

Typically, employees who are close to retirement gradually shift their portfolios to safer, more conservative investments that are better protected during volatile times. For someone who is farther from retirement, the good news during difficult economic times is that typically most of their portfolio growth will come from future contributions and earnings.

Match your risk profile to your investment choices

Now that you have a better understanding of how much you may need to save to reach your retirement goal and the amount of investment risk you're willing to take to get there, it's time for you to select the investments.

RISK AND RETURN

Risk and return go hand-in-hand. You will not know what your risk tolerance is without doing a little homework on your investment time horizon.

Visit **TA-Retirement.com** to learn more.

Choose your investments*

To choose your investments, follow these step(s):

- Review your investment choices in the *Forms and Instructions* section along with the Performance Overview and Summaries that follow.
- Select the investment choice(s) you'd like to include in your portfolio.
- Assign a percentage of your contribution to your investment choice(s).

For more information on one-step investment options visit **TA-Retirement.com**.

* All investments involve risk, including loss of principal and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. We do not provide investment advice. Nothing presented herein should be construed as a recommendation to purchase or sell a particular investment or follow any investment technique or strategy.

Investment Choices: Performance Overview and Summaries

The MidwestHR, LLC 401(k) and Profit Sharing Plan - Bird in the Hand Staffing, LLC

The performance data quoted represents past performance and does not guarantee future results. An investment in these investment choices, other than the Transamerica Stable Value investment choice(s), is subject to market risk. The investment return and principal value of an investment will fluctuate; thus an investor's shares/units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. Please go to TA-Retirement.com to obtain performance current to the most recent month-end. Additional information on all the investment choices, including investment strategy, is available on the investment fact sheets. Please refer to the disclosure page for additional information.

| Performance shown in percentages as of 10/31/2018 | | | | Average Annual Total or Since Inception Performance* | | | Expense Ratio (% of fund assets) |
|--|--------------|--------------|--------|--|---------|----------|-------------------------------------|
| | Year to Date | Last Quarter | 1 Year | 3 Years | 5 Years | 10 Years | Net |
| Short Bonds/Stable/MMkt† | | | | | | | |
| Stable Value | | | | | | | |
| Transamerica Stable Value Option (Class: N/A) | 1.31 | 1.40 | 1.28 | 1.22 | 1.27 | 1.82 | 0.00 |
| Interm./Long-Term Bond | | | | | | | |
| Intermediate-Term Bonds | | | | | | | |
| AEGON Bond Ret Opt (Class: N/A) | -2.75 | -0.94 | -2.38 | 1.24 | 2.03 | 5.46 | 0.97 |
| Loomis Sayles Bond Ret Opt (Class: N/A) | -1.23 | -0.94 | -0.72 | 3.37 | 3.29 | 9.30 | 1.25 |
| Government Bonds | | | | | | | |
| American Century Inflation-Adjusted Bond Inv Opt (Class: A) | -3.38 | -2.38 | -2.42 | 0.84 | 0.21 | 3.32 | 0.72 |
| Aggressive Bonds | | | | | | | |
| High Yield Bonds | | | | | | | |
| Transamerica High Yield Bond Ret Opt (Class: I-2) | 0.48 | -0.76 | 0.38 | 5.57 | 4.37 | 10.16 | 0.63 |
| World/Foreign Bonds | | | | | | | |
| Templeton Global Bond Ret Opt (Class: A) | 1.10 | -0.66 | -0.23 | 2.63 | 1.36 | 5.45 | 1.21 |
| Large-Cap Stocks | | | | | | | |
| Large-Cap Value Stocks | | | | | | | |
| Invesco Diversified Dividend Ret Opt (Class: R-5) | -2.60 | -3.45 | -0.33 | 5.64 | 7.32 | 10.91 | 0.87 |
| State Street Russell Large Cap Value Index Ret Opt (Class: N/A) | -2.17 | -3.83 | 2.14 | 8.01 | 7.85 | 10.49 | 0.83 |
| Large-Cap Blend Stocks | | | | | | | |
| State Street S&P 500 Index Ret Opt (Class: N/A) | 2.22 | -3.48 | 6.37 | 10.53 | 10.46 | 12.33 | 0.90 |
| Large-Cap Growth Stocks | | | | | | | |
| Morgan Stanley Growth Ret Opt (Class: N/A) | 14.20 | -3.77 | 16.63 | 18.57 | 15.60 | 17.76 | 1.10 |
| State Street Russell Large Cap Growth Index Ret Opt (Class: N/A) | 5.81 | -3.65 | 9.74 | 12.72 | 12.60 | 14.62 | 0.83 |
| Small/Mid-Cap Stocks | | | | | | | |
| Mid-Cap Value Stocks | | | | | | | |
| Transamerica Mid Cap Value Opportunities Ret Opt (Class: N/A) | -0.77 | -4.39 | 4.66 | 6.81 | 8.25 | 12.48 | 1.21 |

† See description of this asset class in the investment choices summary section.

| | | |
|------------------|----------------|-------------------|
| Not FDIC Insured | May Lose Value | No Bank Guarantee |
|------------------|----------------|-------------------|

Performance shown in percentages as of 10/31/2018

| Performance shown in percentages as of 10/31/2018 | | | | Average Annual Total or Since Inception Performance* | | | Expense Ratio (% of fund assets) |
|---|--------------|--------------|--------|--|---------|----------|-------------------------------------|
| | Year to Date | Last Quarter | 1 Year | 3 Years | 5 Years | 10 Years | Net |
| Mid-Cap Blend Stocks | | | | | | | |
| State Street S&P Mid Cap Index Ret Opt (Class: N/A) | -3.44 | -7.87 | 0.20 | 8.97 | 8.11 | 13.27 | 0.79 |
| Mid-Cap Growth Stocks | | | | | | | |
| Franklin Small-Mid Cap Growth Ret Opt (Class: N/A) | 9.27 | -3.68 | 12.48 | 11.66 | 8.51 | 13.64 | 1.27 |
| Small-Cap Blend Stocks | | | | | | | |
| TA Vanguard Small-Cap Index Ret Opt (Class: Admiral) | -0.77 | -7.66 | 2.57 | 9.40 | 7.70 | 13.06 | 0.80 |
| Small-Cap Growth Stocks | | | | | | | |
| Invesco Small Cap Growth Inv Opt (Class: A) | 1.45 | -7.71 | 5.09 | 11.11 | 9.82 | 14.43 | 1.20 |
| Real Estate | | | | | | | |
| TA Vanguard Real Estate Index Ret Opt (Class: Admiral) | -3.04 | -3.34 | -0.82 | 3.21 | 6.39 | 10.50 | 0.85 |
| International Stocks | | | | | | | |
| World/Foreign Stocks | | | | | | | |
| American Funds New Perspective Inv Opt (Class: R-3) | -1.66 | -8.00 | -0.63 | 8.25 | 7.73 | 11.35 | 1.09 |
| Oppenheimer Global Ret Opt (Class: N/A) | -7.07 | -10.91 | -3.98 | 7.08 | 6.99 | 11.41 | 1.23 |
| Templeton Foreign Ret Opt (Class: N/A) | -11.50 | -9.58 | -10.22 | 1.13 | -0.58 | 5.43 | 1.40 |
| Emerging Market Stocks | | | | | | | |
| State Street Emerging Markets Index Ret Opt (Class: N/A) | -16.55 | -11.87 | -13.49 | 5.38 | -0.20 | 6.58 | 0.99 |
| Multi-Asset/Other | | | | | | | |
| Sector | | | | | | | |
| BlackRock Health Sciences Ops Ret Opt (Class: I) | 11.25 | -0.03 | 13.21 | 10.25 | 14.39 | 16.09 | 1.39 |
| Franklin Utilities Ret Opt (Class: A-1) | 2.81 | 1.13 | -0.74 | 9.30 | 8.84 | 10.29 | 1.08 |
| Ivy Science & Technology Inv Opt (Class: Y) | 4.45 | -6.75 | 2.70 | 11.84 | 9.30 | 15.17 | 1.21 |
| PGIM Jennison Natural Resources Inv Opt (Class: A) | -14.33 | -16.39 | -7.25 | 1.27 | -8.07 | 2.55 | 1.28 |
| Wells Fargo Precious Metals Inv Opt (Class: A) | -21.68 | -12.33 | -17.97 | 4.58 | -5.54 | 0.91 | 1.09 |
| Balanced | | | | | | | |
| American Funds Balanced Ret Opt (Class: R-5) | -0.34 | -3.11 | 2.46 | 7.20 | 7.30 | 9.99 | 0.88 |
| Target Date Investment Choices | | | | | | | |
| TA BlackRock Lifepath Index Retirement Ret Opt (Class: N/A) | -2.87 | -3.06 | -1.34 | 2.94 | 2.98 | 5.65 | 0.85 |
| TA BlackRock Lifepath Index 2020 Ret Opt (Class: N/A) | -2.94 | -3.33 | -1.15 | 4.44 | 4.50 | 7.78 | 0.85 |
| TA BlackRock Lifepath Index 2025 Ret Opt (Class: N/A) | -3.07 | -3.92 | -0.87 | 5.13 | 5.00 | 8.33 | 0.85 |
| TA BlackRock Lifepath Index 2030 Ret Opt (Class: N/A) | -3.17 | -4.42 | -0.61 | 5.72 | 5.41 | 8.81 | 0.85 |
| TA BlackRock Lifepath Index 2035 Ret Opt (Class: N/A) | -3.29 | -4.89 | -0.39 | 6.28 | 5.82 | 9.30 | 0.85 |
| TA BlackRock Lifepath Index 2040 Ret Opt (Class: N/A) | -3.39 | -5.32 | -0.19 | 6.85 | 6.16 | 9.60 | 0.85 |
| TA BlackRock Lifepath Index 2045 Ret Opt (Class: N/A) | -3.56 | -5.68 | -0.15 | 7.09 | 6.30 | 9.69 | 0.85 |
| TA BlackRock Lifepath Index 2050 Ret Opt (Class: N/A) | -3.66 | -5.84 | -0.17 | 7.10 | 6.32 | 9.67 | 0.85 |
| TA BlackRock Lifepath Index 2055 Ret Opt (Class: N/A) | -3.67 | -5.85 | -0.19 | 7.02 | 6.25 | 9.21* | 0.85 |

(*Performance Inception: 8/18/2010)

Performance shown in percentages as of 10/31/2018

| | Year to Date | Last Quarter | 1 Year | Average Annual Total or Since Inception Performance* | | | Expense Ratio (% of fund assets) |
|---|--------------|--------------|--------|--|---------|----------|-------------------------------------|
| | | | | 3 Years | 5 Years | 10 Years | Net |
| TA BlackRock Lifepath Index 2060 Ret Opt (Class: N/A) | -3.67 | -5.86 | -0.20 | 7.06 | 6.27 | 8.82* | 0.85 |

(*Performance Inception: 01/19/2012)

* Performance shown since inception is from the performance inception date of the separate account or underlying investment as shown on the Investment Choices Performance Overview.

Summaries

Short Bonds/Stable/MMkt

Stable Value Investment Choices: The Transamerica stable value investment choices are backed by the general account of Transamerica Life Insurance Company (TLIC) or Transamerica Financial Life Insurance Company (TFLIC). While TLIC or TFLIC declare rates and back the principal and interest of these investment choices, any guarantees are subject to the claims paying ability of the insurance company. This investment choice is not guaranteed by the FDIC or any other government agency. Although plan participants generally may withdraw assets from the stable value investment choice without restrictions, TLIC/TFLIC may impose a hold period at the contract level in the event of a full contract discontinuance, partial contract discontinuance, or certain transfers. Certain unaffiliated separate account stable value investment choices (which are not supported by an insurance company general account) also may be available for investment under your plan. These stable value investment choices instead invest in stable value fund collective investment trusts.

Please note that not all stable value investment choices may be available for your plan, and some are only available when combined with a specified investment choice line-up. Certain stable value investment choices are subject to book value adjustments for withdrawals under certain circumstances, and the fees associated with stable value investment choices generally reflect different crediting rate/charge structure combinations. Please consult your financial advisor for more information regarding the stable value investment choices available for your plan, including any alternative investment choice line-ups.

Stable Value

Transamerica Stable Value Option (Class: N/A)

Inception Date: 11/01/1996

Investment Objective: Best suited for investors seeking a stable return and safety of principal.

A hold period can apply on the plan's assets in a Stable Value investment choice, although participant-directed transactions will continue to be processed. If a plan sponsor wishes to remove a Transamerica Stable Value investment choice as an option from the plan, then depending on the contract, TLIC/TFLIC may impose a hold for up to a 270-day period on the Stable Value investment choice assets at the plan level if the most recently announced upcoming credited rate has increased or has not changed. Transamerica will provide at least 45 days advance notice of any interest rate change for each semi-annual period. Additionally, under limited circumstances, Transamerica may impose up to a 12-month delay period on all withdrawal requests from all plan sponsors at the plan level.

Interm./Long-Term Bond

Intermediate-Term Bonds

AEGON Bond Ret Opt (Class: N/A)

Inception Date: 05/01/1983

Expense Type: Type 1**

Investment Objective: AEGON Bond seeks long-term capital appreciation and income.

Loomis Sayles Bond Ret Opt (Class: N/A)

Inception Date: 09/01/1999

Expense Type: Type 1**

Investment Objective: The investment seeks high total investment return through both current income and capital appreciation.

** See *Disclosure* Page for more details.

Government Bonds

American Century Inflation-Adjusted Bond Inv Opt (Class: A)

Inception Date: 10/05/2004

Expense Type: Type 2**

Investment Objective: The investment seeks total return and inflation protection consistent with investment in inflation-indexed securities.

Aggressive Bonds

High Yield Bonds

Transamerica High Yield Bond Ret Opt (Class: I-2)

Inception Date: 09/01/1990

Expense Type: Type 2**

Investment Objective: The investment seeks a high level of current income by investing in high-yield debt securities.

World/Foreign Bonds

Templeton Global Bond Ret Opt (Class: A)

Inception Date: 03/27/2009

Expense Type: Type 7**

Investment Objective: The investment seeks current income with capital appreciation and growth of income.

Large-Cap Stocks

Large-Cap Value Stocks

Invesco Diversified Dividend Ret Opt (Class: R-5)

Inception Date: 06/15/2012

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The investment seeks long-term growth of capital and, secondarily, current income.

State Street Russell Large Cap Value Index Ret Opt (Class: N/A)

Inception Date: 08/30/2006

Expense Type: Type 1**

Investment Objective: The Fund is managed using a "passive" or "indexing" investment approach, by which SSgA attempts to match, before expenses, the performance of the Index.

Large-Cap Blend Stocks

State Street S&P 500 Index Ret Opt (Class: N/A)

Inception Date: 10/01/1986

Expense Type: Type 1**

Investment Objective: The SSgA S&P 500 Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P 500 (the "Index") over the long term.

Large-Cap Growth Stocks

Morgan Stanley Growth Ret Opt (Class: N/A)

Inception Date: 09/30/1998

Expense Type: Type 1**

Investment Objective: The investment seeks long-term capital appreciation by investing in companies within the market capitalization range of the Russell 1000 Growth Index.

State Street Russell Large Cap Growth Index Ret Opt (Class: N/A)

Inception Date: 08/30/2006

Expense Type: Type 1**

Investment Objective: The Fund is managed using a "passive" or "indexing" investment approach, by which SSgA attempts to match, before expenses, the performance of the Index.

Small/Mid-Cap Stocks

** See *Disclosure* Page for more details.

Mid-Cap Value Stocks

Transamerica Mid Cap Value Opportunities Ret Opt (Class: N/A)

Inception Date: 03/15/2002

Expense Type: Type 1**

Investment Objective: The Fund invests primarily in stocks of medium sized companies which the Fund's subadvisors believe have below market valuations and present an opportunity for earnings improvement.

Mid-Cap Blend Stocks

State Street S&P Mid Cap Index Ret Opt (Class: N/A)

Inception Date: 01/15/2004

Expense Type: Type 1**

Investment Objective: The Fund is managed using a "passive" or "indexing" investment approach, by which SSgA attempts to match, before expenses, the performance of the Index.

Mid-Cap Growth Stocks

Franklin Small-Mid Cap Growth Ret Opt (Class: N/A)

Inception Date: 09/01/1999

Expense Type: Type 1**

Investment Objective: The investment seeks long-term capital growth.

Small-Cap Blend Stocks

TA Vanguard Small-Cap Index Ret Opt (Class: Admiral)

Inception Date: 08/30/2006

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks.

Small-Cap Growth Stocks

Invesco Small Cap Growth Inv Opt (Class: A)

Inception Date: 11/01/2001

Expense Type: Type 2**

Trading Restrictions: Type A**

Investment Objective: The investment seeks long-term growth of capital.

Real Estate

TA Vanguard Real Estate Index Ret Opt (Class: Admiral)

Inception Date: 08/30/2006

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The investment seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of a benchmark index that measures the performance of publicly traded equity REITs.

International Stocks

World/Foreign Stocks

American Funds New Perspective Inv Opt (Class: R-3)

Inception Date: 03/26/2003

Expense Type: Type 2**

Trading Restrictions: Type A**

Investment Objective: The investment seeks long-term growth of capital; future income is a secondary objective.

** See *Disclosure Page* for more details.

Oppenheimer Global Ret Opt (Class: N/A)

Inception Date: 10/01/2000

Expense Type: Type 1**

Investment Objective: The investment is best suited for investors seeking capital growth over the long-term and who can accept the level of risk associated with global investing.

Templeton Foreign Ret Opt (Class: N/A)

Inception Date: 05/01/1995

Expense Type: Type 1**

Investment Objective: The investment seeks long-term capital growth.

Emerging Market Stocks**State Street Emerging Markets Index Ret Opt (Class: N/A)**

Inception Date: 08/30/2006

Expense Type: Type 1**

Investment Objective: The Fund is managed using a "passive" or "indexing" investment approach, by which SSgA attempts to match, before expenses, the performance of the Index.

Multi-Asset/Other**Sector****BlackRock Health Sciences Ops Ret Opt (Class: I)**

Inception Date: 06/29/2010

Expense Type: Type 7**

Investment Objective: The investment seeks to provide long-term growth of capital.

Franklin Utilities Ret Opt (Class: A-1)

Inception Date: 09/26/2008

Expense Type: Type 7**

Investment Objective: The investment seeks capital appreciation and current income.

Ivy Science & Technology Inv Opt (Class: Y)

Inception Date: 08/30/2006

Expense Type: Type 2**

Investment Objective: The investment seeks to provide growth of capital.

PGIM Jennison Natural Resources Inv Opt (Class: A)

Inception Date: 08/30/2006

Expense Type: Type 2**

Investment Objective: The investment seeks long-term growth of capital.

Wells Fargo Precious Metals Inv Opt (Class: A)

Inception Date: 08/30/2006

Expense Type: Type 2**

Investment Objective: The investment seeks long-term capital appreciation.

Balanced**American Funds Balanced Ret Opt (Class: R-5)**

Inception Date: 09/26/2008

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The investment seeks conservation of capital, current income and long-term growth of capital and income.

Target Date Investment Choices**TA BlackRock Lifepath Index Retirement Ret Opt (Class: N/A)**

Inception Date: 10/05/2004

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

** See *Disclosure Page* for more details.

TA BlackRock Lifepath Index 2020 Ret Opt (Class: N/A)

Inception Date: 08/30/2006

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

TA BlackRock Lifepath Index 2025 Ret Opt (Class: N/A)

Inception Date: 10/05/2004

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

TA BlackRock Lifepath Index 2030 Ret Opt (Class: N/A)

Inception Date: 08/30/2006

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

TA BlackRock Lifepath Index 2035 Ret Opt (Class: N/A)

Inception Date: 10/05/2004

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

TA BlackRock Lifepath Index 2040 Ret Opt (Class: N/A)

Inception Date: 08/30/2006

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

TA BlackRock Lifepath Index 2045 Ret Opt (Class: N/A)

Inception Date: 10/05/2004

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

TA BlackRock Lifepath Index 2050 Ret Opt (Class: N/A)

Inception Date: 08/30/2006

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

** See *Disclosure* Page for more details.

TA BlackRock Lifepath Index 2055 Ret Opt (Class: N/A)

Inception Date: 12/17/2010

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

TA BlackRock Lifepath Index 2060 Ret Opt (Class: N/A)

Inception Date: 06/15/2012

Expense Type: Type 7**

Trading Restrictions: Type A**

Investment Objective: The Fund shall be invested and reinvested in securities and other assets with the objective of providing for retirement outcomes consistent with investor preferences throughout the savings and drawdown phase based on quantitatively measured risk that investors, on average, may be willing to accept.

** See *Disclosure* Page for more details.

Disclosures

The separate account investment choices offered are exempt from registration with the SEC; therefore, no prospectuses are filed for them. However, certain of the separate account investment choices, other than the Stable Value investment choice(s) and Collective Investment Trusts, invest in mutual funds which are subject to SEC registration.

Prospectuses or summary prospectuses, if available, for these mutual funds can be ordered directly from the fund company or obtained upon request from Transamerica Retirement Solutions at TA-Retirement.com. Investors should consider the investment objectives, risks, and charges and expenses of the fund carefully before investing. The prospectus for each fund contains this and other important information about that fund. Read each prospectus carefully before investing. Additional information on all the investment choices is available on the investment fact sheets.

Certain accounts are operated by persons who have claimed an exclusion, granted to operators of insurance companies and their separate accounts, from registration as a "commodity pool operator" with respect to the accounts under the Commodity Exchange Act, and therefore, are not subject to registration or regulation with respect to the accounts under the Commodity Exchange Act.

Performance

The performance data given represents past performance and should not be considered indicative of future results. An investment in these investment choices, other than the Transamerica Stable Value investment choice(s), is subject to market risk. Principal value and investment return will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than the original investment. Current performance may be lower or higher than the performance quoted herein. Separate account investment choice statistics change over time. The investment choice is not FDIC insured, may lose value and is not guaranteed by a bank or other financial institution.

Performance shown is average annual total separate account investment choice returns (except last quarter and year-to-date) for the period indicated, net of the total operating expenses of the separate account and underlying investment (if applicable) as listed on the Investment Choices Performance Overview. Performance returns reflect reinvestment of dividends and capital gains distributions. Performance does not reflect the deduction of any applicable contract asset charge, discontinuance charge or service fee. Application of the contract asset charge and any discontinuance charges or service fees deducted from an account would reduce a participant's return.

For separate account investment choices invested in mutual fund shares, except as otherwise indicated, historical performance prior to the separate account investment choice inception date is hypothetical and calculated utilizing past performance for the underlying mutual fund with the deduction of the separate account fees reflected.

Performance shown since inception is from the performance inception date of the separate account or underlying investment as shown on the Investment Choices Performance Overview.

Asset Classes

The investment choices have been assigned to various asset classes by Transamerica Retirement Solutions. They may not be representative of that particular asset class in the future.

Explanation of Investment Styles and Risks

Stable Value: An investment that seeks to preserve principal, and provide consistent returns and liquidity. Stable Value investment choices seek capital preservation, but they do carry potential risks. Stable Value investment choices may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable Value investment choices are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.

Intermediate-Term Bonds: Debt securities issued by governments, corporations, and others, typically with durations of 3.5 to 6 years. The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.

Government Bonds: Debt securities issued by governments or their agencies (e.g., U.S. Treasury Bills). The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal. Any U.S. government guarantees of the securities pertain only to those securities and not to portfolios that invest in them.

High-Yield Bonds: Lower-rated debt securities (commonly referred to as junk bonds). High-yield bonds involve additional risks because of the lower credit quality of the securities. The investor should be aware of the possible higher level of volatility and increased risk of default.

World/Foreign Bonds: An investment category that mostly comprises debt securities issued by entities primarily (world, a.k.a. global) or exclusively (foreign, a.k.a. international) outside the United States and involving special additional risks. The risks of world/foreign bonds include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging or developing markets may accentuate these risks. Also, the value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.

Large-Cap Value Stocks: An investment category that mostly comprises stocks of large companies that are believed to be priced below what they are really worth. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Value stocks may be subject to special risks that have caused the stocks to be out of favor and under valued in the opinion of the portfolio managers who invest in them.

Large-Cap Blend Stocks: An investment category that mostly comprises both value and growth stocks of large companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Blend strategies are subject to both growth and value risks.

Large-Cap Growth Stocks: An investment category that mostly comprises stocks of large companies whose earnings are expected to grow more quickly than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.

Mid-Cap Value Stocks: An investment category that mostly comprises stocks of mid-size companies that are believed to be priced below what they are really worth. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap stocks may be more vulnerable to market downturns, and their prices could be more volatile than those of larger companies. Value stocks may be subject to special risks that have caused the stocks to be out of favor and under valued in the opinion of the portfolio managers who invest in them.

Mid-Cap Blend Stocks: An investment category that mostly comprises a blend of value and growth stocks of mid-size companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap shares may be more vulnerable to market downturns, and their prices could be more volatile, than those of larger companies. Blend strategies are subject to both growth and value risks.

Mid-Cap Growth Stocks: An investment category that mostly comprises stocks of mid-size companies whose earnings are expected to rise faster than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap stocks may be more vulnerable to market downturns, and their prices could be more volatile than those of larger companies. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.

Small-Cap Blend Stocks: An investment category that mostly comprises a blend of both value and growth stocks of small companies. Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Blend strategies are subject to both growth and value risks.

Small-Cap Growth Stocks: An investment category that mostly comprises stocks of small companies whose earnings are expected to rise faster than the market average. Small-company stocks involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market average. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.

Real Estate: This investment category focuses primarily on stocks offered by public real estate companies, for example, real estate investment trusts (REITs). Real estate securities are subject to the risks of owning real estate, including changes in real estate values and property taxes, interest rates, and cash flow of the underlying real estate assets. Investments that concentrate in particular real estate sectors, such as a region or industry, may be subject to greater volatility.

World/Foreign Stocks: This investment category focuses on stocks of companies primarily (world, a.k.a. global) or exclusively (foreign, a.k.a. international) outside the United States and involves special additional risks. The risks of world /foreign stocks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging, or developing, markets may accentuate these risks.

Emerging Market Stocks: This investment category focuses on stocks of companies in emerging or developing countries or regions. Emerging market stocks involve special additional risks, including but not limited to, currency risk, political risk, and risk associated with varying accounting standards. Historically, emerging market stocks have experienced a greater degree of price volatility than stocks from developed markets.

Sector: An investment category that mostly comprises a particular or specialized segment of the marketplace, such as stocks of companies in the software, healthcare, or utilities industries. Sector investment options may be more susceptible to factors affecting their sector and more volatile than those that invest in many different sectors.

Balanced: An investment category that comprises a relatively balanced mix of stocks and bonds. Balanced investment options may be subject to all the risks of stocks and bonds. The higher the percentage of assets a balanced choice allocates to stocks, the greater the risk.

Target Date Investment Choices: Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The investment choices' allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Charges, fees, and expenses

Deposits made by plan participants are not subject to any front-end loads/sales fees of the underlying mutual fund. Therefore, such fees are not reflected in the performance reported.

Type 1: The expense ratio quoted reflects the maximum total operating expenses, of the investment choice, which include the Separate Account Maintenance and Investment Account Class I Administrative Charges assessed by Transamerica, if applicable. The actual expense ratio experienced may be less than the expense ratio quoted. There may also be charges to your balance in the separate accounts for contract asset charges, discontinuance charges or service fees, as applicable under your contract.

Type 2: The expense ratio quoted reflects the total operating expenses, of the underlying investment, net of any fee waivers. There may also be charges to your balance in the separate accounts for contract asset charges, discontinuance charges or service fees, as applicable under your contract.

Type 7: The expense ratio quoted reflects the maximum total operating expenses, of the investment choice which include the Separate Account Maintenance and Administrative Charges assessed by Transamerica (if applicable), and the total operating expenses of the underlying investment, net of any fee waivers. There may also be charges to your balance in the separate accounts for contract asset charges, discontinuance charges or service fees, as applicable under your contract.

Contract termination charges

Depending on the features elected by your plan a discontinuance charge may apply at the time the investment contract is terminated.

Contract asset charges (CACs)

Contract asset charges (CACs) are assessed each Month according to the terms of the plan's contract and vary based upon the amount of assets held under the contract on the 15th of each month. Based on the plan asset information provided to Transamerica, the initial monthly CAC rate assessed to the plan is estimated to be 0.0442%.

Plan sponsors should consult their contract and participants should consult their enrollment kit for the CAC charges applicable to their plan.

Note, the commission option selected by your plan's broker will affect the contract asset charges payable under the group variable annuity contract.

Trading Restrictions

The ability to exchange units of the separate account may be restricted in the event that a sponsor or participant engages in trading patterns which are detrimental to the separate account or the underlying investment.

Investment choices may be subject to certain transfer restrictions. Participant-directed transfers into this contract account may be limited. Additionally, plan-level restrictions may apply. Automatic scheduled transactions such as payroll contributions, loan repayment, etc. may not be subject to these restrictions. However, you may transfer funds out of this contract account at any time. These restrictions may be changed

at any time to comply with any restrictions on trading imposed by the underlying mutual fund.

Type A: Transfers into the investment choice are restricted for a rolling 30-day period once a transfer out has been made.

Additional Notes

- The information contained in the investment choice performance overview and the attached investment profiles is date-sensitive and only valid for the current quarter. This information is generally updated quarterly. You should obtain updated information from your plan administrator to ensure you have the most current information.
- Translations of any materials or text into languages other than English are intended solely as a convenience to the non-English language speakers and are not legally binding. Such materials and their translation help to facilitate the administration and operation of the plan and are not intended as an investment solicitation or an investment recommendation. We have attempted to provide an accurate translation of the original material in English, but due to the nuances in translating to a foreign language, slight differences may exist. Assistance may be available to non-English language speakers in order to help understand the retirement plan materials and any applicable related investment disclosure materials (which may be available only in the English language) for the investment options under the plan. Such assistance may be accessed through your employer or by calling our Customer Contact Center and asking to speak with a Spanish-speaking representative. You should carefully review the content of any prospectus applicable to an investment before you invest.
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- *Plan related recordkeeping and administration services are provided by Transamerica Retirement Solutions, LLC (Transamerica). The investment choices are available through a contract issued by Transamerica Life Insurance Company (TLIC), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, TGP-439-194, TGP-416-192/194, TGP-430-192/194, CNT-TALIAC 05-02 or CNT-TLIC 10-05. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. Certain limitations on the number of investment choices for your plan will still apply. For complete information, contact your Transamerica representative.*

Disclosures

The information in this enrollment workbook is intended to be educational and to provide you with information that may help you make better use of retirement savings opportunities in realizing your retirement goals. Different assumptions concerning earnings, taxes, investment rates of return, and retirement age will generally yield different results. **This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.**

Translations of any materials or text into languages other than English are intended solely as a convenience to the non-English language speakers and are not legally binding. Such materials and their translation help to facilitate the administration and operation of the plan and are not intended as an investment solicitation or an investment recommendation. We have attempted to provide an accurate translation of the original material in English, but due to the nuances in translating to a foreign language, slight differences may exist. Assistance may be available to non-English language speakers in order to help understand the retirement plan materials and any applicable related investment disclosure materials (which may be available only in the English language) for the investment options under the plan. Such assistance may be accessed through your employer or by calling our Customer Contact Center and asking to speak with a Spanish-speaking representative. You should carefully review the content of any prospectus applicable to an investment before you invest.

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Transamerica Retirement Solutions (TRS) is affiliated with Massachusetts Fidelity Trust Company (MFTC), through which TRS provides certain investment education services to plan participants on behalf of the plan. MFTC is an Iowa trust company with its principal office located at 4333 Edgewood Road NE, Cedar Rapids, IA 52402.

General Assumptions

All calculations in this enrollment workbook are for illustrative purposes only. Your circumstances will differ from these examples. Calculations in this enrollment workbook display the future value of investments. All deposits are assumed made at the end of each year. Your own deposit schedule will depend on your plan specifics. Unless otherwise specified, the annual rate of return is 6.3%, net of fees. This return is for illustrative purposes only, does not reflect the performance of any specific investment choice, and is not intended to imply or guarantee future returns. No taxes are applied to plan balances. Plan balances are fully taxable upon withdrawal. Withdrawals before age 59½ may trigger an additional 10% early withdrawal penalty tax. Returns are assumed to be the same each year. Actual values may increase or decrease in any given year.

To estimate Social Security benefits, we've assumed that you have enough participation in the Social Security system to be fully and currently insured and eligible for Social Security benefits and that you have been participating in Social Security since you were first eligible. Several assumptions about your pay history and future pay levels have been made in order to consider Social Security benefits in determining your retirement savings goal.



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