

► **Take charge of your future**
with your workplace savings plan



J. M. Oliver 401(k) Retirement Plan





Invest some of what you earn today for what you plan to accomplish tomorrow.

Take a look and see what a difference enrolling in your workplace savings plan could make in helping you achieve your goals.

Tax Savings – Once you make an election to defer some of your salary into the plan, your pretax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

Convenience – Your contributions are automatically deducted regularly from your paycheck.

Portability – You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company. See the Frequently Asked Questions section for additional details.

Investment Flexibility – You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

In addition to the services provided by Fidelity, you also have access to Marsh & McLennan Agency - Retirement Services, a local financial services firm. Marsh & McLennan Agency - Retirement Services can help you become familiar with the plan's investment options and how you can develop an investment strategy that can help meet your retirement savings goals. They can also meet with you one-on-one to incorporate your overall financial needs and goals. Your advisor is not affiliated with Fidelity Investments.

Your retirement plan's financial advisor contact information:

Gene Weber
Marsh & McLennan Agency - Retirement
Services
484-868-8751
Gene.Weber@MarshMMA.com



Enroll Today.

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to netbenefits.com and we'll show you how to get started step by step.

Already enrolled? Skip this section and go right to the next page to see how your potential savings can really add up.

Step 1 — Enroll Online Today – Go to netbenefits.com and click on “Register Now” when logging in for the first time. Follow the instructions to Enroll Today! Call the Retirement Benefits Line if you need assistance at 1-800-294-4015.

Step 2 — Decide how much to invest and enter your contribution per pay period.

Step 3 — Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more.

Remember to designate your beneficiary(ies) by accessing “Profile” on NetBenefits.



Frequently asked questions about your plan.

Here are answers to some common questions about the key features, benefits, and rules of your plan. To learn more about your account log in to [netbenefits.com](https://www.netbenefits.com). To review the principal features of your plan refer to your Summary Plan Description (SPD).

When can I enroll in the Plan?

You are eligible to make *deferrals* to the Plan if:

- you complete 3 months of service
- you are at least 21 years old
- and you are not:
 - covered by a collective bargaining agreement

The Plan does not cover employees who are residents of Puerto Rico.

You are eligible to receive *matching* contributions if:

- you complete 3 months of service
- you are at least 21 years old
- and you are not:
 - covered by a collective bargaining agreement

You are eligible to receive *profit sharing* contributions if:

- you complete one year of service*
- you are at least 21 years old
- and you are not:
 - covered by a collective bargaining agreement

* You will receive credit each year you complete one year of service in which you worked at least 1000 hours during a 12-month period, beginning with your date of hire and ending with your date of hire anniversary.

Once you satisfy the *401(k) contribution* requirements, you will become eligible to participate in that portion of the Plan on January 1, April 1, July 1, or October 1.

Once you satisfy the *matching* requirements, you will become eligible to participate in that portion of the Plan on January 1, April 1, July 1, or October 1.

Once you satisfy the *profit sharing* requirements, you will become eligible to participate in that portion of the Plan on January 1, April 1, July 1, or October 1.

How do I enroll?

To enroll in the Plan, log on to Fidelity NetBenefits® at [netbenefits.com](https://www.netbenefits.com), and click on "Register Now." Follow the easy instructions to enroll online. Please refer to the Enroll Today section of this guide found on page #3.

Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled at 6%. You will receive a separate notification indicating when deferrals will begin to be made on your behalf. This separate notice will also indicate the contribution percentage at which you will be enrolled.

Important: If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled in the plan and receive the plan's payroll default deduction rate and default investment option. If you do not want to participate, you must change the deferral percentage

from your pay to 0%. If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a(n) Blackrock target date fund that most closely aligns with your projected retirement date based upon your birth year. If you would prefer to elect not to participate at this time or to specifically elect a contribution rate, and/or investment elections, please contact Fidelity by logging onto www.netbenefits.com and indicate your elections.

How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 60% of your eligible pay on a pretax basis, up to the annual IRS dollar limit. You may change your deferral percentage as applicable. Any changes made would take effect January 1, April 1, July 1, or October 1.

Your company's plan has also established an Annual Increase Program ("AIP"). With AIP, your contribution percentage will be automatically increased by 1% annually until you reach the AIP cap of 6% or your Plan limit. Each year on or around the designated date, your contributions will increase by the percentage your company has designated unless you elect otherwise. If you would prefer to elect an AIP percentage different than the designated percentage or elect not to participate in AIP, please contact Fidelity by logging in to [netbenefits.com](https://www.netbenefits.com) and indicate your elections.

What are the IRS contribution limits?

If you are under age 50, the IRS contribution limit for 2022 is \$20,500.

What "catch-up" contribution can I make?

If you are age 50 or older, or will reach age 50 during this taxable year and have reached the annual IRS Contribution limit or the Plan's maximum contribution limit for the year, you may make an additional "catch-up" contribution. The maximum annual catch-up contribution is \$6,500. In each subsequent calendar year, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

What is the Roth 401(k) option?

Unlike your traditional, pretax 401(k) deferrals, the Roth 401(k) feature allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire, provided the distribution is "qualified". A qualified distribution is one that is taken after the five taxable year period beginning January 1 of the year for which your first designated Roth contribution to the plan is made (or to a previous plan, if that amount was subsequently rolled over to the distributing plan) AND you turn age 59 ½, become disabled, or die. If you are eligible to make traditional pretax 401(k) contributions, you can also make Roth 401(k) contributions. Your total contributions to the plan (both Roth 401(k) deferrals and traditional pretax

contributions) cannot exceed IRS limits, or your plan's limit, if less. You can obtain additional information regarding Roth 401(k) contributions by accessing the Library on NetBenefits at netbenefits.com.

Does the Company contribute to my account?

The Employer may make a discretionary matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution for each contribution period.

To be eligible for discretionary matching contributions you are required to:

- make employee pretax deferral contributions or Roth 401(k) after-tax deferral contributions. The plan will match on the combined total of these contributions up to the matching limit.

The Employer may make discretionary profit sharing contributions, if any, on your behalf in an amount to be determined by the Board of Directors.

To be eligible for discretionary profit sharing contributions you are required to:

- work a minimum of 1000 hours and be employed by the Employer as of the last day of the Plan Year

When am I Vested?

The term "vesting" refers to the portion of your account balance that you are entitled to under the plan's rules.

You are always 100% vested in your:

- employee deferral account(s)
- rollover account
- and any earnings thereon.

Employer profit sharing contributions, matching contributions and earnings will be vested in accordance with the following schedule:

Years of Service for Vesting	Percentage
less than 1	0
1	20
2	40
3	60
4	80
5	100

Can I take a loan from my account?

Although your plan account is intended for your retirement, you may borrow from your account.

Can I make withdrawals from my account?

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

To learn more about and/or to request a withdrawal, log in to

Fidelity NetBenefits at netbenefits.com or call the Retirement Benefits Line at 800-294-4015.

Can I move qualified money from another retirement account into my account in J. M. Oliver 401(k) Retirement Plan?

You may be permitted to roll over eligible contributions into this Plan from a previous employer's retirement. For other eligible account types, please see your Summary Plan Description. **Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.** Once you have confirmed that your Employer will accept your rollover contribution, follow these easy steps to complete a rollover into the Plan:

- Contact your prior Plan provider to request a rollover distribution
- Rollover check issued should be made payable to Fidelity Investments Institutional Operations Company (FIOC) for the benefit of (FBO): your name and sent to you
- Initiate the rollover by logging into netbenefits.com (recommended) or by completing the rollover contribution form found at the end of the Enrollment Guide
- Return both the applicable rollover documentation and the check from your prior Plan as per the rollover instructions

How do I access my account?

You can access your account through NetBenefits. Log in to netbenefits.com and you will have access to your account information and retirement planning tools. You also can call the Retirement Benefits Line at 1-800-294-4015 between 8:30 a.m. and 8:30 p.m. ET on any business day the NYSE is open.

How do I change my investment options?

You may request investment changes (exchanges) or redirect future contributions among investment options available to you through Fidelity at netbenefits.com or by calling the Retirement Benefits Line at 1-800-294-4015 any business day the NYSE is open.

How do I manage my account once I am enrolled in the Plan?

NetBenefits is the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your savings progress and keep moving toward your goals right from your desktop. Log in to netbenefits.com to get started. You can discover a wealth of resources to help you achieve your savings goals.

- Create an online statement
- Go to the NetBenefits® Library to set your financial goals for retirement and create a strategy to get there
- Attend online workshops



Investment Options:

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity or your investment professional for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the Plan, including fees and expenses, log on to Fidelity NetBenefits® at netbenefits.com.

More Conservative

Categories to the top have potentially more inflation risk and less investment risk

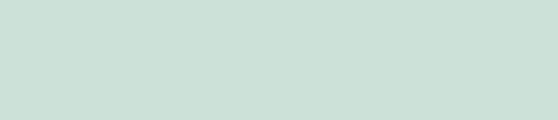
Spectrum Category	Fund Name					
Money Market (or Short Term)	Government*	Retail	Institutional	Other		
	• Fidelity® Government Money Market Fund					
Stable Value	• Fidelity Advisor Stable Value Portfolio Class I					
Bond	Government	Diversified	Municipal	Inflation-Protected	High Yield	International/Global
		• PIMCO Income Fund Institutional Class • Fidelity® U.S. Bond Index Fund			• Fidelity Advisor® High Income Advantage Fund - Class I	
Balanced / Hybrid						
Domestic Equity	Large Value		Large Blend		Large Growth	
	• JPMorgan Equity Income Fund Class R6		• Fidelity® 500 Index Fund		• T. Rowe Price Blue Chip Growth Fund I Class	
	Mid Value		Mid Blend		Mid Growth	
	• MFS Mid Cap Value Fund Class R6				• Janus Henderson Enterprise Fund Class N	
	Small Value		Small Blend		Small Growth	
			• Fidelity® Small Cap Index Fund			
International / Global Equity	Diversified	Regional	Emerging Markets		Specialty	
	• MFS International Diversification Fund Class R6					
Specialty	• Cohen & Steers Real Estate Securities Fund, Inc. Class Institutional					
Company Stock						

More Aggressive

Categories to the bottom have potentially less inflation risk and more investment risk

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

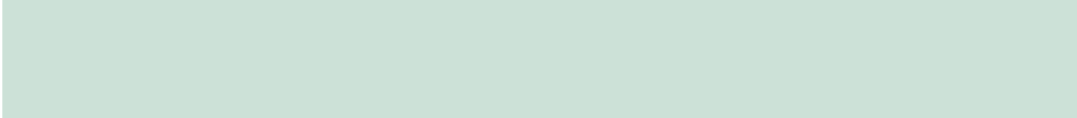
***You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government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



Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.



Investment Options:

Target Date Funds

Target date funds offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund’s name.

More Conservative		More Aggressive
Categories to the left have potentially more inflation risk and less investment risk		Categories to the right have potentially less inflation risk and more investment risk
BlackRock LifePath® Index Retirement Fund Class K Shares	BlackRock LifePath® Index 2025 Fund Class K Shares	BlackRock LifePath® Index 2045 Fund Class K Shares
	BlackRock LifePath® Index 2030 Fund Class K Shares	BlackRock LifePath® Index 2050 Fund Class K Shares
	BlackRock LifePath® Index 2035 Fund Class K Shares	BlackRock LifePath® Index 2055 Fund Class K Shares
	BlackRock LifePath® Index 2040 Fund Class K Shares	BlackRock LifePath® Index 2060 Fund Class K Shares

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment’s name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.



Additional Resources and Next Steps

Discover the resources available to help you find out how much you may need to save to reach your goals. Log in to netbenefits.com, and go to the NetBenefits® Library.

Not sure how much you can afford to contribute?

The Fidelity Take Home Pay Calculator shows how affordable it can be to invest in your plan. Simply enter the amount you might contribute on a pretax basis and see how it impacts your pay.

Want to learn how contributions today may impact your retirement income?

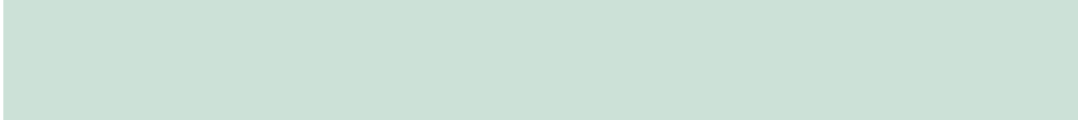
Our calculators and tools will help you take the guesswork out of saving for retirement and assist in building an income strategy to meet your needs.

Need some additional help?

Fidelity offers a series of checklists, tools and videos that can help you make the most of your retirement savings plan. For help understanding the benefits of enrolling in your plan, go to netbenefits.com and check out the e-Learning catalog within the Library.

¿Habla español?

Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.



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Plan Name (i.e., "the Plan"): J. M. Oliver 401(k) Retirement Plan

Plan#: 28771

Incoming Rollover Instructions

"Rolling over" money into the Plan is a three-step process. Please follow these instructions to ensure that this process is completed in a timely and accurate manner. *Please Note:* Failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.

Step 1. Request your distribution

Request a direct rollover distribution from your previous eligible retirement plan. See the Incoming Rollover Contribution Application for a list of the types of plans or accounts from which rollovers may be made to your employer's plan. Please keep in mind that you can only rollover your Roth 401(k) or After-tax contributions into the plan if your plan allows for these types of rollovers. Check with your Benefits Department to see if these types of rollovers are allowed. There are two distribution check payable options:

Option 1.

The check can be made payable to Fidelity Investments Institutional Operations Company LLC (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (Personal checks are not acceptable.) **Note:** This type of distribution avoids automatic income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 1/2.

Option 2.

If the distribution was originally made payable directly to you, you must send your rollover contribution to Fidelity via a certified check or money order only for the amount you are rolling over payable to FIIOC. (Personal checks are not acceptable.) **Note:** If your distribution is initially received as a check made payable to you, your rollover must be completed within 60 days of receipt of the distribution. Your previous administrator will be required to withhold income taxes. As a result, you will not be able to roll over 100% of your eligible distribution unless you have extra savings available to make up the amount withheld. You must also roll over that amount within 60 days of receipt of your distribution. If you do not make up the amount withheld, that amount will be considered a withdrawal from the previous program and the taxable portion will be subject to ordinary income taxes and possibly a 10% early withdrawal penalty.

Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA. The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.

Step 2. Initiate your rollover request

Please log on to www.netbenefits.com to initiate your request or complete the Incoming Rollover Contribution Application. Please be sure to complete all items, and sign the form if indicated.

Please Note: This rollover contribution will be invested based on the investment elections you have on file for rollover contributions to the Plan. If you have not previously made investment elections for your rollover contribution please log on to NetBenefits® at www.netbenefits.com to do so. Otherwise, it will be invested based on your elections for elective deferral contributions. If you have not made investment elections for either rollover or deferral contributions, this amount will be invested in the Plan-designated default investment option. If you wish to make investment elections for your rollover contribution, please do so by contacting Fidelity Investments prior to submitting this form.

If you are not sure of the plan type that you are rolling out of, please contact your previous Plan Sponsor or IRA custodian for verification. Some plan types are not eligible for rollover.

You should make a copy of the check and the Incoming Rollover Contribution Application for your records.

Step 3. Mail the information

Mail (1) the Incoming Rollover Contribution Application and (2) the check to:

FIRST CLASS MAIL WITH STAMP:

Fidelity Investments Client Service Operations
P.O. Box 770003 Cincinnati, OH 45277-0065

Overnight Address:

Fidelity Investments
Client Service Operations (KC1F-L)
100 Crosby Parkway Covington, KY 41015

Please include all the information requested. Incomplete forms and the accompanying check will be returned to you and may jeopardize your ability to roll over your distribution.

Once your contribution is accepted into the Plan, you can log on to Fidelity NetBenefits® at www.netbenefits.com to view your rollover contribution and investment election(s). Please allow at least seven business days for processing. If you have any questions about rollover contributions, call **1-800-294-4015**. Please be sure you have beneficiary information for the Plan on file.

Incoming Rollover Contribution Application

Section One: Participant Information (please print)

The following section must be completed entirely to ensure that your account is properly set up

Social Security #:

Hire Date: ____/____/____ Birth Date: ____/____/____

Participant Name (first, MI, last): _____

Participant Address: _____

City: _____ State: _____ ZIP: _____

Phone (day): _____ Phone (evening): _____

Section Two: Rollover Contribution Information

Acceptable rollover funds

The Plan will accept taxable* money from the following types of plans: 401(a) plans (e.g., 401(k)); 403(a) plans; governmental 457(b) plans; 403(b) plans (e.g., plans of tax-exempt organizations); conduit IRAs (rollover IRAs); non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs)) and "SIMPLE" IRA distributions made more than two years from the date you first participated in the SIMPLE IRA; distributions of taxable monies made to you as (1) a Spousal beneficiary from a current or former spouse from these types of plans, or (2) an alternate payee pursuant to a qualified domestic relations order (QDRO). In addition, the Plan will accept the following money types if indicated below: Roth 401(k), Roth 403(b), or Roth 457(b); After-tax contributions from 401(a) and 403(a) plans.

***Taxable money is defined as pretax contributions (employee and employer), earnings on pretax contributions, and taxable earnings on after-tax contributions from your previous employer's plan.**

Please note: Making rollover contributions to the Plan that consist of assets other than qualified 401(a), or 403(a) plan assets, or conduit IRA (rollover IRA) assets, may result in the loss of capital gains or 10-year income-averaging tax treatment associated with lump sum distributions from the Plan. If you may be eligible for this special tax treatment, you should consult your tax adviser and carefully consider the impact of making a rollover contribution to the Plan. Please talk to your tax adviser for additional information and review the special tax notice to determine if you're eligible.

Enclosed Contribution

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\$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Roth 401(k), 403(b), Government 457(b) Contributions excluding earnings
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Unacceptable rollover sources

The Plan cannot accept money from the following sources: rollovers from nonspousal beneficiary accounts, payments over a life expectancy or a period of 10 or more years, or mandatory age 72* distributions. Also unacceptable are Roth IRAs, HSAs and Coverdell Education Savings Accounts (CESAs). In-kind distributions of employer stock are not acceptable; therefore, stock must be sold and the proceeds (including any appreciation realized through the date of distribution) may be rolled over.

*The change in the MRD age requirement from 70½ to 72 only applies to individuals who turn 70½ on or after January 1, 2020. Please speak with your tax advisor regarding the impact of this change on future MRDs.

Section Three: Investment Elections

I direct Fidelity to invest my rollover contribution into my current investment mix applicable to rollover contributions. If I have not previously made investment elections for the rollover contribution it will be invested based on my elections for elective deferral contributions. If I have not selected an investment mix on my own via NetBenefits® or by telephone, I understand that this rollover contribution will be invested in the Plan's default investment option as directed by my employer.

Section Four: Participant Certification

I authorize the investment election for this rollover and acknowledge that I have received information detailing my available investment options. I acknowledge that my rollover contribution will be invested in accordance with section three of this form.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution. I understand that, once invested, these monies will be subject to the terms that govern the Plan.

X

Signature of Employee

Date

Application must be signed, or form and check will be returned to you.

Please complete this application and return it with your rollover check. For Fidelity Use Only

☐

NIGO

Please provide the following optional information regarding the origin of this rollover: Plan Name: _____

☐

401(k)

☐

Governmental 457(b)

☐

Conduit IRA (rollover IRA)

☐

401(a)

☐

Roth 401(a)/401(k)

☐

Non-Conduit IRA

☐

403(b)

☐

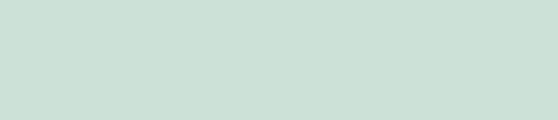
Roth 403(b)

☐

Governmental Roth 457(b)

Fidelity Investments Institutional Operations Company LLC

For more information about the 401(k) Plan, go to www.netbenefits.com



IMPORTANT INFORMATION:

This document provides only a summary of the main features of J. M. Oliver 401(k) Retirement Plan, and the Plan document will govern in the event of any discrepancy.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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Not NCUA or NCUSIF insured. May lose value. No credit union guarantee.

Approved for use in Advisor and 401(k) markets. Firm review may apply.

Not FDIC insured • May lose value • No bank guarantee
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Your Plan Enrollment Guide

