Prepare for your future
through your Directed Account Plan 401(k)

TruHome Solutions

TruHome Solutions offers a generous 401(k) plan to encourage employees and help them to save for their retirement. This guide will help you get started investing for your future through your 401(k) plan called Directed Account Plan (DAP).

How do I contribute?

- You are eligible to participate immediately and can sign up today. Enrollments completed by Wednesday of the week prior to a payroll week will be reflected in that pay period.
- You have the ability to save up to $19,500 in 2020, plus an extra $6,500 if you are age 50 or older.

How do I log into my DAP account?

- Go to **www.dap401k.com** and look for the login box.
- Click **Register**. Provide the requested information, answer security questions, and follow the prompts to establish your username and password.

Once logged in, you can:

Model your estimated retirement income on the homepage

Make contribution elections by $ or %

1) Click on **My Accounts**, then on **My Contributions**
2) Follow the prompts.

Make investment elections

1) Click on **My Accounts**, then on **View/Manage Investments**
2) Follow the prompts.

How does TruHome Solutions contribute?

- **Match: TruHome will match your contribution amount each pay period up to 6% of your eligible compensation.**

Examples - Your eligible compensation is $1,000 biweekly and you designate ...
... a 3% contribution. You will contribute $30 and TruHome $30 per pay period. Total savings is $1,560 per year.
... a 6% contribution. You will contribute $60 and TruHome $60 per pay period. Total savings is $3,120 per year.
... a 10% contribution. You will contribute $100 and TruHome $60 per pay period. Total savings is $4,160 per year.
... a 12% contribution. You will contribute $120 and TruHome $60 per pay period. Total savings is $4,680 per year.
Prepare for your future - take advantage of your full match and maximize your tax-deferred savings.

What is auto-enrollment and auto-increase?

- If you don't enroll in the Plan, you will be auto-enrolled after about 45 days of employment. The Plan also has an auto-increase feature that will automatically establish an annual increase to your savings. Auto-enrollment and Auto-increase establishes a savings program for you in absence of an election.
- You will be **Auto-Enrolled** with a 6% pre-tax contribution after about 45 days of employment, unless you enroll and designate your contributions or opt out of 401(k) contributions.
- You will be **Auto-Increased** with an annual increase of 1% to your existing pre-tax contribution, unless you enroll and designate your contributions or opt out of 401(k) contributions. For employees hired in 2018, the first auto-escalation of 1% will take place with the first paycheck following March 1, 2020. The auto-increase will stop after you reach a 9% annual contribution rate.

What are my investment options?

- **Default**: Vanguard Target Retirement Funds based on your full social security retirement age.
- **Custom**: Choose from a wide variety of funds that can be customized to your needs.

TIER I	**Asset Allocation Funds**	12 Target Retirement Funds and 4 Target Risk Funds
TIER II	**Index Funds**	4 passively managed Index Funds
TIER III	**Actively Managed Funds**	6 diversified, multi-manager, actively managed funds
TIER IV	**Specialty Funds**	16 specialty Mutual Funds and a Self-Directed Brokerage Option

For more detailed information about your investment options, visit your informational website **www.dapretirement.com**.

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TruHome Solutions

How do I print my statements & documents?

Your 401(k) Statements & Documents are available on demand at **www.dap401k.com**. Each quarter you will receive an email letting you know when you statement or other documents are posted online.

If you prefer to receive mailed documents:

1) Click on **your name** in the upper right hand corner
2) Under Communication Preferences, click **Change** and follow the prompts

To find your statement online:

1) Click on **My Accounts**
2) Click on **Statements & Documents**. The first tab is your statements & documents. The second tab is on-demand statements where you can designate a specific date range.

Where do I find investment education and learn more about my 401(k) Plan?

The Heads Up newsletter is included with your quarterly statements. This newsletter provides investment education, plan news and more information about the DAP. An archive of all past newsletters is posted at **www.dapretirement.com** under the knowledge center. This website also includes monthly performance and the details of your investment fund choices.

Some Plan communication, such as the annual Participant Fee Disclosure Notice, is required to be mailed to you. Look for these logos in the mail so that you do not throw away important Plan notices.

EMPOWER RETIREMENT	Empower Retirement is the Plan Recordkeeper. Some of Empower's responsibilities are to value investments on a daily basis by contribution source, execute employee transactions, as well as provide employees with statements & online account access.
DAP A lifelong retirement plan	Directed Account Plan is the name of your 401(k) Plan. A DAP Board of Directors provides fiduciary oversight for the Plan. The Board is made up of plan participants, Plan Sponsor representatives, and outside investment professionals. They meet quarterly to review, monitor and improve your Plan.

How do I establish my beneficiaries?

1) Click on **My Accounts**
2) Click on **Beneficiaries**
3) Follow prompts
4) Click on the **Submit** button

How do I rollover my account with my previous employer?

Consolidate your assets within your DAP 401(k) plan by rolling over your accounts from previous employers. Call the DAP Plan Office at **314-739-7373** or email msilberberg@dapretirement.com to get started.

Account information over the phone

To get daily NAVs, account balance information, or to make transfers, you may call the telephone voice response system, available 24 hours a day. DAP Retirement Specialists are available 8:00 a.m. to 7:00 p.m. Central Time Monday through Friday (excluding New York Stock Exchange holidays). Call 1-844-861-4327 and press "0#" or say "representative".

DAP Plan Office
Michelle Silberberg
12400 Olive Blvd.
Suite 329
St. Louis, MO 63141
314-739-7373
msilberberg@dapretirement.com

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DAP
A lifelong retirement plan

Welcome to the Directed Account Plan, a 401(k) Plan created for the TWA Pilots and their beneficiaries. Now that your account has been transferred into your name as an inherited 401(k), this handout will help you get started investing for your future. For more information about your account and managing your IRS Required Minimum Distribution (RMD), please call the DAP Plan Office at 314-739-7373.

The personal account information website **www.dap401k.com** and the informational website **www.dapretirement.com** contain the tools and resources that will help you manage your new account.

www.dap401k.com

Visit this site for access to your personal account information. There are also forms, documents, statements, performance and retirement planning tools here.

How do I log in?

Look for the login box on the right side of the homepage.

Click Register. Follow the prompts, and answer security questions to establish your username and password.

Once logged in, here are some popular places:

- **View your current balance/investments**
  Under **My Accounts**
- **Make investment exchanges**
  My Accounts, then **view/manage investments**
- **View or print your account statement and documents**
  My Accounts, then **statement and documents**
- **Change statement delivery to mail or electronic**
  Click on **Your Name**, then **communications preference**
- **Establish or change beneficiaries**
  My Accounts, then **Plan forms**

Communication such as the annual Participant Fee Disclosure Notice and Summary Annual Report are mailed to you. Look for these logos in the mail.

DAP A lifelong retirement plan	The DAP Office handles the day to day Plan administration. The DAP Board provides fiduciary oversight. The Board is made up of plan participants, and an investment advisor.
EMPOWER RETIREMENT™	Empower performs the recordkeeping services - account valuations, investment exchanges, statements, taxes, customer service and communication.

www.dapretirement.com

The DAP Office maintains this site to provide Plan News, detailed investment overviews, the Plan Expense Overview, newsletters, and investment performance.

- **Homepage**
  YTD performance and Plan News

- **Investment Overview Tab**
  Detailed overview of your investment options
  TIER I Asset Allocation Funds
  TIER II Index Funds
  TIER III Actively Managed Funds
  TIER IV Specialty Funds

- **Tracking Investments Tab**
  At-a-glance investment performance and NAVs
- **Resources & Planning Tab**
  Detailed monthly performance, plan expenses, fund facts
- **Knowledge Center Tab**
  Summary Plan Description, Heads Up newsletters
- **Online Forms Tab**
  Plan Forms with DAP Office mailing address
- **About DAP Tab**
  Board of Directors, and DAP Office contacts

Account Information by Phone

Daily NAVs, account balance, or investment exchanges may be made by phone. The voice response system is available 24 hours a day. Account representatives are available from 8:00 am to 7:00 pm central time, Monday through Friday (excluding holidays)
1-844-861-4327 (1-844-861-4DAP)

DAP Plan Office

Directed Account Plan
12400 Olive Blvd. Suite 329
St. Louis, MO 63141

Michelle Silberberg
Phone: (314) 739-7373
Fax: (314) 739-7978
msilberberg@dapretirement.com

The DAP Tiered Structure

A simplified, easy to read menu of investment choices - providing access to the key asset classes available in the marketplace.

Tier I - Asset Allocation Funds

For the investor who does not wish to be actively involved in the investment process. These funds offer a convenient, low-cost way to access a sophisticated diversification strategy, professional money management and periodic rebalancing. Funds can be selected based upon either anticipated retirement date or risk preference.

Vanguard Target Retirement Funds

DAP Target Risk Funds

- Income Fund
- Conservative Fund
- Moderate Fund
- Aggressive Fund

Tier II - Index Funds

For the investor who wants access to low-cost, passively managed index funds. These funds provide a way to access key areas of the investment markets.

- Fixed Income Index Fund
- Inflation-Protected Securities Index Fund
- All Cap Index Fund
- International Stock Index Fund

Tier III - Actively Managed Funds

For the investor who wants to access the key segments of the investment markets on an actively managed basis. These diversified, multi-manager investment funds aim to outperform their specific market benchmarks.

- Stable Value Fund
- Fixed Income Fund
- Diversified Inflation/Real Return Fund
- Large Cap Core Stock Fund
- Small/Mid Cap Core Stock Fund
- International Stock Fund

Tier IV - Specialty Funds

For the experienced investor who wants to customize their investments. These funds allow the investor to gain access to a broader range of investment choices beyond the investments that are available in Tier I, II, or III.

- 16 Specialty Funds
- Self-Directed Brokerage

Tier I – Target Retirement Funds

Participants have the option to select a fund based on their anticipated retirement date. These funds offer a diversified portfolio in a single investment fund. Each fund invests in Vanguard equity and fixed income index funds. Generally, the asset allocation of each target retirement fund will gradually become more conservative as the fund nears the target retirement date. The date in a target retirement fund's name is the approximate date when investors plan to start withdrawing their money (which is assumed to be at age 65). Through this approach, a single Target Retirement Fund is meant to serve you throughout both your career and retirement.

Get a complete portfolio in a single fund
Each fund is designed to help manage risk while trying to grow your retirement savings.

Less risk through broader diversification
Each of the Target Retirement Funds invests in Vanguard's broadest index funds, giving you access to thousands of US and international stocks and bonds, including exposure to the major market sectors and segments.

A professionally managed asset mix
The funds' managers gradually shift each fund's asset allocation to fewer stocks and more bonds so the fund will generally become more conservative as it nears its target retirement date.

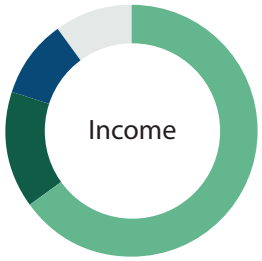
Automatic rebalancing
The managers then maintain the current target mix, freeing you from the hassle of ongoing rebalancing.

Low costs
Vanguard offers these passively managed funds at a low cost.

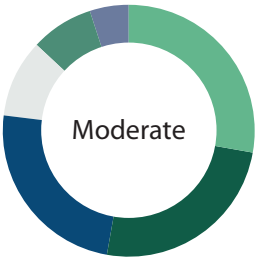
Fund	Ticker	Your Birthdate
Vanguard Target Retirement Income Fund	VTINX	1947 and earlier
Vanguard 2015 Target Retirement Fund	VTXVX	1948-1952
Vanguard 2020 Target Retirement Fund	VTWNX	1953-1957
Vanguard 2025 Target Retirement Fund	VTTVX	1958-1962
Vanguard 2030 Target Retirement Fund	VTHRX	1963-1967
Vanguard 2035 Target Retirement Fund	VTTHX	1968-1972
Vanguard 2040 Target Retirement Fund	VFORX	1973-1977
Vanguard 2045 Target Retirement Fund	VTIVX	1978-1982
Vanguard 2050 Target Retirement Fund	VFIFX	1983-1987
Vanguard 2055 Target Retirement Fund	VFFVX	1988-1992
Vanguard 2060 Target Retirement Fund	VTTSX	1993-1997
Vanguard 2065 Target Retirement Fund	VLXVX	1998 and later

Tier I – Target Risk Funds

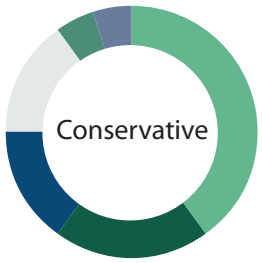
There are four Target Risk Funds – Income, Conservative, Moderate and Aggressive Target Risk Funds offering the simplicity of a diversified portfolio in a single investment fund. You have the option to select a fund based on your investment risk tolerance. Through this approach, a single target risk fund is designed to provide an efficient, balanced portfolio based on risk tolerances. The Target Risk Fund portfolios are primarily composed of the underlying Tier III – Actively Managed Funds with the target allocations indicated below.



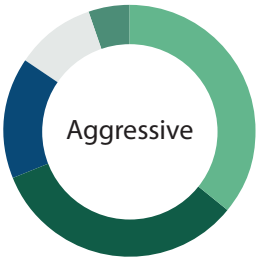
- 65% Stable Value
- 15% Short TIPS
- 10% Int'l Stock
- 10% Large Cap Stock



- 28% Int'l Stock
- 25% Large Cap Stock
- 24% Fixed Income
- 10% Diversified/Real Return
- 8% Stable Value
- 5% Sm/Mid Cap Stock



- 40% Stable Value
- 20% Fixed Income
- 15% Large Cap Stock
- 15% Int'l Stock
- 5% Diversified/Real Return
- 5% Sm/Mid Cap Stock



- 35% Int'l Stock
- 32% Large Cap Stock
- 15% Fixed Income
- 13% Diversified/Real Return
- 5% Sm/Mid Cap Stock

Tier II – Index Funds

There are four Tier II – Index Funds from which to choose: a Fixed Income Index Fund, an Inflation-Protected Securities Index Fund, a Russell All Cap Index Fund and an International Stock Index Fund.

Index Funds are typically invested in stocks and bonds that represent a particular investment index, such as the S&P 500 Index. These funds generally have lower fees than actively managed funds, and may also be referred to as passively managed funds. Here is an overview of your Index Fund choices:

- **SSgA US Bond Index Fund -** Indexed to the Bloomberg Barclays US Aggregate Bond Index. This fund is invested in high quality bonds. Bonds are the debt of the US government and its agencies, mortgages and American corporations for a defined period of time and at a fixed interest rate. Bonds have a generally lower level of risk than stocks and are designed to provide a fixed level of income for investors.
- **State Street US Inflation Protected Bond Index NL-C -** Indexed to the Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index .This fund seeks to provides an investment return that approximates as closely as practicable, before expenses, the performance of the Bloomberg Barclays TIPS Index through investments in the "cash" markets - actual holdings of debt securities and other instruments - rather than through "notional" or "synthetic" positions achieved through the use of derivatives, such as futures contracts or swap transactions. The Fund's return may not match the return of the Index.
- **State Street Russell All Cap Index Fund -** Indexed to the Russell 3000 Index. This fund seeks to track the investment results of the Russell 3000® Index. The index is a weighted equity index maintained by the Russell Investment Group. This is a benchmark of virtually the entire US stock market. More specifically, this index encompasses the 3,000 largest US-traded stocks, in which the underlying companies are all incorporated in the US.
- **SSgA Global All Cap Equity ex-US Index Fund -** Indexed to the MSCI ACWI ex-US IMI net Index. This fund seeks to provide exposure to overseas equity markets. It is designed to match the performance of the MSCI ACWI ex-US Index IMI Net, which captures large, mid and small cap representation across 23 Developed Markets (DM) and 23 Emerging Markets (EM) countries. With 8,721 constituents, the index is comprehensive, covering approximately 99%of the global equity investment opportunity set.

Tier III – Actively Managed Funds

Actively Managed Funds are for the investor who wants to access the key segments of the investment markets on an actively managed basis. These diversified, multi-manager investment funds aim to outperform their specific market benchmarks. Here are the actively managed fund choices:

- **Stable Value Fund** – The fund has three investment portfolios. Invesco manages one portfolio and has retained Voya and Wellington to each sub-advise a portfolio. The Stable Value Fund is invested in short and intermediate duration securities across multiple sectors of the fixed income markets. The assets are wrapped by synthetic investment contracts selected by Invesco. These contracts provide for book value accounting (cost plus accrued interest) which serves to reduce overall volatility of the Stable Value Fund. The interest rates on these contracts are adjusted monthly to reflect the performance of the underlying assets. Invesco has oversight over the wrapped portion. The remainder of the Stable Value Fund is composed of cash and cash equivalents. The benchmark is the Bank of America 91-day T-Bill.

- **Fixed Income Fund** – This actively managed, multi-manager fund seeks a high and stable rate of current income, consistent with long-term preservation of capital. A secondary objective is to take advantage of opportunities to realize capital appreciation. The benchmark is the Bloomberg Barclays Universal Bond Index.

- **Diversified Inflation/Real Return Fund** – This actively managed, multi-manager fund invests in physical or tangible assets that have value, due to their substance and properties. Real assets include precious metals, commodities, real estate and infrastructure investments. They help to offset one of the biggest risks to a retiree portfolio – unexpected inflation, as do TIPS. They also have a relatively low correlation with financial assets such as stocks and bonds and can thus be a good diversifier. The benchmark is the Barclays US 0-5 TIPS Index.

- **Large Cap Core Stock Fund** – This actively managed, multi-manager fund invests in the stocks of large capitalization companies that may include both growth and value stocks, and may represent companies across all market sectors. The objective is long-term growth of capital and income. The benchmark is the S&P 500 Index.

- **Small/Mid Cap Core Stock Fund** – This actively managed, multi-manager fund invests in the stocks of small and mid cap companies that may include both growth and value stocks, and may represent companies across all market sectors. The objective is long-term growth of capital and income. A fundamental approach to investing in small to mid cap stocks, the fund seeks companies that are in strong financial condition and that management believes are attractively valued relative to earnings and cash flow per share. The benchmark is the Russell 2500 Index.

- **International Stock Fund** – This actively managed, multi-manager fund contains portfolios whose managers invest in securities across world markets. The fund may contain broadly diversified portfolios and/or portfolios of managers who have shown results in making more concentrated country/company investments. Investment is in common stocks of foreign and some US companies. The benchmark is the MSCI ACWI ex-US IMI net Index.

Tier IV – Specialty Funds

The Tier IV – Specialty Funds are for the experienced is investor who wants to further customize their investments. This tier provides investment choices beyond what are available in Tiers I, II and III. These funds enable you to further design your own investment strategy by gaining exposure to specialized sectors within the markets. Here are the Specialty Fund choices:

Fund	Asset Class	Benchmark	Ticker	Description
Vanguard Federal Money Market	Capital Preservation	Bank of America 91 day T-bill	VMFXX	The investment seeks to provide current income while maintaining liquidity and a stable share price of $1. The fund invests primarily in high-quality, short-term money market instruments issued by the US government and its agencies and instrumentalities. Under the new money market reforms, government money market funds are required to invest at least 99.5% of their total assets in cash, government securities and/or repurchase agreements that are collateralized solely by government securities or cash (collectively, government securities).
Metropolitan West Total Return Bond	Fixed Income	Bloomberg Barclays US Aggregate	MWTSX	The investment seeks to maximize long-term total return. The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets in investment grade fixed income securities or unrated securities that are determined by the Adviser to be of similar quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade.
DFA Inflation-Protected Securities	US TIPS	Bloomberg Barclays US TIPS	DIPSX	The investment seeks to provide inflation protection and earn current income consistent with inflation-protected securities. As a non-fundamental policy, under normal circumstances, the Portfolio will invest at least 80% of its net assets in inflation-protected securities. Inflation-protected securities (also known as inflation-indexed securities) are securities whose principal and/or interest payments are adjusted for inflation, unlike conventional debt securities that make fixed principal and interest payments.
Columbia High Yield Bond	High Yield Fixed Income	Bank of America High Yield Master	CHYYX	The investment seeks to provide shareholders with high current income as its primary objective and, as its secondary objective, capital growth. Under normal market conditions, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in high-yield debt instruments (commonly referred to as "junk" bonds or securities). It may invest up to 25% of its net assets in debt instruments of foreign issuers. The fund may invest in fixed-income securities of any maturity and does not seek to maintain a particular dollar-weighted average maturity.
AB Global Bond Fund	Global Fixed Income	Bloomberg Barclays Global Aggregate Bond Index Hedged	ANAZX	The investment seeks to generate current income consistent with preservation of capital. The fund invests at least 80% of its net assets in fixed-income securities. It invests significantly in fixed-income securities of non-US companies. The fund normally invests in the fixed-income securities of companies located in at least three countries. It may invest in a broad range of fixed-income securities in both developed and emerging markets. The fund may invest across all fixed-income sectors, including US and non-US government and corporate debt securities.
Boston Partners Large Cap Value	Large Value	Russell 1000 Value	Collective Trust	The investment seeks long-term capital appreciation. The fund invests in securities issued by well-known, established corporations that the fund manager estimates to be undervalued in price relative to their intrinsic value.

Fund	Asset Class	Benchmark	Ticker	Description
Fidelity Growth Company-K	Large Cap Growth	Russell 3000 Growth	FGCKX	The investment seeks capital appreciation. The fund invests primarily in common stocks. It invests in companies that the advisor believes have above-average growth potential (stocks of these companies are often called "growth" stocks). The fund invests in domestic and foreign issuers. It uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions to select investments.
Ceredex Mid-Cap Value Equity CIT	Mid Cap Value	Russell Mid Cap Value	Collective Trust	The fund seeks capital appreciation with a secondary goal of seeking current income. Under normal circumstances, the Fund generally invests primarily in U.S-traded equity securities of midcap companies with market capitalizations similar to companies in the Russell Midcap Index.
Janus Henderson Enterprise	Mid Cap Growth	Russell Mid Cap Growth	JDMNX	The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies are those whose market capitalization falls within the range of companies in the Russell Midcap® Growth Index. Market capitalization is a commonly used measure of the size and value of a company. It may also invest in foreign securities, which may include investments in emerging markets.
Goldman Sachs Small Cap Value	Small Cap Value	Russell 2000 Value	GSSUX	The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at time of purchase) ("net assets") in a diversified portfolio of equity investments in small-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell 2000® Value Index at the time of investment. Although it will invest primarily in publicly traded US securities, including real estate investment trusts, it may also invest in foreign securities.
Fidelity Small Cap Growth K-6	Small Cap Growth	Russell 2000 Growth	FOCSX	The investment seeks capital appreciation. The fund invests primarily in common stocks. It normally invests at least 80% of assets in securities of companies with small market capitalizations (which, for purposes of this fund, are those companies with market capitalizations similar to companies in the Russell 2000 Index or the S&P SmallCap 600 Index).The fund invests in companies that Fidelity Management & Research Company (FMR) believes have above-average growth potential (stocks of these companies are often called "growth" stocks). It invests in domestic and foreign issuers.
Lazard/ Wilmington Global Managed Volatility	Global Low Volatility	MSCI World Free (Net)	Collective Trust	The investment seeks to generate returns similar to the MCSI World Free benchmark, but with the benefit of less volatility over a full market cycle.
Boston Partners Global Equity	Global Equity	MSCI World Free (Net)	BPGIX	The investment seeks long-term capital growth. The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets (including borrowings for investment purposes) in a non-diversified portfolio of equity and equity-related securities issued by US and non-US companies of any capitalization size.

Fund	Asset Class	Benchmark	Ticker	Description
Lazard International Strategic Equity	World Ex-US Equity	MSCI EAFE (Net)	LISIX	The investment seeks long-term capital appreciation. The fund invests primarily in equity securities, principally common stocks, of non-US companies whose principal activities are located in countries represented by the MSCI EAFE Index that the Investment Manager believes are undervalued based on their earnings, cash flow, or asset values. It may invest up to 15% of its assets in securities of companies whose principal business activities are located in emerging market countries. Under normal circumstances, the fund invests at least 80% of its assets in equity securities.
TS&W International Small Cap	World Ex-US Small Cap	S&P Developed ex-US Small Cap (Net)	Collective Trust	The investment seeks long term capital appreciation. The fund invests at least 80% of its net assets measured at the time of purchase in equity securities issued by small capitalization companies located in at least three countries outside of the US. The fund managers consider a company to be a small capitalization company if it has a market capitalization (market value of publicly traded securities) of $5 billion or less at the time of purchase. Up to 30% of the fund's total assets, measured at the time of purchase, may be invested in securities of companies located in emerging market countries (including frontier market countries).
Aberdeen Emerging Markets	Emerging Markets	MSCI Emerging Markets (Net)	Collective Trust	The investment seeks long-term capital appreciation. The fund invests primarily in common stocks, but may also invest in other types of equity securities, including, but not limited to, preferred stock and depositary receipts. It invests at least 80% of the value of its net assets, plus any borrowings for investment purposes, in equity securities of emerging market companies. The fund may invest in securities denominated in US Dollars and currencies of emerging market countries in which it is permitted to invest. It may invest in securities of any market capitalization.

Tier IV – Self Directed Brokerage Option

200 plus Fund Families, 4,500 plus Mutual Funds, Exchange Traded Funds

What is Self-Directed Brokerage?

It is a self-directed brokerage option (SDBO) offered through TD Ameritrade, a Division of TD Ameritrade, Inc., that allows you to select from numerous mutual funds and Exchange Traded Funds for an additional fee or fees.

The SDBO is for knowledgeable investors who acknowledge and understand the risks associated with many of the investments contained in the SDBO.

By utilizing the account, you acknowledge that none of the available options in the SDBO have been reviewed for suitability by your employer, Directed Account Plan, TD Ameritrade or Empower Retirement. You are solely responsible for determining the suitability of the investments that are available in the SDBO. You agree to fully indemnify and hold harmless your employer, Plan Sponsor, TD Ameritrade and any and all service providers to the Plan against any claims, damages or other causes of actions which may arise as a result of any negative consequences resulting from using the SDBO. Before investing, investors should carefully consider a fund's investment objectives, risks,

Fund prospectuses contain this and other important information and may be obtained by calling TD Ameritrade at (866) 766-4015. Investors should read prospectuses carefully before investing.

For more specific information:

Visit www.tdameritraderetirement.com or call TD Ameritrade's interactive voice response system at (866) 766-4015.