

Make the most of your future.



FAST FACTS ABOUT YOUR PLAN



There are many great benefits to being a participant in the Spectrum Automotive Holdings Corp. 401(k) Savings Plan. Among those benefits is exceptional customer service— online or by phone. In fact, you can count on your company and Fidelity to help support you every step of the way.

Best practices to consider:

- **The impact of an early start.** Your decision to start today could give you quite a bit more at retirement than starting five years from now.
- **Contribute as much as you can.** That amount can take you a long way toward reaching your financial goals.
- **Do what you can afford.** Start at a number that feels comfortable to you. You can always change it later. The important thing is to invest what you can afford and start right away.
- **Invest more in your plan, pay less in taxes.** Your pretax contributions come out of your pay before income taxes are taken out. You can actually lower your current taxes by investing in the plan today.

Find out how simple it can be to enroll, manage your account, and take advantage of what your company and Fidelity have to offer.

- Look inside for:
 - **Frequently Asked Questions** - The basic details of your plan including how much you can contribute and when you can take withdrawals.
 - **Investment Options** - Pick at least one investment option to get started, then consider the whole spectrum as you get more comfortable with planning.
 - **Resources for Staying on Track** - To help you meet your retirement goals, the plan offers a comprehensive communications program and planning tools to help you stay on track.

Enroll in the retirement plan

If you haven't already, enrolling in your plan is the right step towards a more secure retirement.

It's easy to join your plan and make that next great investment in yourself.

Here's how:

- First, go to Fidelity NetBenefits® at www.401k.com.
- Next, set up your password. If you're already a Fidelity customer, you can use your existing password. Please note, you will be prompted to enter your email address.
- Finally, click on the link to enroll.
- If you have questions or need help before getting started, visit www.401k.com or call Fidelity at 1-800-835-5097.
- 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. You will receive a separate notification explaining when the automatic enrollment will occur.

Frequently Asked Questions

Here are answers to questions you may have about the key features and benefits of Spectrum Automotive Holdings Corp. 401(k) Savings Plan.

When am I eligible to enroll?	All contributions	Attain Age 21 Complete 2 months of service Refer to the Plan Highlights on NetBenefits® for information regarding long-term, part-time employee eligibility to make deferral contributions and receive any matching and/or employer contributions.
When can I enroll in the plan?		First day of each month Your plan offers an Automatic Enrollment feature. Refer to Enrollment Information on previous page.
How much can I contribute?	Employee Contributions	1% to 100% of eligible compensation, inclusive of pretax and/or Roth deferrals (IRS limit of \$23,000 for 2024) EGTRRA Catch Up Provision
	Contribution Change Frequency	Beginning Of Payroll Period
	Company Match	50% of the first 6% in eligible compensation deferred with a possibility of an additional discretionary employer matching contribution
	Discretionary Match	
	Discretionary Profit Sharing	Refer to the Summary Plan Description for further information regarding profit sharing contributions.
Can I make a catch up contribution?		If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral, pretax contributions to the Plan up to the IRS Catch-Up Contribution Limit (2024 = \$7,500).
When am I vested?	Employee Contributions	100% immediate
	Company Match	
	Discretionary Match	
		<u>Years of Service for Vesting</u>
		less than 1
		1
		2
		3
		4
		5
		<u>Percentage</u>
		0
		20
		40
		60
		80
		100
	Discretionary Profit Sharing	
		<u>Years of Service for Vesting</u>
		less than 1
		1
		2
		3
		4
		5
		<u>Percentage</u>
		0
		20
		40
		60
		80
		100
Can I take a loan?		Although your plan account is intended for the future, you may take a loan from your account.
Can I take a withdrawal?		Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, as a Required Minimum Distribution (RMD), or death.
What are the investment options?		See Investment Options section of this flyer.



To enroll, make changes or learn more:
Fidelity NetBenefits® at www.401k.com (virtually 24/7)

Investment Options

Designed to meet a wide variety of investing preferences, the following investment options are available.

Investment Options to the left have potentially more inflation risk and less investment risk

Investment Options to the right have potentially less inflation risk and more investment risk

Money Market (or Short Term)	Stable Value	Bond	Balanced/Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
Government* <ul style="list-style-type: none"> Fidelity® Government Cash Reserves 		Diversified <ul style="list-style-type: none"> Fidelity® U.S. Bond Index Fund Fidelity® Total Bond K6 Fund 	<ul style="list-style-type: none"> American Funds American Balanced Fund® Class R-6 	Large Value <ul style="list-style-type: none"> Vanguard Equity-Income Fund Admiral Shares 	Large Blend <ul style="list-style-type: none"> Fidelity® 500 Index Fund 	Large Growth <ul style="list-style-type: none"> Fidelity® Blue Chip Growth K6 Fund 	Diversified <ul style="list-style-type: none"> T. Rowe Price Overseas Stock Fund I Class Fidelity® International Index Fund 		
				Mid Value <ul style="list-style-type: none"> Victory Sycamore Established Value Fund Class R6 	Mid Blend <ul style="list-style-type: none"> Fidelity® Mid Cap Index Fund 	Mid Growth <ul style="list-style-type: none"> JPMorgan Mid Cap Growth Fund Class R6 			
				Small Value <ul style="list-style-type: none"> American Beacon Small Cap Value Fund R6 Class 	Small Blend <ul style="list-style-type: none"> Fidelity® Small Cap Index Fund 	Small Growth <ul style="list-style-type: none"> Fidelity® Small Cap Growth K6 Fund 			

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 a bank account and 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, is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.*

Fidelity’s government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

Investing in bonds involves risk, including interest rate risk, inflation risk, credit and default risk, call risk, and liquidity risk.

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.

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

Additional Investment Options

Fidelity® Personalized Planning & Advice is a professionally managed account that helps ensure that your investments are managed through the ups and downs of the market. The service creates model portfolios that seek to enhance growth and manage risk, while keeping your account aligned with your goals. For more information about Fidelity® Personalized Planning & Advice, log onto NetBenefits® at NetBenefits.com.

Fidelity® Personalized Planning & Advice *at Work* is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as “Fidelity,” “we,” or “our” within. For more information, refer to the Terms and Conditions. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice *at Work*. **This service provides advisory services for a fee.**

Target Date Funds offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don’t want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments.

Investment Options to the left have potentially more inflation risk and less investment risk		Investment Options to the right have potentially less inflation risk and more investment risk
Vanguard Target Retirement Income Fund	Vanguard Target Retirement 2040 Fund	Vanguard Target Retirement 2070 Fund
Vanguard Target Retirement 2025 Fund	Vanguard Target Retirement 2030 Fund	Vanguard Target Retirement 2060 Fund
Vanguard Target Retirement 2020 Fund	Vanguard Target Retirement 2035 Fund	Vanguard Target Retirement 2050 Fund
		Vanguard Target Retirement 2045 Fund
		Vanguard Target Retirement 2055 Fund
		Vanguard Target Retirement 2065 Fund

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 risks 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.

Resources for staying on track....



Watch for these communications in your mail or email box	Educational Communications	These communications can help you focus your attention on specific planning issues such as the effects of saving more or why it is important to diversify your savings among different types of investment options. To receive via email, visit the Your Profile section of Fidelity NetBenefits®.
	Fidelity Viewpoints® - Workplace Edition	Delivered three times per year via email, these communications provide real life education on topics selected by participants to help improve plan decisions and provide broad retirement and investment planning.
	Account Statements	Available online virtually 24/7 via Fidelity NetBenefits® with monthly email reminders. You may also obtain an account statement through Fidelity upon request.
Interactive learning opportunities	Online at NetBenefits.com	Our checklists, tools and videos can help you make smarter choices about your benefits and your money. Learn the basics. Hone your skills. Above all, get the most out of everything we have to offer.
	In Person	Call, click or visit to learn more about savings outside your retirement plan. Investor centers are located in a variety of cities nationwide to provide helpful consultations with financial needs beyond your retirement savings plan such as IRAs, college savings plans, and retirement income planning. Go to www.fidelity.com or call 1-800-Fidelity.
	On the Phone	Call 1-800-835-5097 for answers to questions about your plan and account. For automated information: call virtually any time, 24/7. For representative assistance: call between 8:30 a.m. and 8:00 p.m. ET, Monday - Friday (except certain NYSE holidays).
Save a little more each year, the easy way.	With the Automatic Increase Program, you can have your contribution amount bumped up each year, by the amount you set yourself. Go to NetBenefits® to enroll.	
Leave it to the professionals	Having an appropriate investment strategy is so important to help you reach your workplace savings goals. Your strategy should be monitored and actively managed to respond to financial trends and market conditions, as well as when your situation changes. To learn more about managed accounts, and if Fidelity® Personalized Planning & Advice may be right for you, log onto NetBenefits® at NetBenefits.com .	

To enroll, make changes or learn more:
Fidelity NetBenefits® at www.401k.com (virtually 24/7)

Investing involves risk, including risk of loss.

529 College Savings Plans are state sponsored and some Plans are managed by Fidelity.

This plan is intended to be a participant-directed plan as described in Section 404(c) of 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.

This document provides only a summary of the main features of the Spectrum Automotive Holdings Corp. 401(k) Savings Plan, and the Plan document will govern in the event of any discrepancy.

Investor Center products & services are offered beyond your employer sponsored retirement plan.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917.

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How to register for access to your account on Fidelity NetBenefits®

If you have previously registered with Fidelity.com or NetBenefits®, you do not need to register again. Use your existing username and password to access your new account.

If you have not yet registered, use the instructions below to help you set up your workplace savings account on NetBenefits.

New user registration

During the new user registration process, you may be asked to take an additional security step to help us authenticate your account.

1 Verify your identity

Enter information in the following required fields:

- Your first and last name
- Your date of birth
- Last four digits of your Social Security number (SSN)

Select the **Continue** button.

2 Provide your contact information

Enter information in the following required fields:

- Personal email
- Phone type
- Personal info (SSN, phone #, DOB)
- Read our electronic disclosure

Select the **Continue** button.

1

Fidelity NetBenefits®

Verify your identity

Let's confirm some basic information about your account.

Your name

First name Last name

Date of birth

Month Day Year

Month/dd/yyyy

Last 4 of SSN

[Cancel](#) [Continue](#)

2

Required Contact Information

Help protect your account. Accurate contact information is how we alert you – and help stop – fraudulent activity.

Contact preferences can be changed on your Profile Page after registration.

Alternatively, you may enroll in your plan or access your existing account by calling a customer service representative.

Personal email

Phone type

Phone number

Electronic Disclosure

You agree to conduct business with Fidelity electronically and to electronic delivery of all documents and communications for all your Fidelity accounts as detailed in the [Electronic Delivery Agreement](#). You consent to Fidelity's use of your email and/or mobile number to message, call or text you to help secure your account, provide transactional alerts, and deliver other communications. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt-out of texts, log onto NetBenefits.com or reply STOP. If you choose not to provide an e-mail address and mobile phone number, you may click the "Cancel" button to end the registration process. You may enroll in your plan or access your existing account by calling a customer service representative.

[Cancel](#) [Continue](#)

For illustrative purposes only.



3 Set up your username

We require that you create a unique username.

- Use 8–15 characters, including at least two letters.

You may **not** use:

- Special characters or symbols
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone #, DOB)

4 Create a password

Your password protects your account from unauthorized users.

- Use 6–20 characters
- Use at least one number
- Letters are case sensitive

You may **not** use:

- Special characters #&*<>{}'[]
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone #, DOB)
- A password you've used before

After confirming your password, select **Continue**.

5 New user registration confirmed

You have successfully registered. If you have other accounts through Fidelity.com or NetBenefits, your new login information applies to these accounts, as well as to accessing your account by phone.

The screenshot shows a registration form titled "Register now". It has two main sections: "Create a username" and "Create a password".

Create a username: There is a text input field. Below it, a list of guidelines is shown with green checkmarks for valid rules and red X marks for invalid ones:

- Use 8 to 15 letters and/or numbers (marked with a red X)
- If your username is between 9 and 11 characters in length, it must contain at least two letters. (marked with a green checkmark)
- No symbols, punctuation marks, or spaces (e.g., #, @, /, %, -) (marked with a green checkmark)
- No sequences (e.g., 12345 or 1111) (marked with a green checkmark)

A link "See more guidelines" is present.

Create a password: There is a text input field with a toggle icon. Below it, a list of guidelines is shown:

- 6 - 20 characters (marked with a red X)
- Upper and lower case letters (marked with a red X)
- At least one number (marked with a red X)
- Special characters except for # & * < > () ' [] (marked with a red X)
- No sequences (e.g., 12345 or 111) (marked with a green checkmark)

A link "See more guidelines" is present.

At the bottom, there is a "Confirm your password" text input field with a toggle icon, and two buttons: "Cancel" and "Continue".

The screenshot shows a confirmation screen titled "You have successfully registered". It displays the message "Your new username is: testuser250" and a "Continue" button.

For illustrative purposes only.

Fidelity uses the contact information you provide to send you important communications about your benefits, as well as timely service-related and legal notifications, including messages about educational and new service offerings.

Please be assured that this information is used only to communicate with you regarding your benefits with Fidelity and will not be shared with any other parties. Fidelity Investments has always been committed to maintaining the confidentiality, integrity, and security of personal information entrusted to us by current and prospective customers.

6 Begin using NetBenefits

After you log in with your new account username and password, and update your email address, email preferences, and mobile phone number, you can:

- Enroll in your plan, if you haven't already
- Check your account balances
- Update how much you set aside to save from your paycheck
- Make changes to your investments
- Plan for important financial goals, such as saving for retirement, college, and other personal goals (e.g., buying a home)
- Access educational resources to improve your financial know-how on a wide range of topics (Social Security, loans, budgeting, etc.)

**Need help setting up your account?
Call your Plan's toll-free number.**

6

Fidelity NetBenefits®

Welcome

U.S. Employees Outside U.S. Employees

Username

Password

Remember Me [Forgot login?](#)

Log In

[Register as a new user](#) | [FAQs](#)

For illustrative purposes only.

**Spectrum Automotive Holdings Corp. 401(k) Savings Plan
Summary of Plan Features**

General Definitions													
Eligibility for Matching & Discretionary Nonelective Contributions	21 years of age and must complete 2 months of service. Long-term, part-time employees with 3 consecutive years working between 500 to 999 hours of service for each twelve-month period from date of hire are also eligible to participate.												
Entry Dates	The first day of each month (upon meeting eligibility requirements).												
Compensation	Wages, tips, and other compensation included on Form W-2.												
Putting Money In													
Employee Contributions	Pre-tax and/or Roth (after-tax) salary deferrals (dollar and percentage amounts) made by paycheck deductions. Annual maximum employee contributions: <div style="text-align: center;"> <u>2024</u> If under age 50 \$23,000 If age 50 or older \$30,500 </div> Deferral changes are permitted per pay period. Contact Fidelity (401k.com) to change deferral rates. In-plan Roth conversions are allowed from any vested balances.												
Auto-Enrollment	Upon meeting the eligibility requirements, you will automatically be enrolled at 3% of pay (pre-tax). You will automatically be invested in the age-appropriate Qualified Default Investment Alternative (QDIA). Please notify Fidelity (401k.com) if you wish to opt out or change any of the above automatic features.												
Employer Matching Contributions	The employer will match 50% for the first 6% of eligible compensation. To maximize employer contributions, a 6% employee contribution would receive the maximum employer matching contribution of 3% of compensation.												
Employer Discretionary Nonelective Contributions	A discretionary amount determined annually by the employer, allocated based on wages. Completion of 1,000 hours of service and employment at year-end is required. Although no profit sharing contributions are anticipated, the plan allows for contributions to be made in the future at the sole discretion of the employer.												
Vesting Schedule	<i>Employer Matching and Discretionary Nonelective Contributions</i> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;"><u>Years of Service</u></th> <th style="text-align: center;"><u>Vested Percentage</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">20%</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">60%</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">80%</td> </tr> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table>	<u>Years of Service</u>	<u>Vested Percentage</u>	1	20%	2	40%	3	60%	4	80%	5	100%
<u>Years of Service</u>	<u>Vested Percentage</u>												
1	20%												
2	40%												
3	60%												
4	80%												
5	100%												
Years of Service	Any year in which the employee worked at least 1,000 hours. Time starts from hire date.												
Getting Money Out													
Loans	Employees may withdraw up to 50% of their employee deferrals or rollovers as a loan. Two loans are allowed at a time. The minimum loan is \$1,000 and the maximum loan is \$50,000. Payments may be made up to a 5 year maximum term (up to 30 years for a primary residence) and are made through payroll deduction. Interest rate is Prime Rate + 1%, paid back into account. Upon separation from service, loans are due in full.												
Hardship Withdrawals	May be made while participant is still employed for the following IRS-defined events: 1) Down payment for purchase of your primary residence. 2) To prevent eviction from or foreclosure on your primary residence. 3) To pay college tuition, room & board, or fees for the next 12 months for yourself, spouse, or your dependents. 4) To pay non-reimbursed tax-deductible medical expenses. 5) To pay for catastrophic casualty loss. 6) To pay for funeral expenses for dependents. \$500 minimum request. Available from all vested balances. Subject to ordinary income tax (a penalty tax may be assessed).												
In-Service Withdrawals	Available from all vested balances once the participant reaches age 59½.												
Separation From Service	Upon death, disability, or retirement, the participant becomes 100% vested. Payments available in lump sum. a) If rolled over into another 401(k) or an IRA, all taxes are deferred. b) If taken as cash, income taxes due on distribution amount (automatic 20% withholding) plus a 10% early withdrawal penalty if under age 59½.												
Miscellaneous													
Account Information	Accounts are established in each participant's name. Participant directs all contributions, distributions, and investment selections. Statements are issued quarterly. Account access available online with Fidelity at 401k.com or by calling 1-800-835-5097 .												
Rollovers	Rollovers from 401(k), SEP, and SIMPLE plans and pre-tax IRA accounts are permitted.												
404(c) Compliance	This plan is intended to comply with section 404(c) of ERISA (the Employee Retirement Income Security Act). If the plan complies with this Section, then the fiduciaries of the Plan, including your employer, will be relieved of any legal liability for any losses which are the direct and necessary result of the investment directions that you give.												
Have Questions About:	<table style="width: 100%;"> <tr> <td style="width: 33%;">Plan Features</td> <td style="width: 33%;">Changes to Your Account</td> <td style="width: 33%;">Investments</td> </tr> </table>	Plan Features	Changes to Your Account	Investments									
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Contact:	<table style="width: 100%;"> <tr> <td style="width: 33%;">Andrea Ortiz</td> <td style="width: 33%;">Customer Service</td> <td style="width: 33%;">401(k) Hotline</td> </tr> <tr> <td>Spectrum Automotive</td> <td>Fidelity</td> <td>Enterprise Retirement Solutions</td> </tr> <tr> <td>973-575-7171 ext:507</td> <td>1-800-835-5097</td> <td>1-800-324-6705</td> </tr> </table>	Andrea Ortiz	Customer Service	401(k) Hotline	Spectrum Automotive	Fidelity	Enterprise Retirement Solutions	973-575-7171 ext:507	1-800-835-5097	1-800-324-6705			
Andrea Ortiz	Customer Service	401(k) Hotline											
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973-575-7171 ext:507	1-800-835-5097	1-800-324-6705											
Note: The Above is NOT a comprehensive Summary. If you have any questions, you should refer to your Summary Plan Description of contact your Plan Administrator before enrolling.													
This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice.'													
'Financial consultants at Enterprise Retirement Solutions are registered representatives with, and securities offered through, LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.'													
-Not FDIC Insured -Not Bank Guaranteed -May Lose Value													
-Not Insured by any Federal Government Agency -Not a Bank Deposit													

Spectrum Automotive Holdings
Investment Performance Snapshot
Returns as of June 30, 2024

Security Name	Ticker Symbol	Morningstar Category	Average Annual				Inception date	Gross Expense Ratio
			1 Year	5 Year	10 Year	Since Inception		
Target Date Funds								
Vanguard Target Retirement Income Fund	VTINX	Target-Date Retirement	7.96	3.72	3.95	4.90	10/27/2003	0.08
Vanguard Target Retirement 2020 Fund	VTWVX	Target-Date 2020	9.24	5.15	5.35	5.97	6/7/2006	0.08
Vanguard Target Retirement 2025 Fund	VTTVX	Target-Date 2025	11.02	6.12	6.03	6.62	10/27/2003	0.08
Vanguard Target Retirement 2030 Fund	VTHRXX	Target-Date 2030	12.39	6.95	6.58	6.72	6/7/2006	0.08
Vanguard Target Retirement 2035 Fund	VTTHX	Target-Date 2035	13.52	7.77	7.12	7.48	10/27/2003	0.08
Vanguard Target Retirement 2040 Fund	VFORX	Target-Date 2040	14.74	8.59	7.65	7.46	6/7/2006	0.08
Vanguard Target Retirement 2045 Fund	VTIVX	Target-Date 2045	15.81	9.40	8.12	8.20	10/27/2003	0.08
Vanguard Target Retirement 2050 Fund	VFIFX	Target-Date 2050	16.63	9.68	8.26	7.82	6/7/2006	0.08
Vanguard Target Retirement 2055 Fund	VFFVX	Target-Date 2055	16.61	9.67	8.24	10.09	8/18/2010	0.08
Vanguard Target Retirement 2060 Fund	VTTSX	Target-Date 2060	16.60	9.68	8.23	9.88	1/19/2012	0.08
Vanguard Target Retirement 2065 Fund	VLXVX	Target-Date 2065+	16.63	9.66	--	9.16	7/12/2017	0.08
Vanguard Target Retirement 2070 Fund	VSVNX	Target-Date 2065+	16.65	--	--	15.03	6/28/2022	0.08
Short-Term Investments								
Fidelity Government Cash Reserves	FDRXX	Money Market - Taxable	5.13	1.95	1.29	4.37	5/10/1979	0.38
Bond Funds								
Fidelity U.S. Bond Index	FXNAX	Intermediate Core Bond	2.70	-0.22	1.33	1.88	5/4/2011	0.03
Fidelity Total Bond K6	FTKFX	Intermediate Core-Plus Bond	4.01	1.04	--	1.80	5/25/2017	0.30
Balanced Funds								
American Funds American Balanced R6	RLBGX	Moderate Allocation	16.43	8.82	8.27	10.70	5/1/2009	0.25
Domestic Stock Funds								
Vanguard Equity-Income Adm	VEIRX	Large Value	14.36	10.28	9.64	8.53	8/13/2001	0.18
Fidelity 500 Index	FXAIX	Large Blend	24.56	15.03	12.85	13.38	5/4/2011	0.02
Fidelity Blue Chip Growth K6	FBCGX	Large Growth	40.64	22.36	--	20.23	5/25/2017	0.46
Victory Sycamore Established Value R6	VEVRX	Mid-Cap Value	11.12	11.71	10.67	10.89	3/4/2014	0.54
Fidelity Mid Cap Index	FSMDX	Mid-Cap Blend	12.90	9.46	9.05	11.98	9/8/2011	0.03
JPMorgan Mid Cap Growth R6	JMGMX	Mid-Cap Growth	13.88	11.27	11.15	13.85	11/1/2011	0.70
American Beacon Small Cap Value R6	AASRX	Small Value	10.04	9.26	6.99	6.70	2/28/2017	0.77
Fidelity Small Cap Index	FSSNX	Small Blend	10.17	7.04	7.16	10.45	9/8/2011	0.03
Fidelity Small Cap Growth K6	FOCSX	Small Growth	19.03	10.43	--	12.43	5/25/2017	0.60
International Stock Funds								
Fidelity International Index	FSPSX	Foreign Large Blend	11.37	6.65	4.47	6.79	9/8/2011	0.04
T. Rowe Price Overseas Stock I	TROIX	Foreign Large Blend	9.43	6.79	4.53	6.05	8/28/2015	0.67

Data Source: Morningstar Advisor. The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses.

For investment questions, please call the Enterprise Retirement Solutions 401(k) Hotline at (713) 232-401K or (800) 324-6705.

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