

Enrollment Guide

Mister Car Wash 401k Retirement Plan



Are You Ready For A Bright Financial Future?

Making the decision to enroll in your employer-sponsored retirement plan is a great start. Enrolling is the most important step in your journey to retirement readiness. And this guide puts you on the right path quickly and easily.

Before you enroll, it's a good idea to review all of the information in this guide in order to make decisions that meet your individual needs:

- **Plan Features and Highlights** – Provides specific information about your plan's features
- **Forms** – All of the paperwork you need to enroll successfully
- **Fund Information** – Includes fund objectives and risk levels
- **Fund Performance and Fees** – Shows asset class categories, fund returns over time, and any fund fees.

Once you have learned about your plan and are ready to enroll, follow these two simple steps.

Step 1:

Complete the Participant Enrollment Form

To access the Participant Enrollment Form, turn to the first page after the tab in this booklet. You will need to provide the following information:

- **Personal Information** – Provide your name, address, Social Security number, date of birth, etc.
- **Contribution Amount** – Contribute more today to potentially have more for your future
- **Fund Choices** – Build a diversified portfolio based on your retirement goals¹

Step 2:

Select Your Beneficiary

Here is the information you'll need to provide when choosing your beneficiaries:

- Your Personal Information
- Personal Information for Your Primary Beneficiary
- Personal Information for Your Contingent Beneficiary (if applicable)

Note: If you don't have all the necessary information for your beneficiaries at this time, you can still enroll, but you should choose your beneficiaries as soon as possible once you have the information needed.



Read the information provided in this booklet regarding your investment options to help you build a diversified portfolio.¹ Once you've made your investment selections, assign a percentage of your contribution amount to each of your investment choices by entering a percentage between 1% and 100% next to your investment choice(s) on the form. Your choices must total 100%.

¹ Diversification does not ensure a profit and does not protect against loss in declining markets.



Quick Tip

Get the most out of this valuable employer-provided benefit with a higher contribution amount. The more you save today means potentially more for your future. Get the retirement income you want and deserve so you can continue your current lifestyle when you're retired by contributing as much as you can.

Important Reminder

Let us know if you have assets from a previous employer's plan or an IRA. If your employer allows rollovers, we can help you roll that money into your current plan for a simplified, one-stop retirement planning strategy.²



For More Information

Visit³

www.empower-retirement.com/participant

Call³

1-800-338-4015

Remember:

You can make changes to your plan at any time by visiting
www.empower-retirement.com/participant.³

² You are encouraged to discuss rolling money from one account to another with your financial advisor/ planner, considering any potential fees and/or limitation of investment options.

³ Access to KeyTalk® and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Mister Car Wash 401(k) Retirement Plan Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document the Plan Document will govern.

About the 401(k) Plan

A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing before – tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

Eligibility Requirements

To enroll in the Plan, employees must meet the following criteria:

- Be age 21 or older
- Completed 1 year of service

Eligible employees may enroll the first day of each quarter January 1, April 1, July 1, and October 1.

The following employees are not eligible to participate in the Plan:

- Leased employees
- Highly Compensated Employees
- Part-Time/Temporary/Seasonal employees

Enrollment

You may enroll by completing an enrollment form and returning it to your Plan administrator.

2016 Contribution Limits

- Combined maximum limit of 100% of your compensation or \$18,000, whichever is less for all retirement contributions.

Participants turning age 50 or older in 2016 may contribute an additional \$5,500.

Generally, the maximum contribution amount then may be indexed for inflation in subsequent years.

Employer Contributions

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not exceed a dollar amount or percentage of included compensation that is determined by the employer.

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of distributable events. Your contributions and any earnings are always 100% vested (including rollovers from previous employers).

The value of employer match contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
Less than 1 year	0%
1 year	100%

Investment Options¹

A wide array of core investment options are available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the website at www.empower-retirement.com/participant or by calling KeyTalk[®] toll free at (800) 338-4015. The website and KeyTalk are available to you 24 hours a day, seven days a week.²

Transfers and Allocation Changes

Use your Personal Identification Number³ (PIN) and Username to access the website, or you can use your Social Security number and PIN to access KeyTalk. You can move all or a portion of your existing balances among investment options (subject to Plan rules) and change how your payroll contributions are invested.²

Rollovers

Only Plan administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some Plans may only allow rollovers from other 401(k) plans.

You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

Withdrawals

Qualifying distribution events are as follows:

- Disability
- Retirement
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59 ½
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Distribution Fees:

Benefit disbursement fee	\$50.00
Periodic payment setup fee	\$50.00
Quarterly periodic payment	\$6.25

Investment Option Fees:

Each investment option has its own operating expenses. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

There may be a recordkeeping or administrative fee for investing in certain investment options. Please contact your Empower Retirement™ representative for more information about any potential investment option fees.

How Can I Get More Information?

Visit the website at www.empower-retirement.com/participant or call KeyTalk® toll free at (800) 338-4015 for more information. The website provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

1 All information contained on the website, in prospectuses, and in other investment option documents is offered in English. Please have this information translated for your understanding.

2 Access to **KeyTalk and/or** any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or KeyTalk received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

3 The account owner is responsible for keeping the assigned PIN confidential. Please contact a client service representative immediately if you suspect any unauthorized use.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

Empower Retirement™ refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.

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PT# 214855 (01/2015)

**Participant Enrollment
401(k) Plan**

Mister Car Wash 401k Retirement Plan

943928-01

Participant Information

Last Name		First Name		MI
Address - Number & Street				
City		State	Zip Code	
() ()		() ()		
Home Phone		Work Phone		

Social Security Number				
E-Mail Address				
Mo	Day	Year	<input type="checkbox"/> Female	<input type="checkbox"/> Male
Date of Birth			<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried

Check box if you prefer to receive quarterly account statements in Spanish.

Do you have a retirement savings account with a previous employer or an IRA? Yes No

Would you like help consolidating your other retirement accounts into your account with Empower Retirement? * Yes, I would like a representative to call me at phone # _____ to review my options and assist me with the process. The best time to call is _____ to _____ A.M./P.M. (circle one - available 8:00 A.M. to 6:00 P.M. MST). *Rollovers are subject to your Plan's provisions.

Payroll Information

I elect to contribute \$ _____ or _____% (\$1.00 - \$18,000.00 or 1% - 100%) per pay period of my compensation as before-tax contributions to the 401(k) Plan until such time as I revoke or amend my election.

Note: The total of your before-tax deferrals cannot exceed 100% or \$18,000.00. If I am 50 years of age or older and I am eligible for a catch-up contribution, I understand I may exceed this total.

I decline to make contributions to the Plan at this time.

Payroll Effective Date: / /
Mo Day Year

Date of Hire: / /
Mo Day Year

Age 50 Catch-Up Election

I elect to contribute \$ _____ or _____% per pay period of my compensation as before-tax contributions to the 401(k) Plan as additional Age 50 Catch-Up of my eligible compensation.

The total before-tax Age 50 Catch-Up amount cannot exceed \$6,000.00 of my eligible compensation in the 2016 tax year. I must be age 50 or older during this calendar year and I must be currently deferring the maximum amount allowable under the Internal Revenue Code and applicable regulations and/or my Plan. If I stop my deferrals and/or do not defer the maximum amount during this calendar year, the Age 50 Catch-Up amount I have elected to contribute will not be considered a Catch-Up deferral. The Catch-Up contributions will be allocated in the same manner as my regular contributions.

To be completed by Human Resources

Division Name _____

Division Number _____

Investment Option Information (applies to all contributions) - Please refer to your enrollment packet for investment descriptions.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

See below for Participation Agreement and Required Signatures

<u>Investment Option Name</u>	<u>Investment Option Code</u> (Internal Use Only)	<u>Investment Option Name</u>	<u>Investment Option Code</u> (Internal Use Only)
Vanguard Target Retirement Income Inv.....	VTINX _____%	Victory Trivalent Int'l Small-Cap R6.....	MSSIX _____%
Vanguard Target Retirement 2010 Inv.....	VTENX _____%	Franklin Small Cap Value R6.....	FRSCV6 _____%
Vanguard Target Retirement 2015 Inv.....	VTXVX _____%	Voya SmallCap Opportunities I.....	NSPIX _____%
Vanguard Target Retirement 2020 Inv.....	VTWNX _____%	Vanguard Small Cap Value Index Admiral.....	VSIAX _____%
Vanguard Target Retirement 2025 Inv.....	VTTVX _____%	Vanguard Extended Market Idx Adm.....	VEXAX _____%
Vanguard Target Retirement 2030 Inv.....	VTHR X _____%	Alger Capital Appreciation Instl I.....	ALARX _____%
Vanguard Target Retirement 2035 Inv.....	VTTHX _____%	Columbia Dividend Opportunity Y.....	CDOYX _____%
Vanguard Target Retirement 2040 Inv.....	VFORX _____%	Vanguard 500 Index Admiral.....	VFIAX _____%
Vanguard Target Retirement 2045 Inv.....	VTIVX _____%	Principal Diversified Real Asset Inst.....	PDRDX _____%

Last Name

First Name

M.I.

Social Security Number

Number

Investment Option Name

Investment Option Code
(Internal Use Only)

Investment Option Name

Investment Option Code
(Internal Use Only)

Vanguard Target Retirement 2050 Inv.....	VFIFX _____%	BlackRock Strategic Income Opps Instl.....	BSIX _____%
Vanguard Target Retirement 2055 Inv.....	VFFVX _____%	PACE Mort-Backed Sec Fixed Inc Invest Y.....	PFXYX _____%
Vanguard Target Retirement 2060 Inv.....	VTTSX _____%	PIMCO Total Return Instl.....	PTTRX _____%
American Funds Capital World G/I R6.....	RWIGX _____%	Key Guaranteed Portfolio Fund.....	KGPF _____%
American Funds EuroPacific Gr R6.....	REGX _____%	MUST INDICATE WHOLE PERCENTAGES	=100%

Participation Agreement

Withdrawal Restrictions - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on transfers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make transfers.

Investment Options - I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

Compliance With Plan Document and/or the Code - I agree that my employer or Plan Administrator may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirement of the Plan Document and/or the Code. I understand that the maximum annual limit on contributions is determined under the Plan Document and/or the Code. I understand that it is my responsibility to monitor my total annual contributions to ensure that I do not exceed the amount permitted. If I exceed the contribution limit, I assume sole liability for any tax, penalty, or costs that may be incurred.

Incomplete Forms - I understand that in the event my Participant Enrollment form is incomplete or is not received by Service Provider at the address below prior to the receipt of any deposits, I specifically consent to Service Provider retaining all monies received and allocating them to the default investment option selected by the Plan. If no default investment option is selected, funds will be returned to the payor as required by law. Once my account has been established, I understand that I must call 1-800-338-4015 or access the Web site in order to transfer monies from the default investment option. Also, I understand all contributions received after my account is established will be applied to the investment options I have most recently selected.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days, the correction will be only processed from the date of notification forward and not on a retroactive basis.

Required Signature(s) - I have completed, understand and agree to all pages of this Participant Enrollment form. I understand that Service Provider is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Provider cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at:
<http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

Participant Signature

Date

Participant forward to Plan Administrator/Trustee
Plan Administrator forward to Service Provider at:

Empower Retirement
PO Box 173764
Denver, CO 80217-3764

Express Address:
8515 E. Orchard Road, Greenwood Village, CO 80111

Phone#: 1-800-338-4015
Fax#: 1-866-633-5212

Authorized Plan Administrator/Trustee

Date

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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**Paycheck Contribution Election
401(k) Plan**

Mister Car Wash 401k Retirement Plan

943928-01

Use black or blue ink when completing this form. For questions regarding this form, visit the Web site at www.empower-retirement.com/ participant or contact Service Provider at 1-800-338-4015.

A Participant Information

Account extension, if applicable, identifies funds transferred to a beneficiary due to participant's death, alternate payee due to divorce or a participant with multiple accounts.

Account Extension _____ Social Security Number (Must provide all 9 digits) - -

Last Name _____ First Name _____ M.I. _____ () _____
Daytime Phone Number

Division _____ () _____
Alternate Phone Number

I have a retirement savings account with a previous employer or an IRA. Yes or No

I would like help consolidating my other retirement accounts into my account with Empower Retirement.* Yes, I would like a representative to call me at phone # _____ - _____ - _____ to review my options and assist me with the process. The best time to call is _____ to _____ A.M./P.M. (circle one - available 8:00 A.M. to 6:00 P.M. MST). *Rollovers are subject to my Plan's provisions.

B Payroll Election(s)

Paycheck Contribution Election (Payroll Deductions)

Select One: Start Restart Change Stop

I elect to contribute to the Plan the following amount(s) or percentage(s) of my eligible compensation indicated below (per pay period):

Before-Tax Contributions \$ _____ or _____ % (\$1.00 - \$18,000.00 or 1% - 100%)

Payroll Effective Date (mm/dd/yyyy) _____ / _____ / _____ Date of Hire (mm/dd/yyyy) _____ / _____ / _____

The total annual before-tax contributions cannot exceed \$18,000.00 of my eligible compensation in the 2016 tax year.

Age 50 Catch-Up Election

I elect to contribute to the Plan additional Age 50 Catch-Up amount(s) or percentage(s) of my eligible compensation as indicated below (per pay period):

Before-Tax Contributions \$ _____ or _____ %

Payroll Effective Date (mm/dd/yyyy) _____ / _____ / _____

The total before-tax Age 50 Catch-Up amount cannot exceed \$6,000.00 of my eligible compensation in the 2016 tax year. I must be age 50 or older during this calendar year and I must be currently deferring the maximum amount allowable under the Internal Revenue Code and applicable regulations and/or my Plan. If I stop my deferrals and/or do not defer the maximum amount during this calendar year, the Age 50 Catch-Up amount I have elected to contribute will not be considered a Catch-Up deferral. The Catch-Up contributions will be allocated in the same manner as my regular contributions.

I elect to cancel my Catch-Up contribution election.

C Signatures and Consent (Signatures must be on the lines provided.)

Participant Consent (Please sign on the 'Participant Signature' line below.)

My signature acknowledges that I have read, understand and agree to all pages of this form and affirms that all information that I have provided is true and correct. I also understand that:

- Until cancelled, superseded or I cease to be an eligible employee, all election(s) shall apply to all eligible compensation allowed by the Plan paid from the effective date specified unless a different effective date is required under the terms of the Plan and cancels all previous elections.
- If I am increasing or decreasing my payroll deductions, all existing future deferrals will be cancelled.
- If I am stopping payroll deductions, all existing deferrals will be cancelled.
- I may change the dollar amount or percentage of compensation contributed as allowed under the terms of the Plan.
- It is my responsibility to comply with any Internal Revenue Code deferral limits and that I may be responsible for any costs, including taxes and penalties that I may incur as a result of excess contributions.
- My Plan Administrator may take any action that may be necessary to ensure that my participation is in compliance with any applicable requirement of the Plan Document and the Internal Revenue Code.
- I authorize the payroll deduction as indicated on this form.

Any person who presents false or fraudulent information is subject to criminal and civil penalties.

Participant Signature _____ **Date (Required)** _____

Last Name

First Name

M.I.

Social Security Number

Number

C	Signatures and Consent <i>(Signatures must be on the lines provided.)</i>		
	Authorized Plan Administrator Signature <i>(Please sign on the 'Authorized Plan Administrator Signature' line below.)</i>		
	I authorize the election indicated by the participant above. Authorized Plan Administrator Signature _____ Date (Required) _____		
D	Mailing Instructions		
	<p>After all signatures have been obtained, this form can be sent by</p> <table border="0"> <tr> <td style="vertical-align: top;"> Fax to: 1-866-633-5212 </td> <td style="vertical-align: top;"> Regular Mail to: Empower Retirement PO Box 173764 Denver, CO 80217-3764 </td> <td style="vertical-align: top;"> Express Mail to: Empower Retirement 8515 E. Orchard Road Greenwood Village, CO 80111 </td> </tr> </table>	Fax to: 1-866-633-5212	Regular Mail to: Empower Retirement PO Box 173764 Denver, CO 80217-3764
Fax to: 1-866-633-5212	Regular Mail to: Empower Retirement PO Box 173764 Denver, CO 80217-3764	Express Mail to: Empower Retirement 8515 E. Orchard Road Greenwood Village, CO 80111	

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**Beneficiary Designation
401(k) Plan**

Mister Car Wash 401k Retirement Plan

943928-01

For My Information

- For questions regarding this form, visit the website at www.empower-retirement.com/participant or contact Service Provider at 1-800-338-4015.
- Use black or blue ink when completing this form.

A Participant Information

Account extension, if applicable, identifies funds transferred to a beneficiary due to participant's death, alternate payee due to divorce or a participant with multiple accounts.

Account Extension _____

--	--	--	--	--	--	--	--	--	--

Social Security Number (Must provide all 9 digits)

/ /

Last Name First Name M.I. Date of Birth

()

Email Address Daytime Phone Number

()

Married Unmarried

Alternate Phone Number

B Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)

Primary Beneficiary Designation (Primary beneficiary designations must total 100% in whole percentages.)

- If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation.
- See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.

%

/ /

% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
----------------------	---	--------------	--	--------------------------------

Street Address ()	City	State	Zip Code
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Phone Number (Optional)

%

/ /

% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
----------------------	---	--------------	--	--------------------------------

Street Address ()	City	State	Zip Code
-----------------------	------	-------	----------

Phone Number (Optional)

%

/ /

% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
----------------------	---	--------------	--	--------------------------------

Street Address ()	City	State	Zip Code
-----------------------	------	-------	----------

Phone Number (Optional)

Contingent Beneficiary Designation (Contingent beneficiary designations must total 100% in whole percentages.)

%

/ /

% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
----------------------	--	--------------	--	--------------------------------

Street Address ()	City	State	Zip Code
-----------------------	------	-------	----------

Phone Number (Optional)

Last Name

First Name

M.I.

Social Security Number

Number

B Beneficiary Designation <i>(Attach an additional sheet to name additional beneficiaries.)</i>				
Contingent Beneficiary Designation <i>(Contingent beneficiary designations must total 100% in whole percentages.)</i>				
%				/ /
% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ()		City	State	Zip Code
Phone Number <i>(Optional)</i>				
%				/ /
% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ()		City	State	Zip Code
Phone Number <i>(Optional)</i>				
C Signatures and Consent <i>(Signatures must be on the lines provided.)</i>				
Participant Consent for Beneficiary Designation <i>(Please sign on the 'Participant Signature' line below.)</i>				
<p>I have completed, understand and agree to all pages of this Beneficiary Designation form. Subject to and in accordance with the terms of the Plan, I am making the above beneficiary designations for my vested account in the event of my death. If I have more than one primary beneficiary, the account will be divided as specified. If a primary beneficiary predeceases me, his or her benefit will be allocated to the surviving primary beneficiaries. Contingent beneficiaries will receive a benefit only if there is no surviving primary beneficiary, as specified. If a contingent beneficiary predeceases me, his or her benefit will be allocated to the surviving contingent beneficiaries. If I fail to designate beneficiaries, amounts will be paid pursuant to the terms of the Plan or applicable law. This designation is effective upon execution and delivery to Service Provider. If any information is missing, additional information may be required prior to recording my designation.</p> <p>This designation supersedes all prior designations. Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages.</p> <p>I understand that Service Provider is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Provider cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC website at: http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx.</p> <p>Important Notice: In accordance with ERISA and/or Plan Document, if I am married and I elect a primary beneficiary other than my spouse or in addition to my spouse, my spouse must consent by signing the Spousal Consent for Beneficiary Designation section of this form.</p> <p>Any person who presents a false or fraudulent claim is subject to criminal and civil penalties.</p>				
<p>Participant Signature _____ Date (Required) _____</p>				

Last Name First Name M.I. Social Security Number

C	<p>Signatures and Consent <i>(Signatures must be on the lines provided.)</i></p> <hr/> <p>Spousal Consent for Beneficiary Designation <i>(If applicable, please have the Spouse sign on the 'Spouse's Signature' line below.)</i></p> <hr/> <p>I, <i>(name of spouse)</i> _____, the current spouse of the participant, hereby voluntarily consent to the participant's primary beneficiary designation above and understand its effect. I understand that my spouse's beneficiary designation means that I will not receive 100% of his or her vested account balance under the Plan and that my spouse's election is not valid unless I consent to it. I understand that my consent is irrevocable unless my spouse changes the beneficiary designation, or designates me to receive 100% of his or her vested account balance.</p> <p>Spouse's Signature _____ Date (Required) _____</p> <p>For Residents of all states (except California), please have your notary complete the section below.</p> <p>Notice to California Notaries using the California Affidavit and Jurat Form the following items must be completed by the notary on the state notary form: the title of the form, the plan name, the plan number, the document date, my name and my spouse's name. The notary forms not containing this information will be rejected and it will delay this request.</p> <p><i>My signature must be notarized by a Notary Public. The date I sign this form in the 'My Consent' section must match the date on which my signature is notarized in this section.</i></p> <p>Statement of Notary NOTE: Notary seal must be visible.</p> <p style="padding-left: 100px;">The consent to this request was subscribed and sworn <i>(or affirmed)</i></p> <p>State of _____) to before me on this _____ day of _____, year _____, by _____ SEAL</p> <p style="padding-left: 100px;">)ss. <i>(name of spouse)</i> _____</p> <p>County of _____) proved to me on the basis of satisfactory evidence to be the person who appeared before me, who affirmed that such consent represents his/her free and voluntary act.</p> <p>Notary Public _____ My commission expires ____ / ____ / ____</p>					
D	<p>Mailing Instructions</p> <hr/> <p>After all signatures have been obtained, this form can be sent by</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 25%; vertical-align: top;"> <p>Fax to: Empower Retirement 1-866-633-5212</p> </td> <td style="width: 10%; text-align: center; vertical-align: middle;">OR</td> <td style="width: 25%; vertical-align: top;"> <p>Regular Mail to: Empower Retirement PO Box 173764 Denver, CO 80217-3764</p> </td> <td style="width: 10%; text-align: center; vertical-align: middle;">OR</td> <td style="width: 30%; vertical-align: top;"> <p>Express Mail to: Empower Retirement 8515 E. Orchard Road Greenwood Village, CO 80111</p> </td> </tr> </table>	<p>Fax to: Empower Retirement 1-866-633-5212</p>	OR	<p>Regular Mail to: Empower Retirement PO Box 173764 Denver, CO 80217-3764</p>	OR	<p>Express Mail to: Empower Retirement 8515 E. Orchard Road Greenwood Village, CO 80111</p>
<p>Fax to: Empower Retirement 1-866-633-5212</p>	OR	<p>Regular Mail to: Empower Retirement PO Box 173764 Denver, CO 80217-3764</p>	OR	<p>Express Mail to: Empower Retirement 8515 E. Orchard Road Greenwood Village, CO 80111</p>		

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.
 GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.
 Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.

This page is for informational purposes only - Do not return with the Beneficiary Designation form

EXAMPLE BENEFICIARY DESIGNATIONS

Example 1: Multiple Individuals as Beneficiaries

B Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)				
Primary Beneficiary Designation (Primary beneficiary designations must total 100% in whole percentages.)				
<ul style="list-style-type: none"> If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation. See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate. 				
33 %	John M. Doe	Brother	XXX-XX-XXXX	01/06/1954
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
111 Elm Street	Anytown	MO	60000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number (Optional)				
33 %	Don M. Doe	Brother	XXX-XX-XXXX	01/06/1954
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
222 North Avenue	Anytown	CA	90000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number (Optional)				
34 %	Michelle L. Doe	Sister	XXX-XX-XXXX	01/06/1957
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
333 West Blvd	Anytown	CO	80000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number (Optional)				

Example 2: Trust as Beneficiary

B Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)				
Primary Beneficiary Designation (Primary beneficiary designations must total 100% in whole percentages.)				
<ul style="list-style-type: none"> If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation. See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate. 				
100 %	Trust of Jane Doe	Trust	XX-XXXXXXXX	06/30/2015
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
150 Main Street	Anytown	MO	60000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number (Optional)				

Example 3: Estate as Beneficiary

B Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)				
Primary Beneficiary Designation (Primary beneficiary designations must total 100% in whole percentages.)				
<ul style="list-style-type: none"> If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation. See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate. 				
100 %	Estate of Anne Doe	Estate		/ /
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
45 East Road	Anytown	MO	60000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number (Optional)				

Example 4: Charity as Beneficiary

B Beneficiary Designation <i>(Attach an additional sheet to name additional beneficiaries.)</i>				
Primary Beneficiary Designation <i>(Primary beneficiary designations must total 100% in whole percentages.)</i>				
<ul style="list-style-type: none"> If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation. See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate. 				
100	ABC Charity	Charity	XX-XXXXXXX	/ /
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
75 South Place	Anytown	CO	80000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number <i>(Optional)</i>				

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**Incoming Direct Rollover
401(k) Plan**

Mister Car Wash 401k Retirement Plan

943928-01

Participant Information

Last Name	First Name	MI	Social Security Number		
Address - Number & Street			E-Mail Address		
City	State	Zip Code	Mo	Day	Year
()	()		Date of Birth		
Home Phone	Work Phone		<input type="checkbox"/> Female	<input type="checkbox"/> Male	
			<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	

To be Completed by Human Resources

Division Name _____ Division Number _____

Direct Rollover Information

Current Plan Administrator must authorize by signing in the Required Signatures section.

I am choosing a:

- Direct Rollover, as allowed by your Plan, from a qualified:
 - 401(a) Plan
 - 401(k) Plan
 - Governmental 457(b) Plan
 - 403(b) Plan
- Direct Rollover from a Traditional IRA, as allowed by your Plan (Non-deductible contributions/basis may not be rolled over)

Previous Provider Information:

Company Name _____ Account Number _____

Mailing Address _____

City/State/Zip Code _____ Phone Number () _____

Amount of Direct Rollover: \$ _____ (Enter approximate amount if exact amount is not known.)

Investment Option Information - Please refer to your communication materials for investment option designations.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

Select either existing ongoing allocations (A) or your own investment options (B).

(A) Existing Ongoing Allocations

- I wish to allocate this rollover the same as my existing ongoing allocations.

(B) Select Your Own Investment Options

Please Note: For automatic dollar-cost averaging, call Client Service Department or access our Web site.

<u>Investment Option Name</u>	<u>Investment Option Code</u> (Internal Use Only)	<u>Investment Option Name</u>	<u>Investment Option Code</u> (Internal Use Only)
Vanguard Target Retirement Income Inv.....	VTINX _____%	Victory Trivalent Int'l Small-Cap R6.....	MSSIX _____%
Vanguard Target Retirement 2010 Inv.....	VTENX _____%	Franklin Small Cap Value R6.....	FRSCV6 _____%
Vanguard Target Retirement 2015 Inv.....	VTXVX _____%	Voya SmallCap Opportunities I.....	NSPIX _____%
Vanguard Target Retirement 2020 Inv.....	VTWNX _____%	Vanguard Small Cap Value Index Admiral.....	VSIAX _____%
Vanguard Target Retirement 2025 Inv.....	VTTVX _____%	Vanguard Extended Market Idx Adm.....	VEXAX _____%

Last Name

First Name

M.I.

Social Security Number

Number

Investment Option Name

Investment Option Code
(Internal Use Only)

Vanguard Target Retirement 2030 Inv.....	VTHRX	_____ %
Vanguard Target Retirement 2035 Inv.....	VTTHX	_____ %
Vanguard Target Retirement 2040 Inv.....	VFORX	_____ %
Vanguard Target Retirement 2045 Inv.....	VTIVX	_____ %
Vanguard Target Retirement 2050 Inv.....	VFIFX	_____ %
Vanguard Target Retirement 2055 Inv.....	VFFVX	_____ %
Vanguard Target Retirement 2060 Inv.....	VTTSX	_____ %
American Funds Capital World G/I R6.....	RWIGX	_____ %
American Funds EuroPacific Gr R6.....	RERGX	_____ %

Investment Option Name

Investment Option Code
(Internal Use Only)

Alger Capital Appreciation Instl I.....	ALARX	_____ %
Columbia Dividend Opportunity Y.....	CDOYX	_____ %
Vanguard 500 Index Admiral.....	VFIAX	_____ %
Principal Diversified Real Asset Inst.....	PDRDX	_____ %
BlackRock Strategic Income Opps Instl.....	BSIIX	_____ %
PACE Mort-Backed Sec Fixed Inc Invest Y.....	PFXYX	_____ %
PIMCO Total Return Instl.....	PTTRX	_____ %
Key Guaranteed Portfolio Fund.....	KGPF	_____ %
MUST INDICATE WHOLE PERCENTAGES		= 100%

Participation Agreement

General Information - I understand that only certain types of distributions are eligible for rollover treatment and that it is solely my responsibility to ensure such eligibility. By signing below, I affirm that the funds I am rolling are in fact eligible for such treatment. I authorize these funds to be transferred into my employer's Plan and to be invested according to the information specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document.

If the investment option information is missing or incomplete, I authorize Service Provider to allocate the direct rollover assets ("assets") the same as my ongoing contributions (if I have an account established) or to the default investment option selected by my Plan (if I do not have an investment election on file). If no default investment option is selected by my Plan, the funds will be returned to the payor as required by law. If additional assets from the same provider are received more than 180 calendar days after Service Provider receives this Incoming Direct Rollover form (this "form"), I authorize Service Provider to allocate all monies received the same as my ongoing allocation election on file with Service Provider. I understand I must call the Voice Response System at 1-800-338-4015 or access Web site at www.empower-retirement.com/participant in order to make changes or transfer monies from the default investment option. If my initial rollover assets are received more than 1 year after Service Provider receives and approves this Incoming Direct Rollover form, I understand Service Provider will require the submission of a new form for approval. I understand that this completed form must be received by Service Provider at the address provided on this form.

I understand that the current Custodian/Provider may require that I furnish additional information before processing the transaction requested on this form, and Service Provider is not responsible for determining the status of any transaction that I have requested. It is entirely my responsibility to provide the current Custodian/Provider with any information that they may require, and/or to notify Service Provider of any information that the current Custodian/Provider may wish to obtain in order to effect the transaction.

Withdrawal Restrictions - I understand that the Internal Revenue Code and/or my employer's Plan Document may impose restrictions on direct rollovers and/or distributions. I understand that I must contact the Plan Administrator/Trustee, if applicable, to determine when and/or under what circumstances I am eligible to receive distributions or make direct rollovers.

Investment Options - I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days the correction will only be processed from the date of notification forward and not on a retroactive basis.

Payment Instructions

Make check payable to:
Great-West Trust Company, LLC

Include the following information on the check:
Participant Name, Social Security Number,
Plan Number, Plan Name

Wire instructions:
Account of: Great-West Trust Company, LLC

Bank: US Bank
Account no: 103656586049
Routing transit no: 102000021

Attention: Financial Control
Reference: Participant Name, Social Security Number,
Plan Number, Plan Name

Regular mail address for the check and form (if mailed together):
Great-West Trust Company, LLC
Attn: 401K Operations
Dept # 1148
Denver, CO 80256-1148

Overnight mail address for the check and form (if mailed together):
US Bank
10035 East 40th Avenue Suite 100
Dept 1148
Denver, CO 80238
Contact: Empower Retirement
Phone#: 1-800-338-4015

If sending the "form" only, please fax to 1-866-633-5212 or follow mailing instructions above. **Funds received will not be invested unless accompanied by a completed Incoming Direct Rollover form. Funds will be invested on the day that both a completed Incoming Direct Rollover form and funds are received prior to market close.**

Last Name

First Name

M.I.

Social Security Number

943928-01

Number

Required Signatures - My signature indicates that I have read, understand the effect of my election and agree to all pages of this Incoming Direct Rollover form. I affirm that all information provided is true and correct. I understand that Service Provider is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Provider cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at:
<http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

Participant Signature

Date

Participant forward to Plan Administrator/Trustee
Plan Administrator forward or fax as shown above in the
Payment Instructions section

I acknowledge and agree that the Plan Administrator/Trustee for the Previous Employer's plan is released from and the Plan Administrator/Trustee for the Current Employer's Plan shall assume all obligations associated with any amounts transferred under this Incoming Direct Rollover form.

**Authorized Plan Administrator/Trustee Signature
For Current Employer's Plan**

Date

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Vanguard Target Retirement Income Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.14%, Net 0.14%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VTINX_2

Vanguard Target Retirement 2010 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.14%, Net 0.14%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VTENX_2

Vanguard Target Retirement 2015 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.14%, Net 0.14%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VTXVX_2

Investment Objective & Strategy ♦

The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar. The Barclays Capital Aggregate Bond Index is an unmanaged index considered indicative of the domestic fixed income market. The Index is made up of the Barclays Capital Govt/Credit Bond Index, Mortgage-Backed Securities Index, and Asset-Backed Securities Index.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some risk, but seeking to preserve capital and is willing to accept lower potential returns in exchange. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2010 (the target year). Its asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some risk, but seeking to preserve capital and is willing to accept lower potential returns in exchange. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some risk, but seeking to preserve capital and is willing to accept lower potential returns in exchange. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Vanguard Target Retirement 2020 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.14%, Net 0.14%

Risk/Potential Return Meter



VTWNX_2

Vanguard Target Retirement 2025 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.15%, Net 0.15%

Risk/Potential Return Meter



VTTVX_2

Vanguard Target Retirement 2030 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.15%, Net 0.15%

Risk/Potential Return Meter



VTHRX_2

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

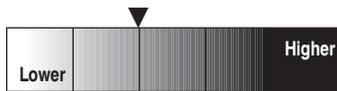
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderate degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Vanguard Target Retirement 2035 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.15%, Net 0.15%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VTHX_2

Vanguard Target Retirement 2040 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.16%, Net 0.16%

Risk/Potential Return Meter



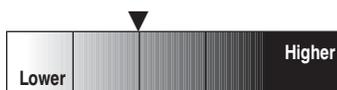
FOR ILLUSTRATIVE PURPOSES ONLY

VFORX_2

Vanguard Target Retirement 2045 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.16%, Net 0.16%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VTIVX_2

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderate degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderately higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

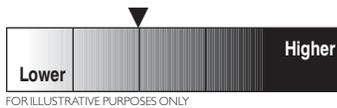
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderately higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Vanguard Target Retirement 2050 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.16%, Net 0.16%

Risk/Potential Return Meter

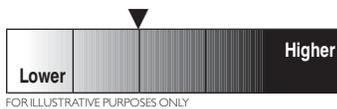


VFIFX_2

Vanguard Target Retirement 2055 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.16%, Net 0.16%

Risk/Potential Return Meter



VFFVX_2

Vanguard Target Retirement 2060 Inv

Fund Manager: Coleman/Nejman
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.16%, Net 0.16%

Risk/Potential Return Meter



VTTSX_2

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. The MSCI US Broad Market Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450, Small Cap 1, 750 and Micro Cap Indices. This index represents approximately 99.5% of the capitalization of the U.S. equity market and includes approximately 3, 900 companies.

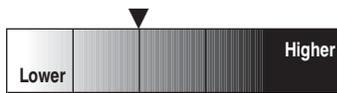
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

American Funds Capital World G/I R6

Fund Manager: Team Managed
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.45%, Net 0.45%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

RWIGX_2

Investment Objective & Strategy ♦

The investment seeks long-term growth of capital while providing current income. The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances, the fund will invest a significant portion of its assets in securities of issuers domiciled outside the United States, including those based in developing countries.

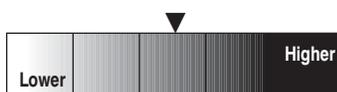
Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

American Funds EuroPacific Gr R6

Fund Manager: Team Managed
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.49%, Net 0.49%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

RERGX_2

Investment Objective & Strategy ♦

The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally invests at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

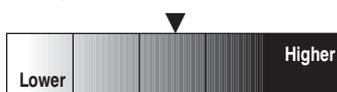
Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

Victory Trivalent Int'l Small-Cap R6

Fund Manager: LeVan/Evers
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 1.73%, Net 1.12%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

MSSIX_2

Investment Objective & Strategy ♦

The investment seeks long-term growth of capital. The advisor pursues long-term growth of capital in the fund by investing primarily in equity securities (i.e., common stocks, depositary receipts, preferred stocks, convertible securities, rights and warrants) of companies in countries represented in the S&P® Developed ex-U.S. SmallCap Index, but may also invest in companies from other countries, including emerging market countries. Under normal circumstances, at least 80% of the fund's assets will be invested in securities of small-capitalization companies.

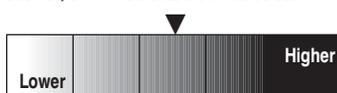
Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

Franklin Small Cap Value R6

Fund Manager: Raineri/Meeker/Taylor
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.61%, Net 0.61%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

FRSCV6_2

Investment Objective & Strategy ♦

The investment seeks long-term total return. The fund normally invests at least 80% of its net assets in investments of small-capitalization (small-cap) companies. Small-cap companies are companies with market capitalizations (the total market value of a company's outstanding stock) under \$3.5 billion at the time of purchase. It generally invests in equity securities that the fund's investment manager believes are undervalued at the time of purchase and have the potential for capital appreciation. It may invest up to 25% of its total assets in foreign securities.

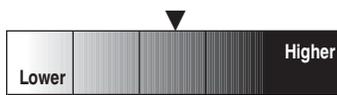
Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

Voya SmallCap Opportunities I

Fund Manager: Hasso/Basset
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 1.11%, Net 1.11%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

NSPIX_2

Investment Objective & Strategy ♦

The investment seeks capital appreciation. Under normal market conditions, the fund invests at least 80% of its net assets in common stocks of smaller, lesser-known U.S. companies. It normally invests in companies that the sub-adviser believes have above average prospects for growth. For this fund, smaller companies are those with market capitalizations that fall within the range of companies in the Russell 2000® Growth Index at the time of purchase. The Russell 2000® Growth Index is an index that measures the performance of small growth companies.

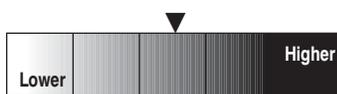
Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

Vanguard Small Cap Value Index Admiral

Fund Manager: Buek
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.09%, Net 0.09%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VSIAX_2

Investment Objective & Strategy ♦

The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

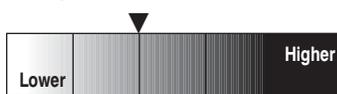
Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

Vanguard Extended Market Idx Adm

Fund Manager: Butler
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.10%, Net 0.10%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VEXAX_2

Investment Objective & Strategy ♦

The investment seeks to track the performance of a benchmark index that measures the investment return of small- and mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's Completion Index, a broadly diversified index of stocks of small and mid-size U.S. companies. It invests all, or substantially all, of its assets in stocks of its target index, with nearly 80% of its assets invested in approximately 1,000 of the stocks in its target index, and the rest of its assets in a representative sample of the remaining stocks.

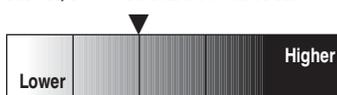
Risk and Return Profile

Mid-cap investments may be most appropriate for someone willing to accept a higher degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

Alger Capital Appreciation Instl I

Fund Manager: Crawford/Kelly
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 1.12%, Net 1.12%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

ALARX_2

Investment Objective & Strategy ♦

The investment seeks long-term capital appreciation. The fund normally invests at least 85% of its net assets, plus any borrowings for investment purposes, in equity securities of companies of any market capitalization that the adviser believes demonstrate promising growth potential. It can invest in foreign securities. The Russell 1000 Growth Index measures the performance of the large-cap growth segment of the U.S. equity universe. It includes those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

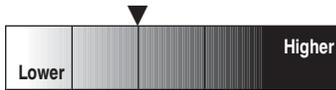
Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

Columbia Dividend Opportunity Y

Fund Manager: Stocking/Ramos/Schroll
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.60%, Net 0.60%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

CDOYX_2

Vanguard 500 Index Admiral

Fund Manager: Buek
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.05%, Net 0.05%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VFIAX_2

Principal Diversified Real Asset Inst

Fund Manager: Team Managed
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.88%, Net 0.88%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

PDRDX_2

Investment Objective & Strategy ♦

The investment seeks a high level of current income with a secondary objective of growth of income and capital. The fund's assets primarily are invested in equity securities. Under normal market conditions, it will invest at least 80% of its net assets (including the amount of any borrowings for investment purposes) in dividend-paying common and preferred stocks. The fund may invest in companies that have market capitalizations of any size. It may invest up to 25% of its net assets in foreign investments.

Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

Investment Objective & Strategy ♦

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The S&P 500 Index is an unmanaged, market-weighted index that consists of the 500 largest publicly traded companies and is considered representative of the broad U.S. stock market.

Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

Investment Objective & Strategy ♦

The investment seeks a long-term total return in excess of inflation. The fund seeks to achieve its investment objective by allocating its assets among the following general investment categories: inflation-indexed bonds, securities of real estate companies, commodity index-linked notes, fixed-income securities, foreign currency, securities of natural resource companies, master limited partnerships (MLPs), publicly-listed infrastructure companies, floating rate debt, securities of global agriculture companies, and securities of global timber companies. The Barclays US Government Inflation-Linked Bond Index measures the performance of the US Treasury Inflation Protected Securities ("TIPS") market. The index includes TIPS with one or more years remaining maturity with total outstanding issue size of \$500m or more.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some risk, but seeking to preserve capital and is willing to accept lower potential returns in exchange. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

BlackRock Strategic Income Opps Instl

Fund Manager: Rieder/Miller
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.80%, Net 0.64%

Risk/Potential Return Meter



BSIIX_2

Investment Objective & Strategy ♦

The investment seeks total return as is consistent with preservation of capital. The fund normally invests in a combination of fixed income securities, including, but not limited to: high yield securities, international securities, emerging markets debt and mortgages. It may invest significantly in non-investment grade bonds (high yield or junk bonds). The fund may also invest significantly in non-dollar denominated bonds and bonds of emerging market issuers. It may invest up to 15% of its net assets in collateralized debt obligations (“CDOs”), of which 10% of its net assets may be collateralized in loan obligations (“CLOs”). The fund is non-diversified.

Risk and Return Profile

This investment may be most appropriate for someone seeking greater potential income than with a money market or stable value investment and willing to accept a higher degree of risk. The investor may also desire to balance more aggressive investments with one providing potentially steady income. A bond fund’s yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

PACE Mort-Backed Sec Fixed Inc Invest Y

Fund Manager: Team Managed
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.86%, Net 0.72%

Risk/Potential Return Meter



PFXYX_2

Investment Objective & Strategy ♦

The investment seeks current income. Under normal circumstances, the fund invests at least 80% of its net assets (plus the amount of any borrowing for investment purposes) in a diversified portfolio of mortgage-related fixed income instruments, such as mortgage-backed securities (including mortgage pass-through securities and collateralized mortgage obligations (“CMOs”), commercial mortgage-backed securities, “to be announced” (or “TBA”) securities and mortgage dollar rolls). It also may invest in other types of investment grade fixed income instruments.

Risk and Return Profile

This investment may be most appropriate for someone seeking greater potential income than with a money market or stable value investment and willing to accept a higher degree of risk. The investor may also desire to balance more aggressive investments with one providing potentially steady income. A bond fund’s yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

PIMCO Total Return Instl

Fund Manager: Worah/Kiesel/Mather
 Period Ending: 12/31/2015
 Fund Operating Expenses:
 Gross 0.46%, Net 0.46%

Risk/Potential Return Meter



PTTRX_2

Investment Objective & Strategy ♦

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers. The Barclays Capital Aggregate Bond Index is an unmanaged index considered indicative of the domestic fixed income market. The Index is made up of the Barclays Capital Govt/Credit Bond Index, Mortgage-Backed Securities Index, and Asset-Backed Securities Index.

Risk and Return Profile

This investment may be most appropriate for someone seeking greater potential income than with a money market or stable value investment and willing to accept a higher degree of risk. The investor may also desire to balance more aggressive investments with one providing potentially steady income. A bond fund’s yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

Key Guaranteed Portfolio Fund

Period Ending: 12/31/2015
Fund Operating Expenses:
Gross 0.00%, Net 0.00%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

KGPF_2

Investment Objective

As a general account product offered through a group annuity contract, participant principal and interest are fully guaranteed by the entire general account assets of GWL&A, which as of June 30, 2015 were \$31.0 billion and include \$1.9 billion in shareholder equity and accumulated surplus. General Account liabilities as of June 30, 2015 were \$29.0 billion. This means that GWL&A holds an additional 6.6% in capital for every dollar of liability we have. These assets are primarily high-quality, fixed income bonds, with 99% rated investment-grade and 16.2% rated AAA as of June 30, 2015.

Risk and Return Profile

The investment may be most appropriate for someone wanting to safeguard principal value or to balance a portfolio which contains more aggressive investments. The investor may be requiring stability and asset liquidity.

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your plan, you may obtain mutual fund prospectuses from your registered representative or Plan website. Read them carefully before investing.

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◆ Unless otherwise noted: Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

Funds may impose redemption fees and/or transfer restrictions, if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

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Holdings and composition of holdings are subject to change. Due to rounding or other factors, asset allocations and/or largest holdings may not equal 100.0%.

The Net expense ratio shown is net of any fee waivers or expense reimbursements.

Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document.

The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. For more information, please refer to the fund prospectus and/or disclosure document.

Notice of Investment Returns & Fee Comparison

943928-01 Mister Car Wash 401k Retirement Plan
www.empower-retirement.com/participant

Your employer's retirement plan may be one of the most valuable investments you'll make for your future. It may be a large part of the retirement income you'll need to help keep your current lifestyle. For most people, it will need to last at least 20 years.

It is important to remember that your retirement account has the potential to grow over time and benefit from being in a tax-deferred plan. In traditional retirement plans you benefit from saving money out of your paycheck before taxes are taken out. Taxes are paid later when you take the money out of the account. Another benefit is that you are paying yourself first and investing for your future by automatically contributing from your paycheck where allowed by your plan.

The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes important information to help you compare your Plan investment options and expenses. For more investment information including investment objectives or goals, principal strategies, risks, portfolio turnover rate, returns and expenses, please visit your Plan's website listed above. The website also includes education and tools designed to help you with making investment decisions. An online calculator is also available and it can assist you in determining the long-term effect of fees and expenses. A free paper copy of this disclosure is available by calling the Voice Response System at 1-800-338-4015.

SECTION	Document Summary
1	Investment Rate of Return and Expense Information - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	Other Investment-Related Fees, Expense Information and Transfer Restrictions - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments Averaged Annualized Total Return as of 02/29/2016									
Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Lifetime									
Great-West Lifetime 2015 Fund I T1 ^{1,3}	N/A	-3.02%	-1.73%	-6.20%	0.68%	2.13%	5.61%	05/01/2009	0.97%/0.94%
							\$56.10 per \$1,000		\$9.70 per \$1,000 Gross
Barclays US Aggregate Bond TR USD**		1.77%	2.10%	1.50%	2.22%	3.60%	4.44%	05/01/2009	
							\$44.40 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Great-West Lifetime 2025 Fund I T1 ^{1,3}	N/A	-4.00%	-2.45%	-7.39%	1.49%	2.58%	6.73%	05/01/2009	1.00%/0.99%
							\$67.30 per \$1,000		\$10.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-7.37%	-5.51%	-7.44%	10.14%	9.58%	14.55%	05/01/2009	
							\$145.50 per \$1,000		
Great-West Lifetime 2035 Fund I T1 ^{1,3}	N/A	-5.63%	-3.87%	-9.33%	2.52%	3.22%	8.07%	05/01/2009	1.04%/1.04%
							\$80.70 per \$1,000		\$10.40 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-7.37%	-5.51%	-7.44%	10.14%	9.58%	14.55%	05/01/2009	
							\$145.50 per \$1,000		
Great-West Lifetime 2045 Fund I T1 ^{1,3}	N/A	-6.98%	-4.99%	-10.92%	2.77%	3.35%	8.49%	05/01/2009	1.06%/1.06%
							\$84.90 per \$1,000		\$10.60 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-7.37%	-5.51%	-7.44%	10.14%	9.58%	14.55%	05/01/2009	
							\$145.50 per \$1,000		
Great-West Lifetime 2055 Fund I T1 ^{1,3}	N/A	-7.39%	-5.27%	-11.53%	2.48%	3.11%	8.35%	05/01/2009	1.07%/1.06%
							\$83.50 per \$1,000		\$10.70 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-7.37%	-5.51%	-7.44%	10.14%	9.58%	14.55%	05/01/2009	
							\$145.50 per \$1,000		
International Funds									
American Funds Capital World G/I R3 ^{1,3}	N/A	-8.80%	-6.64%	-13.85%	2.70%	2.95%	2.83%	06/06/2002	1.09%/1.09%
							\$28.30 per \$1,000		\$10.90 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		-8.26%	-6.61%	-11.71%	0.36%	0.60%	3.01%	06/06/2002	
							\$30.10 per \$1,000		
American Funds EuroPacific Growth R3 ^{1,3}	N/A	-11.39%	-9.10%	-15.98%	-0.70%	-0.69%	1.26%	05/21/2002	1.14%/1.14%
							\$12.60 per \$1,000		\$11.40 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		-8.26%	-6.61%	-11.71%	0.36%	0.60%	3.01%	05/21/2002	
							\$30.10 per \$1,000		
Small Cap Funds									
Alger SmallCap & MidCap Growth A ^{1,3}	N/A	-13.01%	-10.81%	-18.09%	2.53%	2.48%	3.78%	05/08/2002	1.30%/1.30%
							\$37.80 per \$1,000		\$13.00 per \$1,000 Gross
Morningstar US Mid Core TR USD**		-8.43%	-5.58%	-10.38%	9.71%	10.06%	7.57%	05/08/2002	
							\$75.70 per \$1,000		
Great-West S&P SmallCap 600 Index Fund I ^{1,3}	N/A	-10.20%	-5.54%	-11.06%	6.78%	7.07%	4.50%	12/01/1993	0.60%/0.60%
							\$45.00 per \$1,000		\$6.00 per \$1,000 Gross
Morningstar US Small Cap TR USD**		-11.32%	-6.72%	-13.92%	6.57%	6.91%	6.09%	12/01/1993	
							\$60.90 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Mid Cap Funds									
Lord Abnett Value Opportunities A³	N/A	-8.45%	-5.11%	-11.84%	6.24%	4.95%	6.74%	12/30/2005	1.17%/1.17%
							\$67.40 per \$1,000		\$11.70 per \$1,000 Gross
Morningstar US Mid Cap TR USD**		-8.18%	-5.55%	-10.64%	9.49%	9.12%	6.95%	12/30/2005	
							\$69.50 per \$1,000		
Perkins Mid Cap Value S³	N/A	-8.10%	-4.82%	-10.18%	3.87%	3.38%	4.07%	07/06/2009	0.94%/0.94%
							\$40.70 per \$1,000		\$9.40 per \$1,000 Gross
Morningstar US Mid Value TR USD**		-4.94%	-2.70%	-7.25%	11.15%	10.11%	6.89%	07/06/2009	
							\$68.90 per \$1,000		
Large Cap Funds									
Alger Capital Appreciation Inst'l I^{1,3}	N/A	-10.27%	-9.18%	-9.27%	10.14%	8.50%	7.73%	11/08/1993	1.12%/1.12%
							\$77.30 per \$1,000		\$11.20 per \$1,000 Gross
Morningstar US Large Growth TR USD**		-9.81%	-7.56%	-6.23%	13.19%	11.50%	7.27%	11/08/1993	
							\$72.70 per \$1,000		
American Century Equity Income A^{1,3}	N/A	-0.84%	0.25%	-1.57%	6.84%	6.77%	4.64%	03/07/1997	1.18%/1.18%
							\$46.40 per \$1,000		\$11.80 per \$1,000 Gross
Morningstar US Large Value TR USD**		-4.45%	-3.31%	-5.06%	7.86%	7.66%	4.22%	03/07/1997	
							\$42.20 per \$1,000		
American Funds Fundamental Inv R3^{1,3}	N/A	-7.89%	-6.08%	-7.69%	7.74%	6.64%	4.66%	06/04/2002	0.96%/0.96%
							\$46.60 per \$1,000		\$9.60 per \$1,000 Gross
Morningstar US Large Cap TR USD**		-6.81%	-5.43%	-6.08%	10.69%	10.17%	6.45%	06/04/2002	
							\$64.50 per \$1,000		
Great-West S&P 500 Index Fund I^{1,3}	N/A	-7.08%	-5.42%	-8.20%	8.43%	7.84%	4.21%	09/08/2003	0.60%/0.60%
							\$42.10 per \$1,000		\$6.00 per \$1,000 Gross
Morningstar US Large Cap TR USD**		-6.81%	-5.43%	-6.08%	10.69%	10.17%	6.45%	09/08/2003	
							\$64.50 per \$1,000		
Bond Funds									
PACE Mort-Backed Sec Fixed Inc Invest Y^{1,3}	N/A	0.89%	1.13%	0.36%	0.54%	1.30%	2.97%	02/02/2001	0.86%/0.72%
							\$29.70 per \$1,000		\$8.60 per \$1,000 Gross
Morningstar US Intermediate-Term Governm**		2.70%	2.93%	3.52%	1.88%	3.46%	5.05%	02/02/2001	
							\$50.50 per \$1,000		
PIMCO Total Return Admin³	N/A	-0.26%	0.05%	-2.56%	-0.62%	1.61%	3.89%	09/08/1994	0.71%/0.71%
							\$38.90 per \$1,000		\$7.10 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Core Bond TR USD**		1.86%	2.12%	1.84%	2.42%	3.84%	4.91%	09/08/1994	
							\$49.10 per \$1,000		

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate or return. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 03/24/2016					
Investment Option	Current Fixed Rate	Gross/Net Investment Expenses~	Minimum Rate	Frequency of Fixed Rate Setting	Term
Key Guaranteed Portfolio Fund	1.20%	0.35%/0.35%	0.00%	Quarterly	03/31/2016
	\$12.00 per \$1,000	\$3.50 per \$1,000 Gross			

General Account Fund and Guarantee Provisions:

General Account crediting rates are net of cost of capital and expenses covered by the fund and guarantee provisions.

Cost of Capital is the return Great-West Life & Annuity Insurance Company (Great-West) earns on Great-West capital. Great-West is required by regulators to hold capital for the purpose of ensuring Great-West can meet all of its obligations associated with the General Account Fund. The amount of Great-West's capital and required return will fluctuate over time based on regulatory requirements, capital market conditions and the competitive environment.

The Fund Provision covers the range of investment expenses that are netted from the crediting rate, such as investment and operating expenses. The Fund Provision is calculated annually in aggregate for all General Account fixed funds offered by Great-West Retirement Services and does not reflect any product or plan specific underwriting adjustments. At 12/31/2014, the General Account Fund Provision is 0.35%. This includes an average annual notional allocation of 0.25% from Great-West's General Account to Great-West's recordkeeping functions. This allocation is not applicable if Great-West is not acting as both the investment provider and recordkeeper.

The Guarantee Provision covers the range of insurance expenses that are netted from the crediting rate, such as asset defaults, cost of insurance guarantees, and other expenses. The Guarantee Provision is calculated annually in aggregate for all General Account fixed funds offered by Great-West Retirement Services and does not reflect any product or plan specific underwriting adjustments. At 12/31/2014, the General Account Guarantee Provision is 0.54%. This expense changes over time as the value of insurance guarantees fluctuate due to both market and policyholder behaviors. They also vary based on the risk management techniques employed by the insurance provider. Because of the variances in the cost of the expenses, the level of the insurance guarantees as well as differences in risk management practices, this paragraph is the only section in which these expenses are disclosed.

For more information on the General Account Fixed Funds, including termination options, please see your Group Annuity Contract.

1 Additional information on this Investment Option can be found in Section 2.

2 Mutual Fund Option. The start/inception date is that of the fund's original share class. Performance returns for mutual fund options in your Plan offering a different share class with a more current start/inception date have been adjusted to reflect the fees and charges associated with the actual share class.

3 Offered through a group fixed and variable deferred annuity issued by the applicable insurance company. Returns prior to the inception date of the separate account are hypothetical and are based on the inception date of the underlying investment option, adjusted to reflect the deduction of fees and charges associated with the annuity contract.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of

these fees may be shared with the plan's service providers to help pay for plan administration and/or recordkeeping fees. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account if not paid by the Plan Sponsor and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances. Blank fields in the table can be assumed to be not applicable or zero.

General Administrative Services Expenses as of 03/24/2016				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Variable Asset Charge	1.50%	0.375%	Built into the price	The Variable Asset Charge pays for administrative costs of the plan. It is assessed on a daily basis and will equal the annual amount if you are in the plan from January 1 through December 31. This percentage is divided by the number of days the market is open and applied to the daily unit value for all variable funds.
	\$15.00 per \$1,000	\$3.75 per \$1,000		

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 03/24/2016		
Investment Option	Transfer Rule	Shareholder Type Fees^
Great-West Lifetime 2015 Fund I T1	2	
Great-West Lifetime 2025 Fund I T1	2	
Great-West Lifetime 2035 Fund I T1	2	
Great-West Lifetime 2045 Fund I T1	2	
Great-West Lifetime 2055 Fund I T1	2	
American Funds Capital World G/I R3	1	
American Funds EuroPacific Growth R3	1	
Alger SmallCap & MidCap Growth A	2	
Great-West S&P SmallCap 600 Index Fund I	2	
Alger Capital Appreciation Inst'l I	2	
American Century Equity Income A	4	

Investment Option	Transfer Rule	Shareholder Type Fees [^]
American Funds Fundamental Inv R3	1	
Great-West S&P 500 Index Fund I	2	
PACE Mort-Backed Sec Fixed Inc Invest Y	3	
Key Guaranteed Portfolio Fund		Should the Plan Sponsor terminate the group annuity contract, transfer restrictions and/or possible termination fees may apply. If your Plan Sponsor terminates the group annuity contract, please call Great-West Retirement Services for more information.

Rule #1 - Fund company restriction: A transfer of \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 or more was made out of this fund in the last 30 days.

Rule #2 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 60 days.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 180 days.

[^]Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's Web site.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

**Participant Elected Services Expenses
as of 03/24/2016**

Service	Fee Amount	Frequency	Description
Benefit Disbursement Fee	\$50.00	Per Distribution	This fee is for the processing of a distribution from your account.
ACH Special Handling Charge	\$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
EXPRESS Special Handling Charge	\$25.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
Periodic Payment Maintenance Fee	\$6.25	Quarterly	This fee is for the annual maintenance of your existing systematic scheduled withdrawal. If you have more than one systematic withdrawal, you will be assessed the fee for each systematic withdrawal.
Periodic Payment Origination Fee	\$50.00	Per PPAY Set Up	Periodic Payment Origination Fee
WIRE Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - http://www.dol.gov/ebsa/publications/401k_employee.html.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan. To request additional Plan information, or a paper copy of certain information available online, free of charge, contact a representative at Empower Retirement, PO Box 173764, Denver, CO 80217-3764.

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