

Create the future you want

Pursuing your long-term financial independence begins now



NOW IS A GOOD TIME

Your South Industries 401(k) Plan can help you achieve the retirement you want — a future focused on what you want to do instead of what you have to do. Get started today and use the tools to help you invest for the retirement income you may need.





SAVING

Know where your savings stand

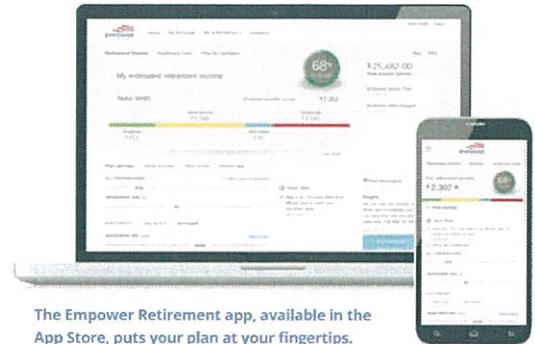
Knowing your estimated monthly income in retirement can help you better prepare for your future.

Your South Industries 401(k) Plan provides you with an easy-to-understand monthly estimate that:

- Gives you a savings goal.
- Simplifies planning for your future.
- Shows how you compare with other savers.

Use the online tool to:

- Easily model different savings scenarios.
- Take the next step to help boost your retirement income.
- Quickly adjust contributions and rebalance your portfolio.



The Empower Retirement app, available in the App Store, puts your plan at your fingertips.

FOR ILLUSTRATIVE PURPOSES ONLY.

Get the most out of your plan

Take advantage of features available in your plan designed to help you get closer to your retirement goals.

- Easy payroll deductions so you can save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Roth contributions that may be tax-free when you withdraw.*
- Ability to save up to \$19,000 in 2019.

Additional plan details are available in the plan's Summary Plan Description and plan documents.

*Subject to requirements: Roth contributions must be in your account for at least five years and the money withdrawn after age 59½, death or disability.

If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.

Begin your journey now

Log on to: empowermyretirement.com

For first-time access:

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.
- If we don't have your email or phone number on file from your employer, or if you have another account with Empower (with a former employer, for example), you will need to call to access your new plan account.

Save more with matching contributions

Your plan provides for a match of 100% of deferrals up to 3% of compensation and then 50% of deferrals on 3% to 5% of compensation.



An investment in your future

One key to investing is choosing investments based on your age, your unique situation and your investing style.

Do-it-myself investor

Your plan offers a range of investments that allows you to choose the mix of investments to fit your strategy.

Help-me-do-it investor

You may want to simplify your approach by considering a single pre-diversified target date fund based on when you expect to retire. Generally, the asset allocation of a target date fund will gradually become more conservative as the target date nears. The date in the fund's name represents when you plan to start withdrawing money (generally assumed to be at age 65). The principal value of the fund is not guaranteed at any time, including at the time of the target date and/or withdrawal.

Do-it-for-me investor

The Managed Account service, offered by Advised Assets Group, LLC (AAG), a registered investment adviser, provides you with a professionally managed investment portfolio created specifically for you with your goals in mind. If you want to continue managing your own investments, you can take advantage of the online advice service.

There is no guarantee that participation in any of the advisory services will result in a profit or that the account will outperform a portfolio invested without assistance.



Manage your account

Get information fast!

Provide your email address and sign up to receive electronic communications. Simply log on and follow these easy steps:

1. Click on your name in the upper right of the screen.
2. Go to *Communication preference* to make your election.

Designate your beneficiary

Ensure you pass your plan benefits on to the people you intend. Log on to the website and follow these steps:

1. Choose your plan name.
2. Click on *Beneficiaries*.

Keep life simple

Consider rolling over your accounts from previous employer plans and:

- Get one statement.
- View one website.
- Call one number.

Call Empower at **1-800-338-4015** to get started.

You can get more information about your plan, fees and investment choices at any time online.

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.

Empower Retirement
P. O. Box 173764
Denver, CO 80217-3764

Contact us



1-800-338-4015 weekdays from 6:00 a.m. to 8:00 p.m.
Mountain time.

TTY: 800-345-1833



empowermyretirement.com

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Empower Retirement refers to the products and services offered in the retirement markets by GWL&A, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: New York, NY; and their subsidiaries and affiliates.

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Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice, or act in a fiduciary capacity, for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed. Investing involves risk, including possible loss of principal.

Rebalancing and asset allocation do not ensure a profit and do not protect against loss in declining markets.

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

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

IMPORTANT: The projections, or other information generated by the Empower participant experience and the Empower Lifetime Income Score regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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Safe Harbor Match Examples

The Safe Harbor Match is dollar for dollar of the first 3% of pay and .50 cents of the next 2% of pay.

Gross paycheck of \$1,000

3% contribution – Employee would defer \$30.00 and the company match would be \$30.00

4% contribution - Employee would defer \$40.00 and the company match would be \$35.00

5% contribution – Employee would defer \$50.00 and the company match would be \$40.00

6% contribution – Employee would defer \$60.00 and the company match would be \$40.00

To obtain the maximum benefit the employee would need to defer at least 5% into the 401k plan.