



10815 Sikes Place,
Suite 320,
Charlotte, NC 28277
1-800-818-0301

Enrollment Instructions

Welcome! Congratulations on enrolling in your retirement plan! The instructions below will help you enroll.

Your Plan has a Qualified Default Investment Alternative (QDIA). Information about the QDIA offered in your plan is listed in a notice located under the "Documents and Forms" menu once you login. You can make your own investment elections when you use SmartPlan described below.

Now let's get started! Follow these step-by-step instructions to enroll.

DEFAULT LOGON

- Logon to your account at <https://abidingwealthadvisors.com/login/>
- Select **RETIREMENT PLAN PARTICIPANT LOGIN** in the middle of the landing page
- You will be taken directly to your plan administrators secure website (for technical assistance please call MVP direct at 866-687-6877)
- Enter your Social Security Number as your **USER ID** (with no dashes and no spaces)
- Enter your Password which will be your birthdate in the format (MMDDYYYY) **and Click Logon**

MY eDELIVERY PREFERENCES

- Click on **Update Email Address** and enter your current email address, if necessary. We suggest you use a personal email address so if you ever left your employer, you will continue to receive email notifications. After updating your email address, click **SAVE** and then **SUBMIT**.
- The email delivery notifications allow you to receive an email confirmation of any web-based transaction you make. If you opt out of this delivery notification you will not receive a confirmation of any kind. We recommend Email Delivery notifications. Once you make your selections, click **SUBMIT**.
- You must consent to your elections. Click **"I Consent & Submit"**.

BENEFICIARIES

- Click **My Profile, Beneficiary Information** from the top menu
- Enter your Beneficiary Information and be sure to read the instructions completely. **Note:** If you are legally married, your spouse must be your beneficiary unless your spouse consents otherwise. See Documents and Forms for a Paper Beneficiary Form and an explanation.
- Click **Add Beneficiary** – Complete the information as indicated
- Once all beneficiary information has been entered, click **Continue**
- View your Beneficiary information and make changes if necessary. If you are satisfied with your beneficiary information, you must click **APPLY CHANGES** for your election to take effect.

GO TO SMARTPLAN!

You have a great tool called SmartPlan that allows you to understand the benefits of retirement savings, assess your retirement readiness, elect how much to contribute, and elect how you want your contributions to be invested. Go to "SmartPlan Interactive Tool", "Launch SmartPlan". Be sure to watch all of the very brief videos to help you on your way to greater retirement savings!

ENROLLMENT COMPLETE!

You can login and view your account each day. Your account balance will be updated daily by 10am.

Get more information: Go to our company website at www.abidingwealthadvisors.com, or feel free to email retirementportal@abidingwealthadvisors.com or call us at 1-800-818-0301 if you need any help during the enrollment. Your Plan's Relationship Manager is available 8:00am to 5:00pm Eastern Time Monday – Friday if you would prefer assistance by a zoom meeting. (Zoom meetings should be scheduled in advance when possible)

IMPORTANT INFORMATION

Please go to **Documents and Forms** and **Account Information** when you have logged in. The following documents, notices, statements, and disclosures are important so make sure you read them if they apply:

Under **Documents and Forms**:

- Summary Plan Description
- Safe Harbor Notice, if applicable
- QDIA Notice, if applicable
- 404(a)5 Change Notice – Most Recent, as applicable

Under **Account Information, E-Statements and Annual Disclosures**:

- eStatements, when available
- Fee Disclosures

Electronic Disclosures: If you use a computer as part of your work with the Plan Sponsor, then the documents listed above are considered “delivered” to you. Additionally, these and other documents such as Summary Material Modifications and Summary Annual Report may be delivered to you electronically under acceptable methods for electronic guidance by the DOL/ IRS. These Enrollment Instructions request you provide your email address under the **My Profile** section of your account login. You have the right to opt out of electronic delivery at any time by contacting your HR manager and requesting a paper copy of any of the required disclosures free of charge.

You may change your contribution election only as indicated by the Plan Administrator unless there is an unforeseen change in your financial circumstances. You may login to your account anytime and change your contribution election, but it will only take effect through your payroll deductions as allowed by the Plan Administrator. Please contact your Plan Administrator or HR Manager as to when contribution changes take effect.

If you wish to cancel your contribution or investment election, go to **Transactions** from the top menu, then **Web History**. If the word “Cancel” appears next to your transaction, you may cancel the web transaction. If the word “Cancel” does not appear, it has already been processed.

To make changes to your deferral amount and investment elections outside of SmartPlan

TO CHANGE DEFERRAL RATE/AMOUNT

- Click on **Transactions, Change Deferral/Rate Amount** from the main menu
- Select **Deferral Type** from the drop down menu. Your plan allows you to select a dollar amount or a percent for your deferral contribution. The amount you elect will be deducted from each paycheck. Once you make a selection, click on the box **Change Deferral Rate/Amount**
- Enter your contribution election, which can be any amount up to the IRS limits for your contribution under the **Current Value** column. *If your plan allows Roth the option will display.*
- Click **Submit Deferral Change**

TO CHANGE YOUR INVESTMENT ELECTIONS

Your contributions will be invested into the plan’s Qualified Default Investment Alternative (QDIA). *Information about the QDIA offered in your plan is listed in a notice located under the “Documents and Forms” menu.* However, if you wish to choose your own investment portfolio – please do the following:

- Click on **Transactions, Change Future Elections** from the top menu
- Select your investment percentages by placing the percentage of your contributions you want invested beside the investment name under the column labeled **New %**. You may click on the name of the fund, and a link will take you Morningstar, a financial program, where you can learn more about that investment. You may view more information about all plan investments by selecting **Investment Information** from the top menu, and then **Performance and Prospectus**.
- Once you are satisfied with your investment selections, select **Submit Investment Elections**.

Please enjoy the savings tables, it is our hope it will help you visualize a savings goal. Pick your years to retirement, select the monthly amount you can save, and the earnings you expect based on your risk tolerance to get a projection.

EARNINGS RATE	4%	YEARS TO RETIREMENT								
		MONTHLY	MATCH	5	10	15	20	25	30	35
\$ -	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$ 25.00	\$ 50.00	\$3,314.95	\$7,362.49	\$12,304.52	\$18,338.73	\$25,706.48	\$34,702.47	\$45,686.55	\$59,098.07	\$77,119.43
\$ 50.00	\$ 100.00	\$6,629.90	\$14,724.98	\$24,609.05	\$36,677.46	\$51,412.95	\$69,404.94	\$91,373.09	\$118,196.13	\$154,425.90
\$ 75.00	\$ 150.00	\$9,944.85	\$22,087.47	\$36,913.57	\$55,016.19	\$77,119.43	\$104,107.41	\$137,059.64	\$177,294.20	\$233,344.85
\$ 100.00	\$ 200.00	\$13,259.80	\$29,449.96	\$49,218.10	\$73,354.93	\$102,825.91	\$138,809.88	\$182,746.19	\$236,392.27	\$311,196.13
\$ 125.00	\$ 250.00	\$16,574.74	\$36,812.45	\$61,522.62	\$91,693.66	\$128,532.39	\$173,512.35	\$228,432.73	\$295,490.33	\$393,344.85
\$ 150.00	\$ 300.00	\$19,889.69	\$44,174.94	\$73,827.15	\$110,032.39	\$154,238.86	\$208,214.82	\$274,119.28	\$354,588.40	\$466,666.67
\$ 175.00	\$ 350.00	\$23,204.64	\$51,537.43	\$86,131.67	\$128,371.12	\$179,945.34	\$242,917.29	\$319,805.83	\$413,686.47	\$533,333.33
\$ 200.00	\$ 400.00	\$26,519.59	\$58,899.92	\$98,436.20	\$146,709.85	\$205,651.82	\$277,619.76	\$365,492.37	\$472,784.54	\$600,000.00
\$ 225.00	\$ 450.00	\$29,834.54	\$66,262.41	\$110,740.72	\$165,048.58	\$231,358.30	\$312,322.23	\$411,178.92	\$531,882.60	\$677,777.78
\$ 250.00	\$ 500.00	\$33,149.49	\$73,624.90	\$123,045.24	\$183,387.31	\$257,064.77	\$347,024.70	\$456,865.47	\$590,980.67	\$750,000.00
\$ 275.00	\$ 550.00	\$36,464.44	\$80,987.39	\$135,349.77	\$201,726.04	\$282,771.25	\$381,727.17	\$502,552.02	\$650,078.74	\$825,000.00
\$ 300.00	\$ 600.00	\$39,779.39	\$88,349.88	\$147,654.29	\$220,064.78	\$308,477.73	\$416,429.64	\$548,238.56	\$709,176.80	\$900,000.00
\$ 325.00	\$ 650.00	\$43,094.34	\$95,712.37	\$159,958.82	\$238,403.51	\$334,184.21	\$451,132.11	\$593,925.11	\$768,274.87	\$975,000.00
\$ 350.00	\$ 700.00	\$46,409.28	\$103,074.86	\$172,263.34	\$256,742.24	\$359,890.68	\$485,834.58	\$639,611.66	\$827,372.94	\$1,050,000.00
\$ 375.00	\$ 750.00	\$49,724.23	\$110,437.35	\$184,567.87	\$275,080.97	\$385,597.16	\$520,537.05	\$685,298.20	\$886,471.00	\$1,125,000.00
\$ 400.00	\$ 800.00	\$53,039.18	\$117,799.84	\$196,872.39	\$293,419.70	\$411,303.64	\$555,239.52	\$730,984.75	\$945,569.07	\$1,200,000.00
\$ 425.00	\$ 850.00	\$56,354.13	\$125,162.33	\$209,176.91	\$311,758.43	\$437,010.12	\$589,941.99	\$776,671.30	\$1,004,667.14	\$1,275,000.00
\$ 450.00	\$ 900.00	\$59,669.08	\$132,524.82	\$221,481.44	\$330,097.16	\$462,716.59	\$624,644.46	\$822,357.84	\$1,063,765.21	\$1,350,000.00
\$ 475.00	\$ 950.00	\$62,984.03	\$139,887.31	\$233,785.96	\$348,435.89	\$488,423.07	\$659,346.93	\$868,044.39	\$1,122,863.27	\$1,425,000.00
\$ 500.00	\$ 1,000.00	\$66,298.98	\$147,249.80	\$246,090.49	\$366,774.63	\$514,129.55	\$694,049.40	\$913,730.94	\$1,181,961.34	\$1,500,000.00
\$ 525.00	\$ 1,050.00	\$69,613.93	\$154,612.29	\$258,395.01	\$385,113.36	\$539,836.02	\$728,751.87	\$959,417.48	\$1,241,059.41	\$1,575,000.00
\$ 550.00	\$ 1,100.00	\$72,928.88	\$161,974.79	\$270,699.54	\$403,452.09	\$565,542.50	\$763,454.34	\$1,005,104.03	\$1,300,157.47	\$1,650,000.00
\$ 575.00	\$ 1,150.00	\$76,243.82	\$169,337.28	\$283,004.06	\$421,790.82	\$591,248.98	\$798,156.82	\$1,050,790.58	\$1,359,255.54	\$1,725,000.00
\$ 600.00	\$ 1,200.00	\$79,558.77	\$176,699.77	\$295,308.59	\$440,129.55	\$616,955.46	\$832,859.29	\$1,096,477.12	\$1,418,353.61	\$1,800,000.00
\$ 625.00	\$ 1,250.00	\$82,873.72	\$184,062.26	\$307,613.11	\$458,468.28	\$642,661.93	\$867,561.76	\$1,142,163.67	\$1,477,451.67	\$1,875,000.00
\$ 650.00	\$ 1,300.00	\$86,188.67	\$191,424.75	\$319,917.63	\$476,807.01	\$668,368.41	\$902,264.23	\$1,187,850.22	\$1,536,549.74	\$1,950,000.00
\$ 675.00	\$ 1,350.00	\$89,503.62	\$198,787.24	\$332,222.16	\$495,145.75	\$694,074.89	\$936,966.70	\$1,233,536.76	\$1,595,647.81	\$2,025,000.00
\$ 700.00	\$ 1,400.00	\$92,818.57	\$206,149.73	\$344,526.68	\$513,484.48	\$719,781.37	\$971,669.17	\$1,279,223.31	\$1,654,745.88	\$2,100,000.00
\$ 725.00	\$ 1,450.00	\$96,133.52	\$213,512.22	\$356,831.21	\$531,823.21	\$745,487.84	\$1,006,371.64	\$1,324,909.86	\$1,713,843.94	\$2,175,000.00
\$ 750.00	\$ 1,500.00	\$99,448.47	\$220,874.71	\$369,135.73	\$550,161.94	\$771,194.32	\$1,041,074.11	\$1,370,596.41	\$1,772,942.01	\$2,250,000.00
\$ 775.00	\$ 1,550.00	\$102,763.42	\$228,237.20	\$381,440.26	\$568,500.67	\$796,900.80	\$1,075,776.58	\$1,416,282.95	\$1,832,040.08	\$2,325,000.00
\$ 800.00	\$ 1,600.00	\$106,078.37	\$235,599.69	\$393,744.78	\$586,839.40	\$822,607.28	\$1,110,479.05	\$1,461,969.50	\$1,891,138.14	\$2,400,000.00

* Assumption: 3% monthly contribution and a 3% match of your contribution. We encourage you to save all you can and if possible above what is being matched.

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EARNINGS RATE	5%	YEARS TO RETIREMENT								
		MONTHLY	MATCH	5	10	15	20	25	30	35
\$ -	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$ 25.00	\$ 50.00	\$3,400.30	\$7,764.11	\$13,364.45	\$20,551.68	\$29,775.49	\$41,612.93	\$56,804.62	\$76,301.01	\$76,301.01
\$ 50.00	\$ 100.00	\$6,800.61	\$15,528.23	\$26,728.89	\$41,103.37	\$59,550.97	\$83,225.86	\$113,609.24	\$152,602.02	\$152,602.02
\$ 75.00	\$ 150.00	\$10,200.91	\$23,292.34	\$40,093.34	\$61,655.05	\$89,326.46	\$124,838.80	\$170,413.86	\$228,903.02	\$228,903.02
\$ 100.00	\$ 200.00	\$13,601.22	\$31,056.46	\$53,457.79	\$82,206.73	\$119,101.94	\$166,451.73	\$227,218.49	\$305,204.03	\$305,204.03
\$ 125.00	\$ 250.00	\$17,001.52	\$38,820.57	\$66,822.24	\$102,758.42	\$148,877.43	\$208,064.66	\$284,023.11	\$381,505.04	\$381,505.04
\$ 150.00	\$ 300.00	\$20,401.82	\$46,584.68	\$80,186.68	\$123,310.10	\$178,652.91	\$249,677.59	\$340,827.73	\$457,806.05	\$457,806.05
\$ 175.00	\$ 350.00	\$23,802.13	\$54,348.80	\$93,551.13	\$143,861.78	\$208,428.40	\$291,290.52	\$397,632.35	\$534,107.05	\$534,107.05
\$ 200.00	\$ 400.00	\$27,202.43	\$62,112.91	\$106,915.58	\$164,413.47	\$238,203.88	\$332,903.45	\$454,436.97	\$610,408.06	\$610,408.06
\$ 225.00	\$ 450.00	\$30,602.74	\$69,877.03	\$120,280.02	\$184,965.15	\$267,979.37	\$374,516.39	\$511,241.59	\$686,709.07	\$686,709.07
\$ 250.00	\$ 500.00	\$34,003.04	\$77,641.14	\$133,644.47	\$205,516.83	\$297,754.85	\$416,129.32	\$568,046.21	\$763,010.08	\$763,010.08
\$ 275.00	\$ 550.00	\$37,403.35	\$85,405.25	\$147,008.92	\$226,068.52	\$327,530.34	\$457,742.25	\$624,850.83	\$839,311.09	\$839,311.09
\$ 300.00	\$ 600.00	\$40,803.65	\$93,169.37	\$160,373.37	\$246,620.20	\$357,305.83	\$499,355.18	\$681,655.46	\$915,612.09	\$915,612.09
\$ 325.00	\$ 650.00	\$44,203.95	\$100,933.48	\$173,737.81	\$267,171.88	\$387,081.31	\$540,968.11	\$738,460.08	\$991,913.10	\$991,913.10
\$ 350.00	\$ 700.00	\$47,604.26	\$108,697.60	\$187,102.26	\$287,723.57	\$416,856.80	\$582,581.04	\$795,264.70	\$1,068,214.11	\$1,068,214.11
\$ 375.00	\$ 750.00	\$51,004.56	\$116,461.71	\$200,466.71	\$308,275.25	\$446,632.28	\$624,193.98	\$852,069.32	\$1,144,515.12	\$1,144,515.12
\$ 400.00	\$ 800.00	\$54,404.87	\$124,225.82	\$213,831.16	\$328,826.93	\$476,407.77	\$665,806.91	\$908,873.94	\$1,220,816.13	\$1,220,816.13
\$ 425.00	\$ 850.00	\$57,805.17	\$131,989.94	\$227,195.60	\$349,378.62	\$506,183.25	\$707,419.84	\$965,678.56	\$1,297,117.13	\$1,297,117.13
\$ 450.00	\$ 900.00	\$61,205.47	\$139,754.05	\$240,560.05	\$369,930.30	\$535,958.74	\$749,032.77	\$1,022,483.18	\$1,373,418.14	\$1,373,418.14
\$ 475.00	\$ 950.00	\$64,605.78	\$147,518.17	\$253,924.50	\$390,481.99	\$565,734.22	\$790,645.70	\$1,079,287.80	\$1,449,719.15	\$1,449,719.15
\$ 500.00	\$ 1,000.00	\$68,006.08	\$155,282.28	\$267,288.94	\$411,033.67	\$595,509.71	\$832,258.64	\$1,136,092.43	\$1,526,020.16	\$1,526,020.16
\$ 525.00	\$ 1,050.00	\$71,406.39	\$163,046.39	\$280,653.39	\$431,585.35	\$625,285.19	\$873,871.57	\$1,192,897.05	\$1,602,321.16	\$1,602,321.16
\$ 550.00	\$ 1,100.00	\$74,806.69	\$170,810.51	\$294,017.84	\$452,137.04	\$655,060.68	\$915,484.50	\$1,249,701.67	\$1,678,622.17	\$1,678,622.17
\$ 575.00	\$ 1,150.00	\$78,207.00	\$178,574.62	\$307,382.29	\$472,688.72	\$684,836.16	\$957,097.43	\$1,306,506.29	\$1,754,923.18	\$1,754,923.18
\$ 600.00	\$ 1,200.00	\$81,607.30	\$186,338.74	\$320,746.73	\$493,240.40	\$714,611.65	\$998,710.36	\$1,363,310.91	\$1,831,224.19	\$1,831,224.19
\$ 625.00	\$ 1,250.00	\$85,007.60	\$194,102.85	\$334,111.18	\$513,792.09	\$744,387.14	\$1,040,323.29	\$1,420,115.53	\$1,907,525.20	\$1,907,525.20
\$ 650.00	\$ 1,300.00	\$88,407.91	\$201,866.96	\$347,475.63	\$534,343.77	\$774,162.62	\$1,081,936.23	\$1,476,920.15	\$1,983,826.20	\$1,983,826.20
\$ 675.00	\$ 1,350.00	\$91,808.21	\$209,631.08	\$360,840.07	\$554,895.45	\$803,938.11	\$1,123,549.16	\$1,533,724.77	\$2,060,127.21	\$2,060,127.21
\$ 700.00	\$ 1,400.00	\$95,208.52	\$217,395.19	\$374,204.52	\$575,447.14	\$833,713.59	\$1,165,162.09	\$1,590,529.40	\$2,136,428.22	\$2,136,428.22
\$ 725.00	\$ 1,450.00	\$98,608.82	\$225,159.31	\$387,568.97	\$595,998.82	\$863,489.08	\$1,206,775.02	\$1,647,334.02	\$2,212,729.23	\$2,212,729.23
\$ 750.00	\$ 1,500.00	\$102,009.12	\$232,923.42	\$400,933.42	\$616,550.50	\$893,264.56	\$1,248,387.95	\$1,704,138.64	\$2,289,030.23	\$2,289,030.23
\$ 775.00	\$ 1,550.00	\$105,409.43	\$240,687.53	\$414,297.86	\$637,102.19	\$923,040.05	\$1,290,000.88	\$1,760,943.26	\$2,365,331.24	\$2,365,331.24
\$ 800.00	\$ 1,600.00	\$108,809.73	\$248,451.65	\$427,662.31	\$657,653.87	\$952,815.53	\$1,331,613.82	\$1,817,747.88	\$2,441,632.25	\$2,441,632.25

* Assumption: 3% monthly contribution and a 3% match of your contribution. We encourage you to save all you can and if possible above what is being matched.

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EARNINGS RATE	6%	YEARS TO RETIREMENT								
		MONTHLY	MATCH	5	10	15	20	25	30	35
\$ -	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$ 25.00	\$ 50.00	\$3,488.50	\$8,193.97	\$14,540.94	\$23,102.04	\$34,649.70	\$50,225.75	\$71,235.51	\$99,574.54	\$199,149.07
\$ 50.00	\$ 100.00	\$6,977.00	\$16,387.93	\$29,081.87	\$46,204.09	\$69,299.40	\$100,451.50	\$142,471.03	\$199,149.07	\$298,723.61
\$ 75.00	\$ 150.00	\$10,465.50	\$24,581.90	\$43,622.81	\$69,306.13	\$103,949.09	\$150,677.26	\$213,706.54	\$298,723.61	\$398,298.15
\$ 100.00	\$ 200.00	\$13,954.01	\$32,775.87	\$58,163.74	\$92,408.18	\$138,598.79	\$200,903.01	\$284,942.06	\$398,298.15	\$497,872.68
\$ 125.00	\$ 250.00	\$17,442.51	\$40,969.84	\$72,704.68	\$115,510.22	\$173,248.49	\$251,128.76	\$356,177.57	\$497,872.68	\$597,447.22
\$ 150.00	\$ 300.00	\$20,931.01	\$49,163.80	\$87,245.61	\$138,612.27	\$207,898.19	\$301,354.51	\$427,413.09	\$597,447.22	\$697,021.76
\$ 175.00	\$ 350.00	\$24,419.51	\$57,357.77	\$101,786.55	\$161,714.31	\$242,547.89	\$351,580.26	\$498,648.60	\$697,021.76	\$796,596.29
\$ 200.00	\$ 400.00	\$27,908.01	\$65,551.74	\$116,327.48	\$184,816.36	\$277,197.58	\$401,806.02	\$569,884.12	\$796,596.29	\$896,170.83
\$ 225.00	\$ 450.00	\$31,396.51	\$73,745.71	\$130,868.42	\$207,918.40	\$311,847.28	\$452,031.77	\$641,119.63	\$896,170.83	\$995,745.37
\$ 250.00	\$ 500.00	\$34,885.02	\$81,939.67	\$145,409.36	\$231,020.45	\$346,496.98	\$502,257.52	\$712,355.15	\$995,745.37	\$1,095,319.90
\$ 275.00	\$ 550.00	\$38,373.52	\$90,133.64	\$159,950.29	\$254,122.49	\$381,146.68	\$552,483.27	\$783,590.66	\$1,095,319.90	\$1,194,894.44
\$ 300.00	\$ 600.00	\$41,862.02	\$98,327.61	\$174,491.23	\$277,224.54	\$415,796.38	\$602,709.03	\$854,826.18	\$1,194,894.44	\$1,294,468.98
\$ 325.00	\$ 650.00	\$45,350.52	\$106,521.58	\$189,032.16	\$300,326.58	\$450,446.08	\$652,934.78	\$926,061.69	\$1,294,468.98	\$1,394,043.51
\$ 350.00	\$ 700.00	\$48,839.02	\$114,715.54	\$203,573.10	\$323,428.63	\$485,095.77	\$703,160.53	\$997,297.21	\$1,394,043.51	\$1,493,618.05
\$ 375.00	\$ 750.00	\$52,327.52	\$122,909.51	\$218,114.03	\$346,530.67	\$519,745.47	\$753,386.28	\$1,068,532.72	\$1,493,618.05	\$1,593,192.59
\$ 400.00	\$ 800.00	\$55,816.02	\$131,103.48	\$232,654.97	\$369,632.72	\$554,395.17	\$803,612.03	\$1,139,768.24	\$1,593,192.59	\$1,692,767.12
\$ 425.00	\$ 850.00	\$59,304.53	\$139,297.44	\$247,195.91	\$392,734.76	\$589,044.87	\$853,837.79	\$1,211,003.75	\$1,692,767.12	\$1,792,341.66
\$ 450.00	\$ 900.00	\$62,793.03	\$147,491.41	\$261,736.84	\$415,836.81	\$623,694.57	\$904,063.54	\$1,282,239.27	\$1,792,341.66	\$1,891,916.20
\$ 475.00	\$ 950.00	\$66,281.53	\$155,685.38	\$276,277.78	\$438,938.85	\$658,344.26	\$954,289.29	\$1,353,474.78	\$1,891,916.20	\$1,991,490.73
\$ 500.00	\$ 1,000.00	\$69,770.03	\$163,879.35	\$290,818.71	\$462,040.90	\$692,993.96	\$1,004,515.04	\$1,424,710.30	\$1,991,490.73	\$2,091,065.27
\$ 525.00	\$ 1,050.00	\$73,258.53	\$172,073.31	\$305,359.65	\$485,142.94	\$727,643.66	\$1,054,740.79	\$1,495,945.81	\$2,091,065.27	\$2,190,639.81
\$ 550.00	\$ 1,100.00	\$76,747.03	\$180,267.28	\$319,900.58	\$508,244.98	\$762,293.36	\$1,104,966.55	\$1,567,181.33	\$2,190,639.81	\$2,290,214.34
\$ 575.00	\$ 1,150.00	\$80,235.54	\$188,461.25	\$334,441.52	\$531,347.03	\$796,943.06	\$1,155,192.30	\$1,638,416.84	\$2,290,214.34	\$2,389,788.88
\$ 600.00	\$ 1,200.00	\$83,724.04	\$196,655.22	\$348,982.45	\$554,449.07	\$831,592.75	\$1,205,418.05	\$1,709,652.36	\$2,389,788.88	\$2,489,363.42
\$ 625.00	\$ 1,250.00	\$87,212.54	\$204,849.18	\$363,523.39	\$577,551.12	\$866,242.45	\$1,255,643.80	\$1,780,887.87	\$2,489,363.42	\$2,588,937.95
\$ 650.00	\$ 1,300.00	\$90,701.04	\$213,043.15	\$378,064.33	\$600,653.16	\$900,892.15	\$1,305,869.56	\$1,852,123.39	\$2,588,937.95	\$2,688,512.49
\$ 675.00	\$ 1,350.00	\$94,189.54	\$221,237.12	\$392,605.26	\$623,755.21	\$935,541.85	\$1,356,095.31	\$1,923,358.90	\$2,688,512.49	\$2,788,087.03
\$ 700.00	\$ 1,400.00	\$97,678.04	\$229,431.09	\$407,146.20	\$646,857.25	\$970,191.55	\$1,406,321.06	\$1,994,594.42	\$2,788,087.03	\$2,887,661.56
\$ 725.00	\$ 1,450.00	\$101,166.54	\$237,625.05	\$421,687.13	\$669,959.30	\$1,004,841.25	\$1,456,546.81	\$2,065,829.93	\$2,887,661.56	\$2,987,236.10
\$ 750.00	\$ 1,500.00	\$104,655.05	\$245,819.02	\$436,228.07	\$693,061.34	\$1,039,490.94	\$1,506,772.56	\$2,137,065.45	\$2,987,236.10	\$3,086,810.64
\$ 775.00	\$ 1,550.00	\$108,143.55	\$254,012.99	\$450,769.00	\$716,163.39	\$1,074,140.64	\$1,556,998.32	\$2,208,300.96	\$3,086,810.64	\$3,186,385.17
\$ 800.00	\$ 1,600.00	\$111,632.05	\$262,206.95	\$465,309.94	\$739,265.43	\$1,108,790.34	\$1,607,224.07	\$2,279,536.48	\$3,186,385.17	

* Assumption: 3% monthly contribution and a 3% match of your contribution. We encourage you to save all you can and if possible above what is being matched.

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EARNINGS RATE	7%	YEARS TO RETIREMENT								
		MONTHLY	MATCH	5	10	15	20	25	30	35
\$ -	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$ 25.00	\$ 50.00	\$3,579.65	\$8,654.24	\$15,848.11	\$26,046.33	\$40,503.58	\$60,998.55	\$90,052.73	\$131,240.67	\$131,240.67
\$ 50.00	\$ 100.00	\$7,159.29	\$17,308.48	\$31,696.23	\$52,092.67	\$81,007.17	\$121,997.10	\$180,105.46	\$262,481.34	\$262,481.34
\$ 75.00	\$ 150.00	\$10,738.94	\$25,962.72	\$47,544.34	\$78,139.00	\$121,510.75	\$182,995.65	\$270,158.19	\$393,722.01	\$393,722.01
\$ 100.00	\$ 200.00	\$14,318.58	\$34,616.96	\$63,392.46	\$104,185.33	\$162,014.34	\$243,994.20	\$360,210.92	\$524,962.68	\$524,962.68
\$ 125.00	\$ 250.00	\$17,898.23	\$43,271.20	\$79,240.57	\$130,231.66	\$202,517.92	\$304,992.75	\$450,263.65	\$656,203.35	\$656,203.35
\$ 150.00	\$ 300.00	\$21,477.87	\$51,925.44	\$95,088.69	\$156,278.00	\$243,021.51	\$365,991.30	\$540,316.38	\$787,444.02	\$787,444.02
\$ 175.00	\$ 350.00	\$25,057.52	\$60,579.68	\$110,936.80	\$182,324.33	\$283,525.09	\$426,989.85	\$630,369.11	\$918,684.69	\$918,684.69
\$ 200.00	\$ 400.00	\$28,637.16	\$69,233.92	\$126,784.92	\$208,370.66	\$324,028.68	\$487,988.40	\$720,421.84	\$1,049,925.36	\$1,049,925.36
\$ 225.00	\$ 450.00	\$32,216.81	\$77,888.16	\$142,633.03	\$234,417.00	\$364,532.26	\$548,986.95	\$810,474.57	\$1,181,166.03	\$1,181,166.03
\$ 250.00	\$ 500.00	\$35,796.45	\$86,542.40	\$158,481.15	\$260,463.33	\$405,035.85	\$609,985.50	\$900,527.30	\$1,312,406.70	\$1,312,406.70
\$ 275.00	\$ 550.00	\$39,376.10	\$95,196.64	\$174,329.26	\$286,509.66	\$445,539.43	\$670,984.05	\$990,580.03	\$1,443,647.37	\$1,443,647.37
\$ 300.00	\$ 600.00	\$42,955.74	\$103,850.88	\$190,177.38	\$312,556.00	\$486,043.02	\$731,982.60	\$1,080,632.76	\$1,574,888.04	\$1,574,888.04
\$ 325.00	\$ 650.00	\$46,535.39	\$112,505.12	\$206,025.49	\$338,602.33	\$526,546.60	\$792,981.15	\$1,170,685.49	\$1,706,128.71	\$1,706,128.71
\$ 350.00	\$ 700.00	\$50,115.03	\$121,159.37	\$221,873.61	\$364,648.66	\$567,050.19	\$853,979.70	\$1,260,738.22	\$1,837,369.38	\$1,837,369.38
\$ 375.00	\$ 750.00	\$53,694.68	\$129,813.61	\$237,721.72	\$390,694.99	\$607,553.77	\$914,978.25	\$1,350,790.95	\$1,968,610.05	\$1,968,610.05
\$ 400.00	\$ 800.00	\$57,274.32	\$138,467.85	\$253,569.84	\$416,741.33	\$648,057.35	\$975,976.80	\$1,440,843.68	\$2,099,850.72	\$2,099,850.72
\$ 425.00	\$ 850.00	\$60,853.97	\$147,122.09	\$269,417.95	\$442,787.66	\$688,560.94	\$1,036,975.35	\$1,530,896.41	\$2,231,091.39	\$2,231,091.39
\$ 450.00	\$ 900.00	\$64,433.61	\$155,776.33	\$285,266.07	\$468,833.99	\$729,064.52	\$1,097,973.90	\$1,620,949.14	\$2,362,332.06	\$2,362,332.06
\$ 475.00	\$ 950.00	\$68,013.26	\$164,430.57	\$301,114.18	\$494,880.33	\$769,568.11	\$1,158,972.45	\$1,711,001.87	\$2,493,572.73	\$2,493,572.73
\$ 500.00	\$ 1,000.00	\$71,592.90	\$173,084.81	\$316,962.30	\$520,926.66	\$810,071.69	\$1,219,971.00	\$1,801,054.60	\$2,624,813.40	\$2,624,813.40
\$ 525.00	\$ 1,050.00	\$75,172.55	\$181,739.05	\$332,810.41	\$546,972.99	\$850,575.28	\$1,280,969.55	\$1,891,107.33	\$2,756,054.07	\$2,756,054.07
\$ 550.00	\$ 1,100.00	\$78,752.19	\$190,393.29	\$348,658.53	\$573,019.33	\$891,078.86	\$1,341,968.10	\$1,981,160.06	\$2,887,294.74	\$2,887,294.74
\$ 575.00	\$ 1,150.00	\$82,331.84	\$199,047.53	\$364,506.64	\$599,065.66	\$931,582.45	\$1,402,966.65	\$2,071,212.79	\$3,018,535.41	\$3,018,535.41
\$ 600.00	\$ 1,200.00	\$85,911.48	\$207,701.77	\$380,354.76	\$625,111.99	\$972,086.03	\$1,463,965.19	\$2,161,265.52	\$3,149,776.08	\$3,149,776.08
\$ 625.00	\$ 1,250.00	\$89,491.13	\$216,356.01	\$396,202.87	\$651,158.32	\$1,012,589.62	\$1,524,963.74	\$2,251,318.25	\$3,281,016.75	\$3,281,016.75
\$ 650.00	\$ 1,300.00	\$93,070.77	\$225,010.25	\$412,050.99	\$677,204.66	\$1,053,093.20	\$1,585,962.29	\$2,341,370.98	\$3,412,257.42	\$3,412,257.42
\$ 675.00	\$ 1,350.00	\$96,650.42	\$233,664.49	\$427,899.10	\$703,250.99	\$1,093,596.79	\$1,646,960.84	\$2,431,423.71	\$3,543,498.09	\$3,543,498.09
\$ 700.00	\$ 1,400.00	\$100,230.06	\$242,318.73	\$443,747.22	\$729,297.32	\$1,134,100.37	\$1,707,959.39	\$2,521,476.44	\$3,674,738.76	\$3,674,738.76
\$ 725.00	\$ 1,450.00	\$103,809.71	\$250,972.97	\$459,595.33	\$755,343.66	\$1,174,603.95	\$1,768,957.94	\$2,611,529.17	\$3,805,979.43	\$3,805,979.43
\$ 750.00	\$ 1,500.00	\$107,389.35	\$259,627.21	\$475,443.45	\$781,389.99	\$1,215,107.54	\$1,829,956.49	\$2,701,581.90	\$3,937,220.10	\$3,937,220.10
\$ 775.00	\$ 1,550.00	\$110,969.00	\$268,281.45	\$491,291.56	\$807,436.32	\$1,255,611.12	\$1,890,955.04	\$2,791,634.63	\$4,068,460.77	\$4,068,460.77
\$ 800.00	\$ 1,600.00	\$114,548.64	\$276,935.69	\$507,139.67	\$833,482.66	\$1,296,114.71	\$1,951,953.59	\$2,881,687.36	\$4,199,701.44	\$4,199,701.44

* Assumption: 3% monthly contribution and a 3% match of your contribution. We encourage you to save all you can and if possible above what is being matched.

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EARNINGS RATE	8%	YEARS TO RETIREMENT								
		MONTHLY	MATCH	5	10	15	20	25	30	35
\$ -	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$ 25.00	\$ 50.00	\$3,673.84	\$9,147.30	\$17,301.91	\$29,451.02	\$47,551.32	\$74,517.97	\$114,694.12	\$174,550.39	\$174,550.39
\$ 50.00	\$ 100.00	\$7,347.69	\$18,294.60	\$34,603.82	\$58,902.04	\$95,102.64	\$149,035.94	\$229,388.25	\$349,100.78	\$349,100.78
\$ 75.00	\$ 150.00	\$11,021.53	\$27,441.91	\$51,905.73	\$88,353.06	\$142,653.96	\$223,553.92	\$344,082.37	\$523,651.17	\$523,651.17
\$ 100.00	\$ 200.00	\$14,695.37	\$36,589.21	\$69,207.64	\$117,804.08	\$190,205.28	\$298,071.89	\$458,776.50	\$698,201.57	\$698,201.57
\$ 125.00	\$ 250.00	\$18,369.21	\$45,736.51	\$86,509.56	\$147,255.10	\$237,756.60	\$372,589.86	\$573,470.62	\$872,751.96	\$872,751.96
\$ 150.00	\$ 300.00	\$22,043.06	\$54,883.81	\$103,811.47	\$176,706.12	\$285,307.92	\$447,107.83	\$688,164.75	\$1,047,302.35	\$1,047,302.35
\$ 175.00	\$ 350.00	\$25,716.90	\$64,031.11	\$121,113.38	\$206,157.15	\$332,859.24	\$521,625.81	\$802,858.87	\$1,221,852.74	\$1,221,852.74
\$ 200.00	\$ 400.00	\$29,390.74	\$73,178.41	\$138,415.29	\$235,608.17	\$380,410.56	\$596,143.78	\$917,552.99	\$1,396,403.13	\$1,396,403.13
\$ 225.00	\$ 450.00	\$33,064.59	\$82,325.72	\$155,717.20	\$265,059.19	\$427,961.88	\$670,661.75	\$1,032,247.12	\$1,570,953.52	\$1,570,953.52
\$ 250.00	\$ 500.00	\$36,738.43	\$91,473.02	\$173,019.11	\$294,510.21	\$475,513.20	\$745,179.72	\$1,146,941.24	\$1,745,503.92	\$1,745,503.92
\$ 275.00	\$ 550.00	\$40,412.27	\$100,620.32	\$190,321.02	\$323,961.23	\$523,064.52	\$819,697.70	\$1,261,635.37	\$1,920,054.31	\$1,920,054.31
\$ 300.00	\$ 600.00	\$44,086.11	\$109,767.62	\$207,622.93	\$353,412.25	\$570,615.84	\$894,215.67	\$1,376,329.49	\$2,094,604.70	\$2,094,604.70
\$ 325.00	\$ 650.00	\$47,759.96	\$118,914.92	\$224,924.84	\$382,863.27	\$618,167.16	\$968,733.64	\$1,491,023.62	\$2,269,155.09	\$2,269,155.09
\$ 350.00	\$ 700.00	\$51,433.80	\$128,062.22	\$242,226.76	\$412,314.29	\$665,718.48	\$1,043,251.61	\$1,605,717.74	\$2,443,705.48	\$2,443,705.48
\$ 375.00	\$ 750.00	\$55,107.64	\$137,209.53	\$259,528.67	\$441,765.31	\$713,269.80	\$1,117,769.59	\$1,720,411.86	\$2,618,255.87	\$2,618,255.87
\$ 400.00	\$ 800.00	\$58,781.48	\$146,356.83	\$276,830.58	\$471,216.33	\$760,821.12	\$1,192,287.56	\$1,835,105.99	\$2,792,806.27	\$2,792,806.27
\$ 425.00	\$ 850.00	\$62,455.33	\$155,504.13	\$294,132.49	\$500,667.35	\$808,372.44	\$1,266,805.53	\$1,949,800.11	\$2,967,356.66	\$2,967,356.66
\$ 450.00	\$ 900.00	\$66,129.17	\$164,651.43	\$311,434.40	\$530,118.37	\$855,923.76	\$1,341,323.50	\$2,064,494.24	\$3,141,907.05	\$3,141,907.05
\$ 475.00	\$ 950.00	\$69,803.01	\$173,798.73	\$328,736.31	\$559,569.39	\$903,475.07	\$1,415,841.48	\$2,179,188.36	\$3,316,457.44	\$3,316,457.44
\$ 500.00	\$ 1,000.00	\$73,476.86	\$182,946.04	\$346,038.22	\$589,020.42	\$951,026.39	\$1,490,359.45	\$2,293,882.48	\$3,491,007.83	\$3,491,007.83
\$ 525.00	\$ 1,050.00	\$77,150.70	\$192,093.34	\$363,340.13	\$618,471.44	\$998,577.71	\$1,564,877.42	\$2,408,576.61	\$3,665,558.22	\$3,665,558.22
\$ 550.00	\$ 1,100.00	\$80,824.54	\$201,240.64	\$380,642.04	\$647,922.46	\$1,046,129.03	\$1,639,395.39	\$2,523,270.73	\$3,840,108.61	\$3,840,108.61
\$ 575.00	\$ 1,150.00	\$84,498.38	\$210,387.94	\$397,943.95	\$677,373.48	\$1,093,680.35	\$1,713,913.37	\$2,637,964.86	\$4,014,659.01	\$4,014,659.01
\$ 600.00	\$ 1,200.00	\$88,172.23	\$219,535.24	\$415,245.87	\$706,824.50	\$1,141,231.67	\$1,788,431.34	\$2,752,658.98	\$4,189,209.40	\$4,189,209.40
\$ 625.00	\$ 1,250.00	\$91,846.07	\$228,682.54	\$432,547.78	\$736,275.52	\$1,188,782.99	\$1,862,949.31	\$2,867,353.11	\$4,363,759.79	\$4,363,759.79
\$ 650.00	\$ 1,300.00	\$95,519.91	\$237,829.85	\$449,849.69	\$765,726.54	\$1,236,334.31	\$1,937,467.28	\$2,982,047.23	\$4,538,310.18	\$4,538,310.18
\$ 675.00	\$ 1,350.00	\$99,193.76	\$246,977.15	\$467,151.60	\$795,177.56	\$1,283,885.63	\$2,011,985.26	\$3,096,741.35	\$4,712,860.57	\$4,712,860.57
\$ 700.00	\$ 1,400.00	\$102,867.60	\$256,124.45	\$484,453.51	\$824,628.58	\$1,331,436.95	\$2,086,503.23	\$3,211,435.48	\$4,887,410.96	\$4,887,410.96
\$ 725.00	\$ 1,450.00	\$106,541.44	\$265,271.75	\$501,755.42	\$854,079.60	\$1,378,988.27	\$2,161,021.20	\$3,326,129.60	\$5,061,961.36	\$5,061,961.36
\$ 750.00	\$ 1,500.00	\$110,215.28	\$274,419.05	\$519,057.33	\$883,530.62	\$1,426,539.59	\$2,235,539.17	\$3,440,823.73	\$5,236,511.75	\$5,236,511.75
\$ 775.00	\$ 1,550.00	\$113,889.13	\$283,566.35	\$536,359.24	\$912,981.64	\$1,474,090.91	\$2,310,057.15	\$3,555,517.85	\$5,411,062.14	\$5,411,062.14
\$ 800.00	\$ 1,600.00	\$117,562.97	\$292,713.66	\$553,661.15	\$942,432.66	\$1,521,642.23	\$2,384,575.12	\$3,670,211.98	\$5,585,612.53	\$5,585,612.53

* Assumption: 3% monthly contribution and a 3% match of your contribution. We encourage you to save all you can and if possible above what is being matched.

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Rollover Contribution Form

Plan Name Rolling Assets TO: _____

Participant Name _____ SSN _____

In order to rollover a balance from another qualified plan, SEP, traditional IRA or Roth IRA to your employer's retirement plan administered by MVP Plan Administrators, Inc. you must do the following:

- 1) Request a distribution be made from other qualified plan, SEP, traditional IRA or Roth IRA – you will need to complete *their* paperwork. Typically, the paperwork will be a Distribution Form.
- 2) Please have the check made payable to: _____
- 3) Reference Account Number: _____
- 4) Mail check to: MVP Plan Administrators, Inc. | 15300 Weston Parkway, Ste. 106 | Cary, NC 27513
www.mvp401k.com | mvp@mvp401k.com
- 5) Read and Sign the Employee Authorization below and return it to MVP Plan Administrators, Inc.
- 6) If your plan is PARTICIPANT DIRECTED – be sure you have made investment elections on how you wish for your Rollover to be invested. All deposits will be invested according to the plan's default investments options if no election is made.
- 7) **ROTH ROLLOVER:** If you are rolling over a Roth IRA or Roth balance from a prior employer's qualified plan, your current employer's plan must also allow for the Roth option. Check with MVP for eligibility for Roth rollover. If your new employer's plan will accept a rollover of Roth balances, MVP must be notified of the Roth balance, the year Roth Contribution began and the Roth basis. MVP cannot accept a Roth rollover without this information.
- 8) Inform MVP if you need an "Acceptance Letter" from your IRA or qualified plan custodian.

Employee Authorization: I certify that, to the best of my knowledge:

- The funds being rolled over consist entirely of an eligible rollover distribution from either a qualified plan, such as a 401(k) or profit sharing plan, 403(b) tax-sheltered retirement plan, traditional IRA, SEP, or 457 governmental Plan.
- The Plan or arrangement the funds are being rolled over from is not currently subject to a QDRO, IRS/DOL investigation, pending litigation, bankruptcy proceedings, or any other plan investigations.
- The funds qualify under the 60-day indirect rollover requirements, if applicable. I understand that any taxes withheld may be paid by me to the plan as a rollover. Failure to do this will result in the taxes withheld being considered themselves a taxable distribution. Supporting documentation may be required.

I understand that if I later determine that the rollover amount was an invalid rollover contribution, I am responsible for informing the accepting plan's Trustee within a reasonable time after such determination.

I request that benefits accrued under the Prior Plan be credited to my current employer's Plan account above as a rollover contribution. If I am currently enrolled in the Plan, my rollover contribution will be allocated among the investment options based on my current investment elections unless specific instructions regarding the investment of my rollover contribution are provided. ***In the absence of my investment designation in number 6 above, I understand this rollover contribution will be invested in the default option approved by the plan's Trustee(s).***

X _____
Participant Signature Date