# One future — focused on you

Make your future what you want

Your Kony, Inc 401k Plan can help you get ready to have the retirement you want. Get started today, and use the tools to help you set aside the retirement income you may need.

**Find out more inside!**

EMPOWER RETIREMENT™

SAVING

# Prepare for your future

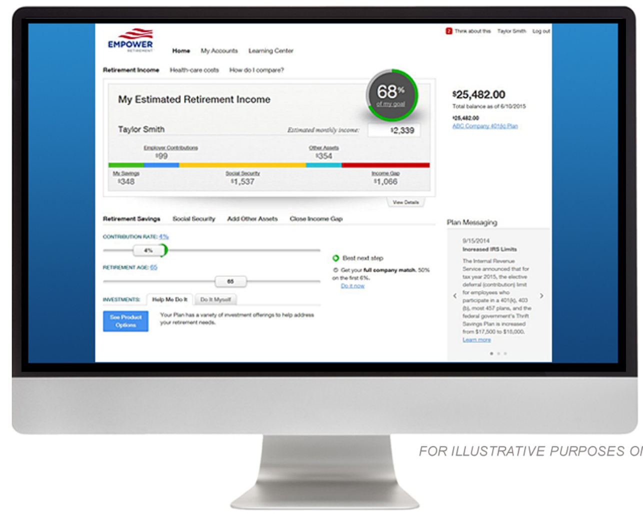
Knowing your estimated income in retirement can impact your retirement readiness.

Through  your Kony, Inc 401k Plan, you'll get 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 a next step to help boost your income in retirement.
- Quickly adjust contributions and rebalance your portfolio.




FOR ILLUSTRATIVE PURPOSES ONLY.

# Make the most of your plan

Take advantage of these great features that can help you set aside what you'll need in retirement:

- Easy payroll deductions that allow you to save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Ability to save up to 18,500 in 2018.

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

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

## Get started!

Log on to: **empowermyretirement.com**

## For first-time access:

- Log on to register your account.
- Select the *I do not have a PIN* tab.
- Follow the prompts to enter your personal information, and create a username and password.
- If you have another account with Empower Retirement, you will need to call us for a temporary PIN to access your new account.

## Scan it

Use your mobile phone to snap this QR code to go directly to the website. If you don't have a QR reader, you can download one free from an app store by searching QR READER.
Code expires: 09/2018

INVESTING

# Invest for your future

Choosing a mix of investments right for your age and personal circumstances is one of the keys to smart investing. You can:

### Do it yourself

Your plan offers a wide range of investments that allow you to choose the mix you prefer based on your own investing strategy.

### Get help

If you would like help in selecting your investment options, your plan has made available Empower Retirement Advisory Services (Advisory Services) offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser, and powered by Morningstar Investment Management LLC. Advisory Services includes tools and services to help you select your investments. You can choose from Online Investment Guidance, Online Investment Advice or the Managed Account service.

For information about any applicable fees for these services, please visit the website. 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.

### Choose one

Want to make choosing investments more convenient? Select a single pre-diversified target date fund based on your expected retirement date.

HOUSEKEEPING

# Manage your account

### Get account information fast!

Provide your email address and sign up for selected electronic communications.

To sign up, 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.

### Choose your beneficiary

Keep your beneficiary information up to date. Log on to the website and follow these easy steps:

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

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You can get more information about your plan, fees and investment choices at any time online. Additional details about these features will also be mailed to you shortly.

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

# We're here when you need us

### One-on-one support

Retirement professionals are available weekdays from 7:00 a.m. to 6:00 p.m. Mountain time.

### Around-the-clock access

Stay connected on the web or over the phone. You can also connect through your mobile device.