



Statement Date: July 6, 2020



Your Total Rewards

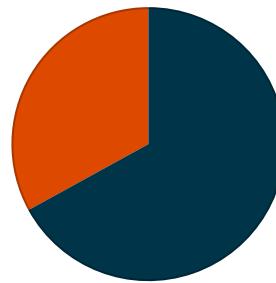
usbank.com/benefitsandrewards

AWAIS SULTAN
1157 W VERNON PARK PL
CHICAGO IL 60607

Quarterly Account Statement - 401(k) Savings Plan

401(k) Savings Plan	
Account Summary	04-01-2020 to 06-30-2020
Opening Balance	\$13,404.04
Deposits	\$2,071.44
Withdrawals	\$0.00
Fees/Expenses	-\$22.36
Gains/Losses	\$3,179.87
Closing Balance	\$18,632.99
Vested Balance	\$18,632.99
Your Personal Rate of Return	22.04%

Contributions and Earnings



You	\$12,452.31	67%
Employer	\$6,180.68	33%
Total	\$18,632.99	100%

Your Contribution Rates

As of 06-30-2020

You may change your contribution rate at any time.

	Rate
Before-Tax	6%
Roth	0%

Your Contributions

As of 06-30-2020

	Quarter-to-date	Year-to-date
Before-Tax	\$2,071.44	\$4,898.27
Company Match	\$0.00	\$5,743.99

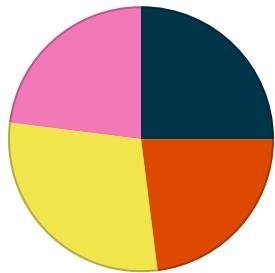
Your Balances

As of 06-30-2020

	Contributions & Earnings	Percent of Balance	Vested Percent
Before-Tax Accounts	\$12,452.31	67%	100%
Other Taxable Employer Account	\$6,180.68	33%	100%
Total	\$18,632.99	100%	

Your Investment Summary

As of July 6, 2020, your account is being managed by Alight Financial Advisors, LLC.

Asset Allocation as of 06-30-2020

■ Target Date	25%
■ Large Cap	23%
■ Small Cap	29%
■ International	23%

Fund Allocation as of 06-30-2020

Fund Name	Current Allocation	Future Investments 401(k) Savings
Target Retirement Date 2045	25%	25%
US Large Cap Equity Index	23%	23%
US Small-Mid Equity Index	29%	29%
International Equity Index	23%	23%

Activity Detail by Fund

04-01-2020 to 06-30-2020		Asset Class		
		Target Date	Large Cap	Small Cap
Fund Name	All Funds Total	Trgt Rtmt 2045	US Lrg Eq Index	US Sm-Mid Index
Opening Balance	\$13,404.04	\$3,498.53	\$3,175.82	\$3,610.19
Contributions	\$2,071.44	\$517.86	\$476.42	\$600.74
Gains/Losses	\$3,179.87	\$693.18	\$689.67	\$1,212.21
Managed Account Fees	-\$22.36	-\$5.76	-\$5.28	-\$6.21
Closing Balance	\$18,632.99	\$4,703.81	\$4,336.63	\$5,416.93
Closing Units		211.114	124.599	216.340
Unit Price (NAV)		22.280836	34.804565	25.038969

04-01-2020 to 06-30-2020	Asset Class
	International
Fund Name	Intl Eqty Index
Opening Balance	\$3,119.50
Contributions	\$476.42
Gains/Losses	\$584.81
Managed Account Fees	-\$5.11
Closing Balance	\$4,175.62
Closing Units	288.194
Unit Price (NAV)	14.488933

Your Fee and Expense Details

04-01-2020 to 06-30-2020

	Amount
Managed Account Fee	\$22.36

Some of the plan's administrative expenses for the period may have been paid by fees from one or more of the plan's investment funds. These expenses are included in the expense ratio (total annual operating expenses) provided in the applicable investment fund disclosures.

Your Beneficiaries

As of 06-30-2020

You may change your U.S. Bank 401(k) Savings Plan beneficiaries at any time using Your Total Rewards at usbank.com/benefitsandrewards.

Primary Beneficiary	Benefit Percentage	Relationship
Saliha Awais	100%	Spouse

Contingent Beneficiary	Benefit Percentage	Relationship
Mekael J. Sultan	Equal	Child
Dania A. Sultan	Equal	Child

The Importance of Diversifying Your Retirement Savings

Give careful consideration to the benefits of a well-balanced and diversified investment portfolio to help achieve long-term retirement security. Spreading your assets among different types of investments can help achieve a favorable rate of return and minimize risk of loss. Market or other economic conditions that cause one category of assets, or one particular security, to perform well may cause other asset categories, or other securities, to perform poorly. Investing more than 20 percent of your retirement savings in any one company or industry may not be proper diversification. Diversification is an effective strategy to help you manage investment risk, but it is not a guarantee against loss.

Consider all of your assets when deciding how to invest your retirement savings, including any retirement savings outside your U.S. Bank 401(k) account. No single approach is right for everyone. Individuals have different financial goals and time horizons for meeting their goals and tolerances for risk. Periodically review your investment portfolio, including investment objectives and investment options under the Plan to ensure your retirement savings will meet your retirement goals.

For more information about individual investing and portfolio diversification, visit the Department of Labor's website at www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification.

Transfer Restrictions

Individual funds within the Plan may have their own transfer restrictions and purchase blocks. More information is available on Your Total Rewards > Savings and Retirement > 401(k) Savings Plan.

You may transfer funds among any of the other investment funds offered in the Plan at any time. Transfer requests processed before 3 p.m. CT (or market close, if earlier) will be effective on the day the request is made. Transfer requests received after that time will be processed the next business day. Change or cancel your request at any time before market close by logging on to Your Total Rewards or by calling U.S. Bank Employee Services at 800-806-7009. If your completed request is delayed for any reason, it will process as soon as administratively possible.

The plan administrator may temporarily or permanently restrict trading ability if you or your beneficiary violates the excessive trading policy of the Plan. The plan may also limit the ability of identified insiders to sell or purchase company securities as required under securities laws.

Protect Your Data

Maintaining the security of your account is important. In addition to the strict security measures and procedures we take to limit risk, below are commonsense steps you can follow to protect your account:

- **Keep all contact information (including mobile number) up to date** so that we may contact you quickly if we suspect suspicious activity.
- **Update security software on any device you use to access your account.** Use a private device and a protected wireless connection.
- **Choose a password that you'll only use for this account.** Don't save your logon information on a device.
- **Do not share your account access or logon information** with anyone, including friends and family.
- **Contact us immediately if:**
 - Your account logon information was compromised or your account-related information was affected by identity theft (for example, if someone's using your credentials to impersonate you).
 - You receive any communications about suspicious account activity.

For More Information

Your Total Rewards is your best source for detailed, personalized information about your account. The site puts everything right at your fingertips whenever you need to check your balance, make a change, or learn how the Plan works. Use the site to:

- View or print the Summary Plan Description or prospectus
- Check your account balance
- Change your contribution rate, elect Roth contributions, investment fund choices, or transfer balances
- Monitor your investment performance
- Learn more about the available funds using fund detail information
- Request a withdrawal
- Request a Rollover Contribution Form
- Designate or change your beneficiaries
- Learn about the Plan
- Open a Self Directed Brokerage Account.

For additional information about the 401(k) plan, see the U.S. Bank 401(k) Savings Plan Summary Plan Description (SPD). You can view or print the SPD or prospectus on the Your Total Rewards website by selecting the Savings and Retirement tab and then Plan Information on 401(k) Savings Plan. You can also request a copy of the SPD or prospectus by calling U.S. Bank Employee Services at 800.806.7009.
