

Quick Start Guide

HIGH FIVE MEDIA 401(K) PLAN

Take a few minutes today, to save for tomorrow.

We are pleased to offer you this valuable retirement plan as part of your benefit package.

KNOW: You will be automatically enrolled in the plan.

DO: Nothing, unless you want to make changes.



YOUR PLAN HIGHLIGHTS

Good news!

Know how automatic enrollment works.

Your contribution rate

You will be automatically enrolled in your retirement plan at a **2%** pre-tax contribution rate unless you make changes or opt-out.

Even if you miss the deadline, you can always opt out of saving in your plan at any time.

Your default investment

Your pre-tax contributions will be invested in one of the plan's BlackRock LifePath Target Date Retirement funds based on your expected year of retirement.

You may transfer any portion or all of your balance out of the default investment at any time. You may build your own personal investment strategy from a range of options in your plan.

A closer look at your investments

The asset class, risk category and historical performance are all considerations when making your investment decisions.

Target Date Funds	
If you are expecting to retire	Consider this target date fund
2022 and earlier	BlackRock LifePath® Index Retire K
2023 - 2027	BlackRock LifePath® Index 2025 K
2028 - 2032	BlackRock LifePath® Index 2030 K
2033 - 2037	BlackRock LifePath® Index 2035 K
2038 - 2042	BlackRock LifePath® Index 2040 K
2043 - 2047	BlackRock LifePath® Index 2045 K
2048 - 2052	BlackRock LifePath® Index 2050 K
2053 - 2057	BlackRock LifePath® Index 2055 K
2058 - 2062	BlackRock LifePath® Index 2060 K
2063 and later	BlackRock LifePath® Index 2065 K

Other investment options...

If you do not choose to be automatically enrolled in your retirement plan, you have the option of building and managing your own retirement portfolio strategy from the other investment options within the plan.

Review the full investment menu online at newportgroup.com.

For more about your investments, including fund objectives, fees and performance information, log on to newportgroup.com.



You're in charge of your account, and can save and invest how you want.



Understand your options before you make any decisions.



YOUR PLAN HIGHLIGHTS

Your employer's plan has a lot to offer. Take a look below to see what's available and how it can help meet your retirement goals.

Saving

- Automatic payroll deductions allow you to save with every paycheck.
- Pre-tax contributions reduce your taxable income.
- You can save up to \$20,500 in 2022, plus an extra \$6,500 if you're age 50 or older.
- You can make contributions into the plan as of the first day of the next month following six months of service from date of hire and attainment of age 21.

Investing

- You have access to a wide range of investments featuring target date funds that automatically adjust over time as you get closer to retirement.
- Detailed investment information including fund performance and returns can be viewed on the fund fact sheets which are found online at newportgroup.com.

Retirement Considerations

- What age do you want to retire?
- How many years do you have to save before you plan to retire?
- Can you accept the risk that comes with more aggressive investments? Or, are you more conservative?

Emergency Access

- Loans and in-service withdrawals are available based on certain conditions as outlined in your employer's plan.
- Hardship withdrawals are available in the event of heavy financial need, based on specific conditions as outlined in your employer's plan.



The Summary Plan Description (SPD) provides more detailed information about your plan.



Go to newportgroup.com for more information.



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Make Changes or Learn More

Your initial login information:

- *User ID:* Your SSN (No dashes) and
- *Password:* Your 8-digit birthdate (MMDDYYYY)

You will be prompted to change your login information during your initial session.

Online at newportgroup.com

- Make modifications to contribution amount or investments
- Choose your beneficiary
- Rollover balances from previous employer plans



By phone at 844-749-9981

- Speak with a participant service center representative weekdays 8 a.m. – 8 p.m. ET
- Automated phone system available 24/7



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For educational purposes only, not intended to be investment advice. Please consult with your financial advisor before making any investment decisions. Diversification and dollar cost averaging do not guarantee a profit or protect against loss in a declining financial market. Investment in securities involves risks, including possible loss of principal. 20200819-1300298-3978893