alliant

Summer 2026

401(k) & Retirement Planning Overview

Your Guide to Living Your Best Life and
Building a Confident, Secure Retirement

alliantglobal.com

Celebrate you by investing in YOU!

01

Save now

Start contributing today. Even small amounts add up over time.

02

Potential Growth

Your investments could compound year after year toward retirement.

03

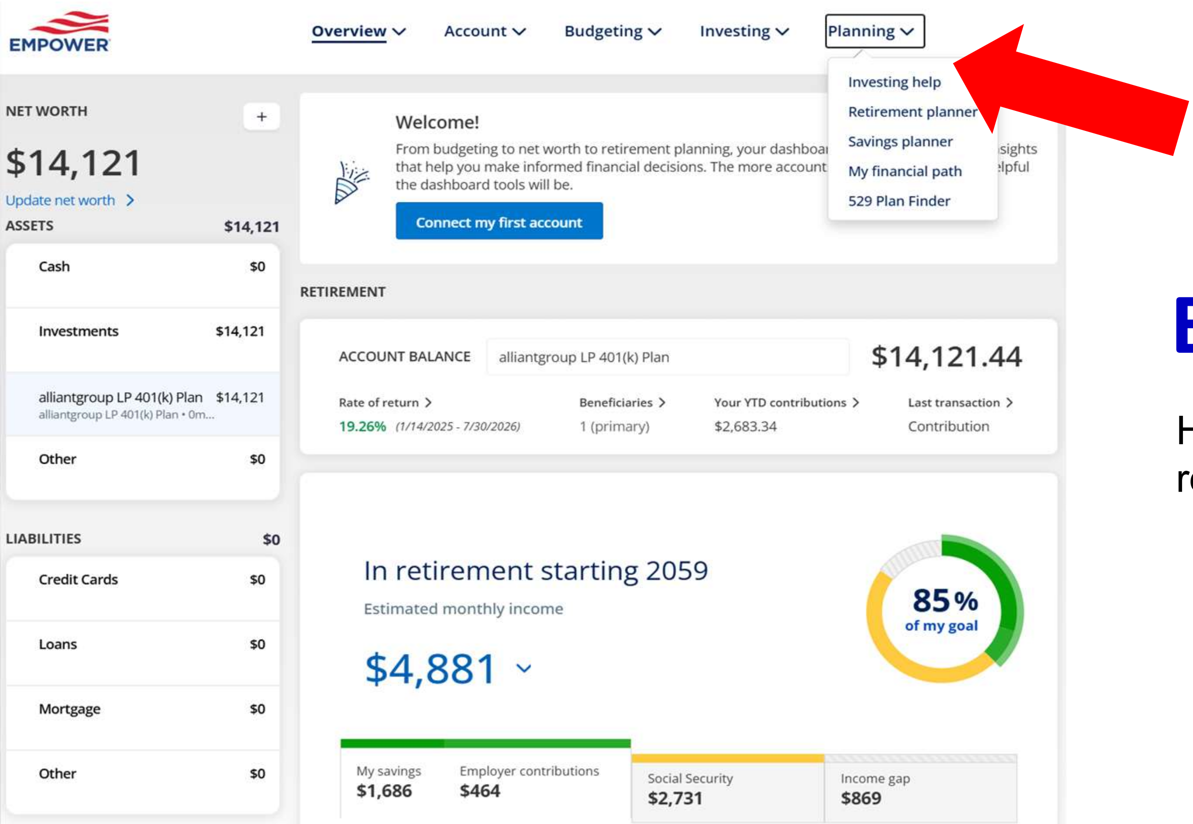
Retire confident

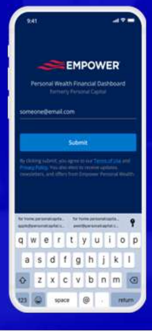
Build the financial freedom to enjoy life on your terms.

Start building your someday, today.

Options & Flexibility

Decisions & Responsibility





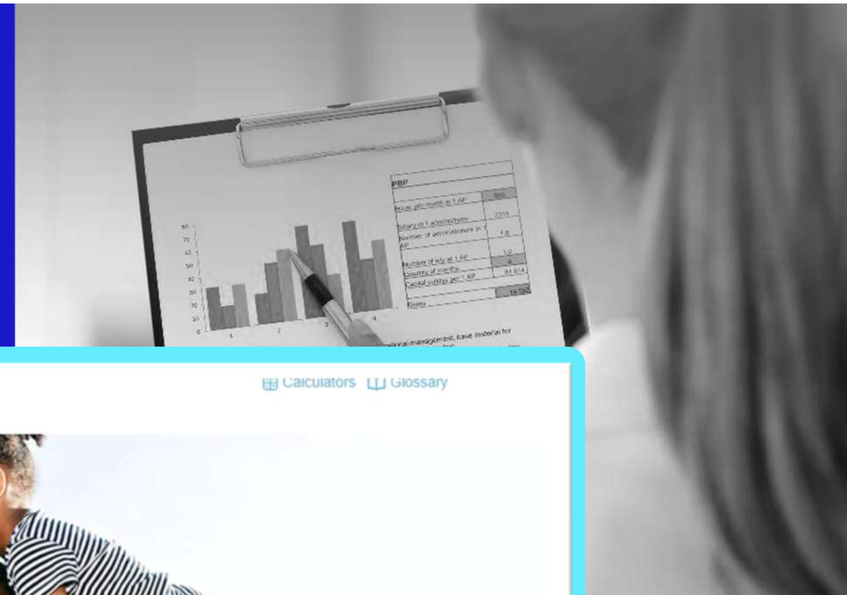
Download the Empower App

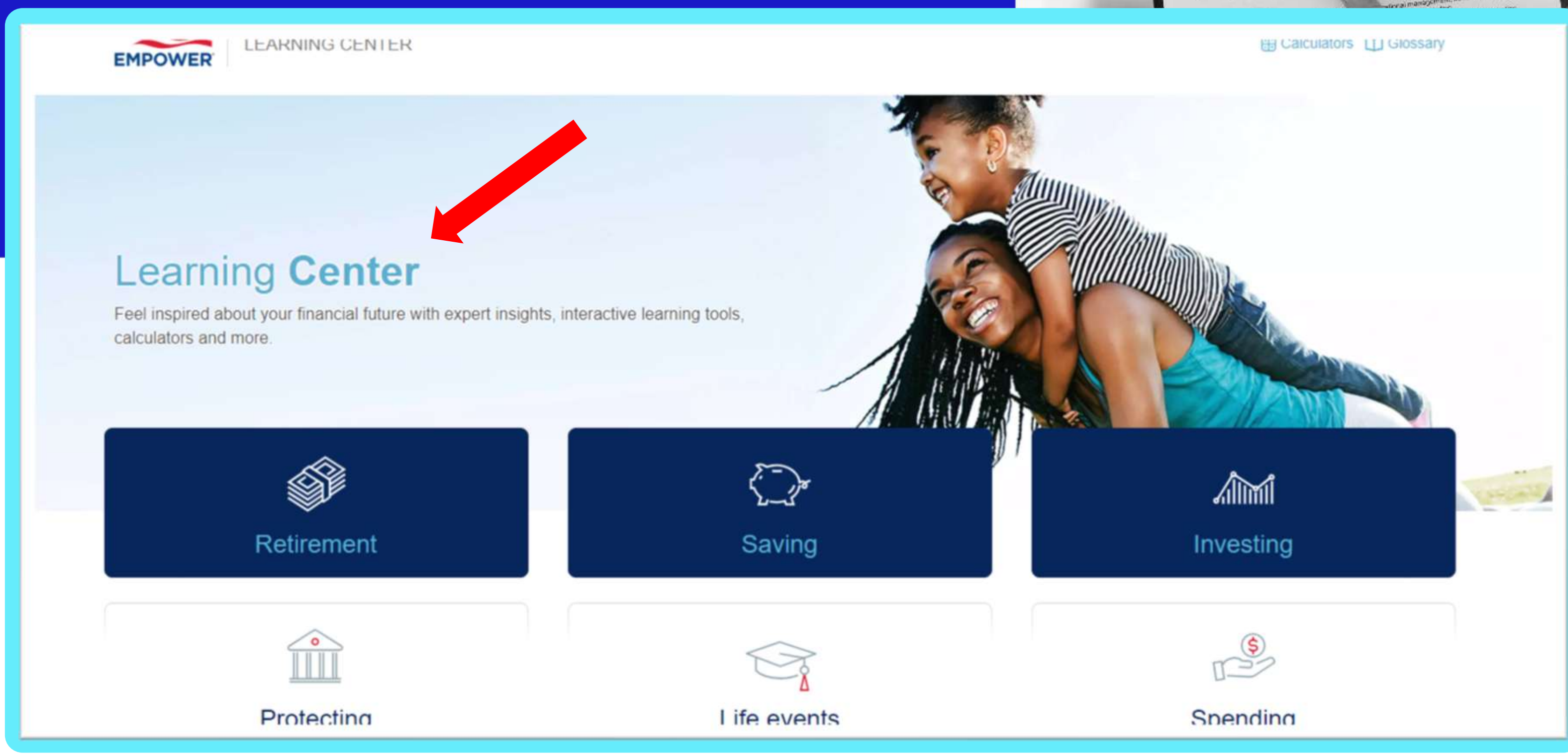
Empower

Helping over 18 million Americans get ready for retirement by providing:

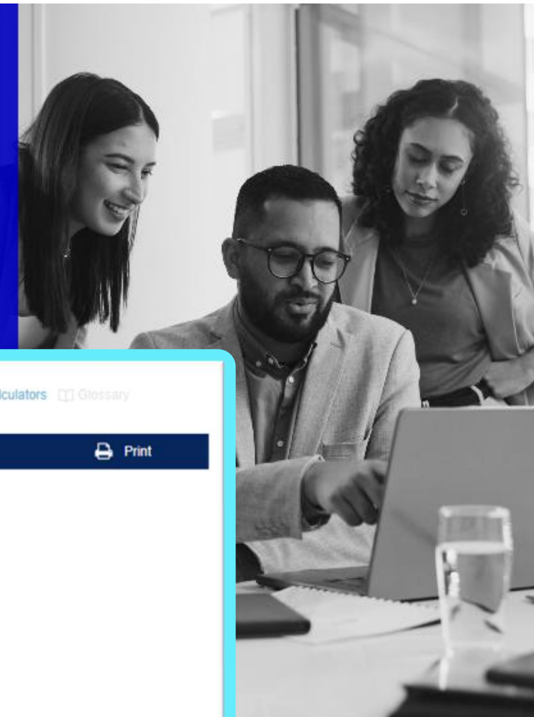
- Smart investment planning
- Meaningful conversations with Empower financial professionals
- Complete financial view in the Empower Personal Dashboard

Tools, Resources, and Information





MORE Tools, Resources, and Information



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Calculators Glossary

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Planning calculators

Retirement planner

Determine if your savings are on track for retirement. If not, estimate how much you may need to save each year to reach your goal.

Pension calculator

Eligible for a pension? Our pension calculator can help provide you with a high-level estimate of the benefit you may be eligible to receive.

Please note: Not all plans offer pensions. Please refer to your plan rules for more information.

Retirement account rollover

Determine if a rollover is the right option for you. Explore the options for rolling over your retirement account to another qualified account or cashing out your retirement savings.

Pretax vs. Roth analyzer

Which contribution is right for you, traditional or Roth?

Roth conversion analyzer

Does converting pretax savings to Roth make sense for you? See an estimate of the tax implications of converting to Roth with this calculator.

Growing your investment

Estimate how much money you will earn from your investments over time based on the amount of money you invest and the expected rate of return.

DECISION 1

Good to Know

Pre-Tax and After-Tax (ROTH) Contributions

It's a personal decision

- You can change your tax strategy at any time
- You can elect both pre-tax and after-tax contributions
- Consult your tax advisor for your situation

This example is for illustrative purposes only and no guarantees are made related to fund performance or tax laws in the future. Value of deferrals can go up or down over time.

Pre-Tax

Annual Salary:	$50,000
6% deferral:	**$3,000**
Taxable income:	**$47,000**
Growth in 35 years:	**$10,000**
$$ subject to taxation:	**$10,000**

After-Tax (ROTH)

Annual Salary:	$50,000
6% deferral:	**$3,000**
Taxable income:	**$50,000**
Growth in 35 years:	**$10,000**
$$ subject to taxation:	**$0***

** So long as a qualified distribution*

DECISION 2

How much is enough?

Contributing Into The Plan

FLAT DOLLAR
Set amount per pay period

PERCENT
From 1% to 90%

SALARY OR BONUS
Apply to salary, bonus, or both

AUTO INCREASE
Raises automatically every year

2026 Maximum Contribution: **$24,500**

Age 50+: Additional Catch-up: $8,000 | **Ages 60 to 63: Additional Catch-up: $11,250**

Company Matching

A company match is **a**lliant's way of helping you save for retirement by contributing to your 401(k) when you do. The more you save (*up to the match limit*), the more **a**lliant adds to help grow your future nest egg.

Not sure what to **contribute?**

The numbers speak for themselves

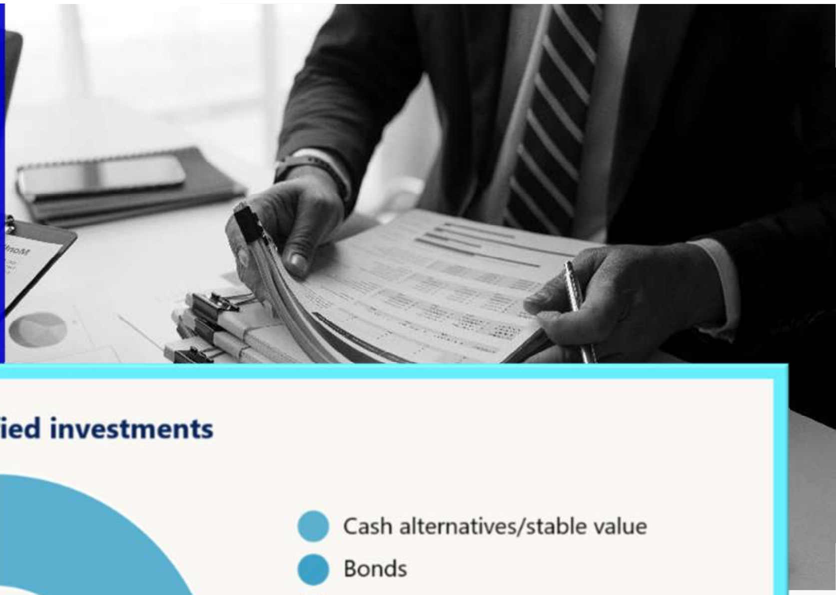
Your Contribution	*Matching Contribution
1.00%	0.50%
2.00%	1.00%
3.00%	1.50%
4.00%	2.00%
5.00%	2.50%
6.00%	3.00%
6% or Higher	3.00%

* *Free money for your future*

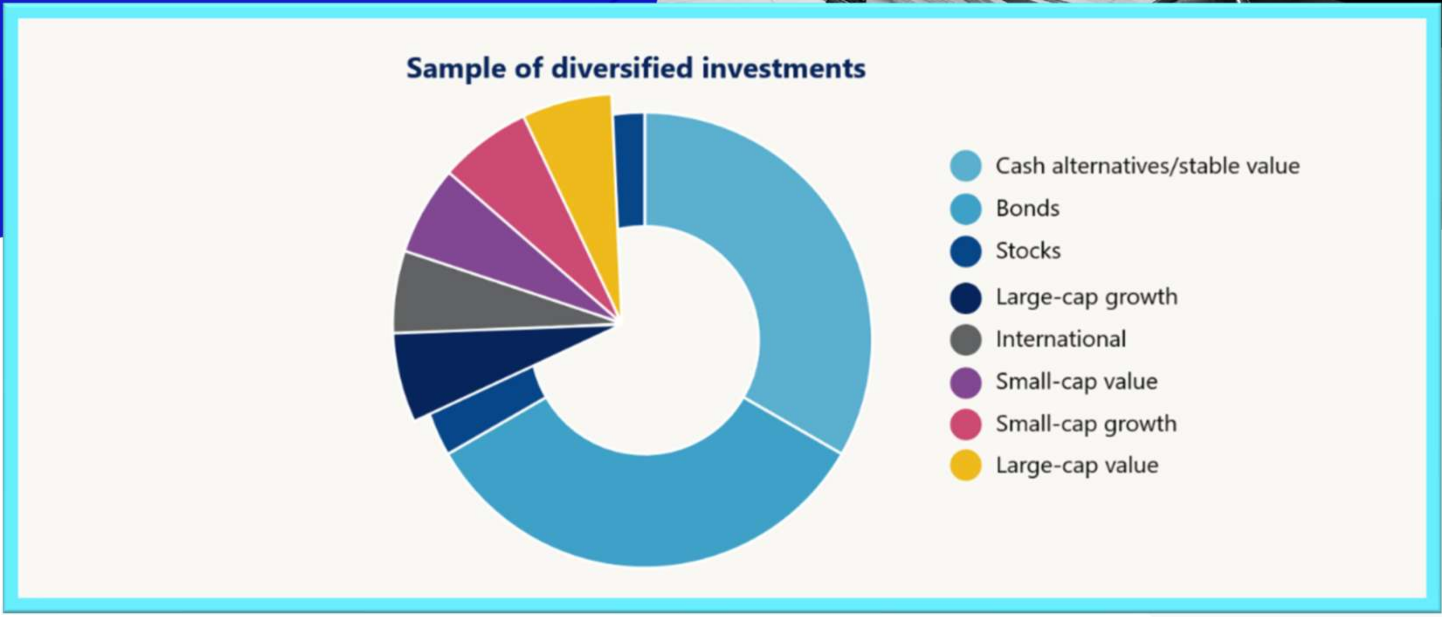
Congratulations! After 3 years with alliant, you are fully vested!

Special Note: alliant's matching contributions are tax-deferred

Why Diversification Matters



Diversification may reduce risk by spreading your savings across different types of investments.



When one investment underperforms, others may help balance your portfolio, making it easier to stay focused on your long-term retirement goals despite market ups and downs.

This example is for illustrative purposes only. Diversification does not ensure a profit or protect against loss.

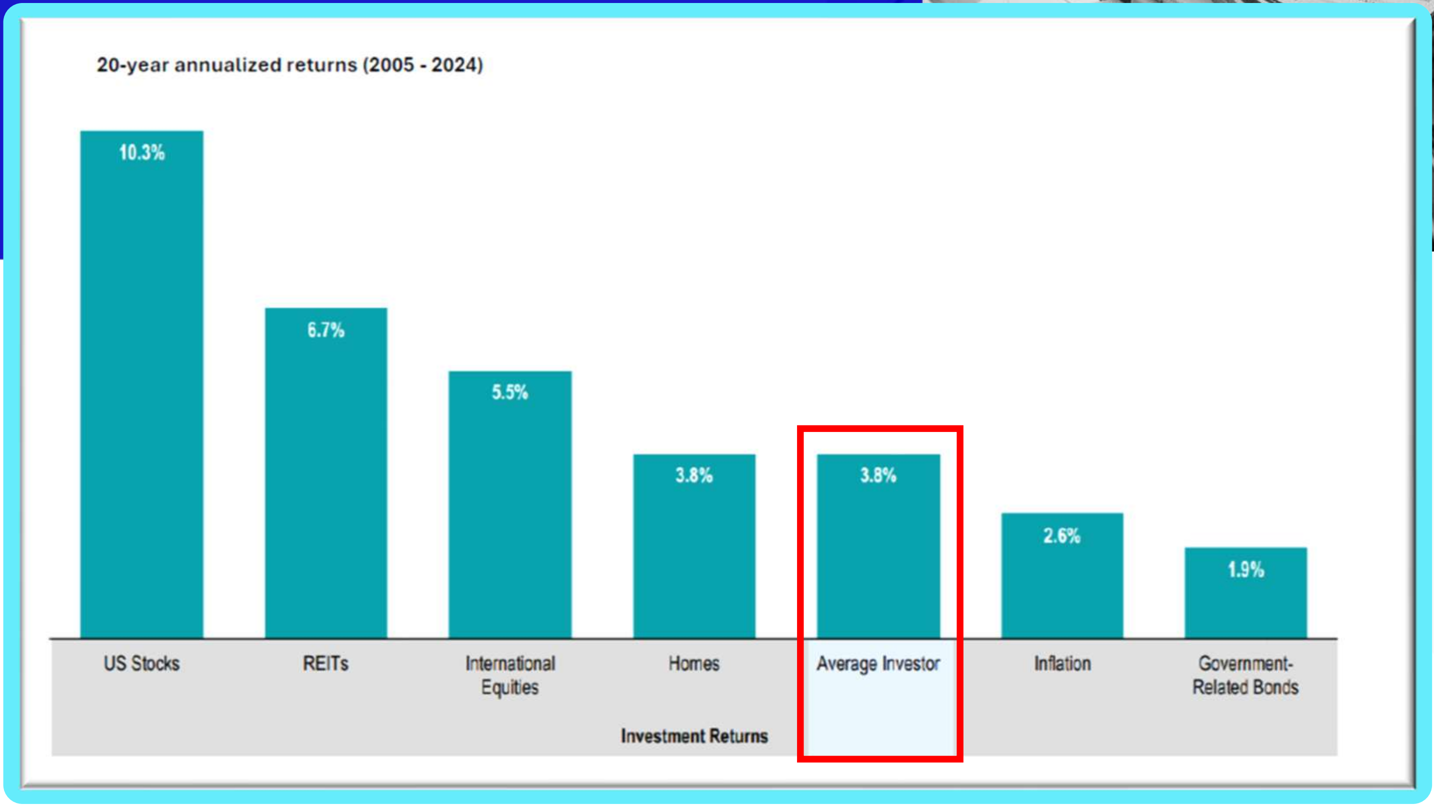
Risk Tolerance

Aligning your 401(k) portfolio with your personal volatility baseline helps you stay invested during market swings.

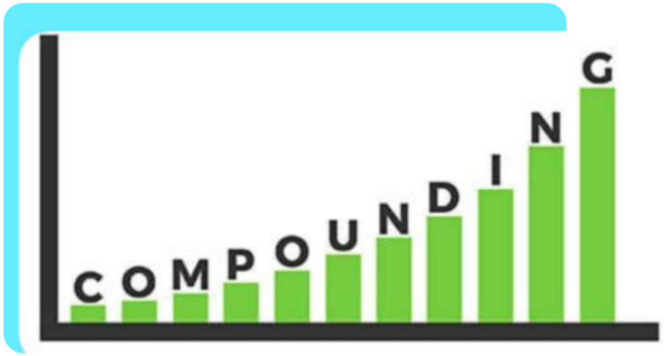
2026	S&P 500 Monthly Return
January	+ 1.32%
February	- 0.56%
March	- 4.96%
April	+ 9.51%
May	+ 4.84%
June	- 1.09%
July	- 0.10%

YTD +8.89% (thru 7/31/26)

Average Investor vs. The Market

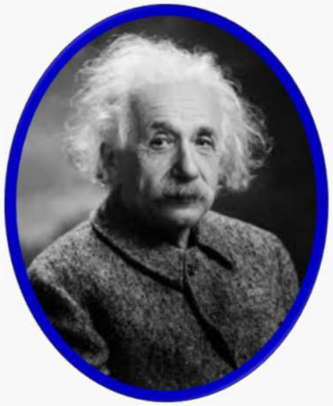


Other Financial Concepts



"Compound interest is the eighth wonder of the world. He who understands it, earns it; he who doesn't, pays it.

- Albert Einstein

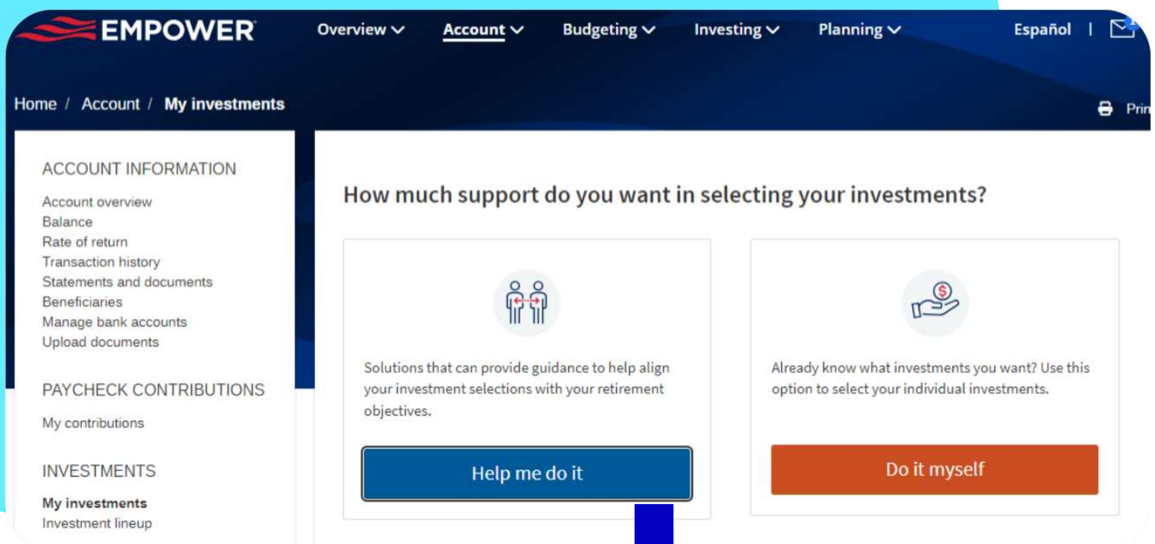


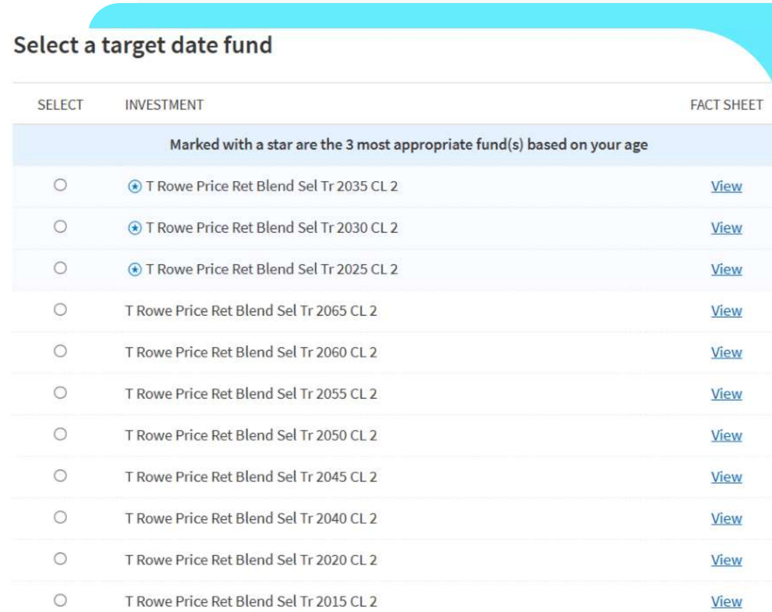
For illustrative purposes only. Investing involves risk, including possible loss of principal

DECISION 3

How do I decide?

Making your Investment Choices





New Investment Choices Coming Soon

	CURRENT FUND (leaving the lineup)	Mapped to →	NEW FUND	
01	Alliance Bernstein (AB) Equity Income		Columbia Dividend Value Fund	01
02	Lord Abbett Total Return		PGIM Core Plus Bond Fund	02
03	High Yield Bond / PGIM Fund		PGIM Core Plus Bond Fund	03
04	PGIM Global Total Return R6		PGIM Core Plus Bond Fund	04
05	International Bond Plus / PIMCO Fund		PGIM Core Plus Bond Fund	05

More information forthcoming from Empower with tentative mapping occurring in late September/early October 2026. You maintain the ability to move funds before mapping occurs and if no action is taken the mapping will automatically occur.

Current Investment Choices

Target Date Funds

INVESTMENT	MIX	ASSET CLASS
T Rowe Price Ret Blend Sel Tr 2015 CL 2	48 / 52	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2020 CL 2	51 / 49	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2030 CL 2	64 / 36	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2040 CL 2	89 / 11	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2050 CL 2	100	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2060 CL 2	100	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2025 CL 2	55 / 45	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2035 CL 2	77 / 23	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2045 CL 2	98 / 2	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2055 CL 2	100	Asset Allocation
T Rowe Price Ret Blend Sel Tr 2065 CL 2	100	Asset Allocation

Individual Funds

American Funds New World Fund - R3	95 / 5	International Funds
Fidelity International Index	100	International Funds
ClearBridge Intnl Growth (IS Platform)	99 / 1	International Funds
Cohen & Steers Real Estate Securities Z	99 / 1	Specialty
Fidelity Small Cap Index	100	Small Cap Funds
Janus Henderson Triton N	99 / 1	Small Cap Funds
Undiscovered Mgrs Behavioral Value R6	98 / 2	Small Cap Funds
Fidelity Mid Cap Index	100	Mid Cap Funds
Empower Mid Cap Value Instl	100	Mid Cap Funds
Empower T. Rowe Price Mid Cap Gr Inst	100	Mid Cap Funds

AB Equity Income Z	100	Large Cap Funds
✓ Fidelity 500 Index	100	Large Cap Funds
Large Cap Growth I Fund (Putnam)	98 / 2	Large Cap Funds
BlackRock Inflation Protected Bond Inv A	1 / 99	Bond Funds
Fidelity US Bond Index	100	Bond Funds
Lord Abbett Total Return R6	100	Bond Funds
PGIM Global Total Return R6	3 / 97	Bond Funds
High Yield Bond / PGIM Fund	1 / 99	Bond Funds
International Bond Plus / PIMCO Fund	100	Bond Funds
Key Guaranteed Portfolio Fund	100	Fixed

EQUITIES **BONDS**

DECISION 4

Add Your Beneficiary

When adding a beneficiary on the site, the beneficiary's SSN is NOT required.

Rollovers / Loans / Withdrawals

Rollover

- Previous employer plans may be eligible to rollover

Loans

- Borrow the lesser of $50,000 or 50% your eligible vested balance
- Minimum loan $1,000
- Up to 60 months to repay for general loan
- Up to 180 months to repay for purchase of primary residence

Withdrawals *(If ending employment)*

- Request a distribution (*may be subject to taxation and penalties*)
- Request a direct rollover to another plan/IRA (*not subject to taxation and penalties*)
- Leave money in plan if account balance exceeds $7,000

Withdrawals

- Rollovers from previous plans (*may be subject to taxations and penalties*)
- Retirement
- Permanent disability
- Financial hardship (*as defined by plan*); subject to taxation and penalties
- Attainment of age 59 ½
- Death (*beneficiary receives account*)

Additional Comments

- ❖ Overview of plan and financial information
- ❖ Past performance of the funds does not indicate future results
- ❖ Consult with your Financial Planner
- ❖ Access your account at www.empowermyretirement.com
- ❖ Contact Empower at 1-800-338-4015
- ❖ Lots of options / flexibility → **ADULTING!!!!**

Important information regarding your meeting with representatives of Empower
Your Empower representative is a retirement plan advisor (RPA) acting on behalf of Empower Advisory Group, LLC, (EAG) and Empower Financial Services, Inc. (EFSI). EAG is a federally registered investment adviser that provides investment advisory services to retirement plan participants and IRA accountholders nationwide. EAG's goal, through the RPAs and otherwise, is for you to leverage EAG's investment expertise to make retirement planning smarter and more accessible than ever before. EFSI is a broker-dealer registered with FINRA and the U.S. Securities and Exchange Commission. EFSI primarily provides broker-dealer services to employer-sponsored retirement plans. Both EAG and EFSI are members of the Empower Retirement family of companies.

Your RPA is authorized to act as both an investment advisor representative of EAG and a registered representative of EFSI. Your RPA acts as an EAG investment advisor representative when providing investment counseling or recommendations and as a EFSI registered representative when executing securities transactions on your behalf.

Your RPA may conduct a Retirement Readiness Review with you and educate you about available investment options and products offered by EAG. During a Retirement Readiness Review, you will meet with a plan advisor to discuss your current and future goals. Your RPA will look at your full financial picture and provide tailored recommendations in order to help you achieve your personal retirement readiness. Your RPA will assist you with learning about (and, when appropriate, enrolling in) Empower managed accounts solutions, rollovers into plan options, optimized investment allocation and savings amounts, financial planning, general financial wellness, health savings accounts (HSAs), distribution options, and additional products/ solutions offered by your plan and aligned with your needs. While basic investment strategies consider only your age, the service of your RPA includes consideration of a wide range of factors to develop a more in-depth picture of who you are before creating a strategy that best fits your individual needs. Your RPA considers your individual financial situation and goals to create a plan designed to help you reach the future you want. Your RPA, acting on behalf of EFSI, can assist you with executing securities transactions related to the recommendations they provide. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

By engaging in a dialogue with your RPA, you will receive ongoing direction and advice, including professional support through education when it comes to making important savings, investing and retirement income decisions. Although your RPA cannot provide you with advice on your tax situation, they will share information related to the potential tax implications of taking receipt of the proceeds from your retirement investments. If you feel that you need specific tax advice, please consult with your personal tax advisor.

To obtain the EAG and EFSI Form CRS, or for more information about Empower representatives, visit **empower.com**.

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EMPOWER

Important information regarding your meeting with a retirement plan counselor (RPC) of Empower

Your Empower representative is a retirement plan counselor (RPC) acting on behalf of Empower Financial Services, Inc. (EFSI), a member of the Empower family of companies. EFSI is a broker-dealer registered with FINRA and the U.S. Securities and Exchange Commission. EFSI primarily provides broker-dealer services to employer-sponsored retirement plans. All Empower RPCs are registered representatives of EFSI.

Empower's RPC can provide information and guidance about a variety of topics, including plan enrollments, distribution and rollover options, consolidation, investment conversations, and savings and contributions strategies by educating you about available options. During your interaction with your RPC, you will engage in an informational dialogue intended to help you understand basic concepts about investing, distribution options available to you, and the advantages of participating in your employer-sponsored retirement plan or an individual retirement account. Although your RPC cannot provide you with advice on your tax situation, they will share information related to the potential tax implications of taking receipt of the proceeds from your retirement investments.

In their capacity as RPCs, the representatives may provide you with retirement counseling services that include education related to various investment options available to you and enrollment processes related to products and services offered or serviced by EFSI or its affiliates. Services provided by your RPC do not include providing securities recommendations or investment advice. If you feel that you need specific securities recommendations, investment advice or tax advice, please consult with your personal investment and/or tax advisor.

To obtain the EFSI Form CRS, or for more information about Empower representatives, visit **empower.com**

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Investing involves risk, including the potential loss of principal.

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On August 1, 2022, Empower announced that it is changing the names of various companies within its corporate group to align the names with the Empower brand. For more information regarding the name changes, please visit **empower.com/name-change**.

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Not Insured by Any Federal Government Agency**

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Thank You!

As your **People EXperience Total Rewards team**, thank you for allowing us to be your ***growth partner*** at every stage of life.

People EXperience
PeopleExperience@alliantgroup.com

alliantgroupbenefits.com
Visit our Benefits site for more info