



FIFTH THIRD BANK

The curious bank.

# Retirement for the Curious Investor

Fifth Third Bank Retirement Plan Services





# Are You Ready for a Bright Financial Future?

Making the decision to enroll in your employer-sponsored retirement plan is a great start. Enrolling is the most important step in your journey to retirement readiness. And this guide puts you on the right path quickly and easily.

Before you enroll, it's a good idea to review all of the information in this guide in order to make decisions that meet your individual needs:

- **Plan Features and Highlights** – Provides specific information about your plan's features
- **Fund Information** – Includes fund objectives and risk levels
- **Fund Performance and Fees** – Shows asset class categories, fund returns over time, and any fund fees

Once you have learned about your plan and are ready to enroll, follow these two simple steps.

## Step 1:

### Go Online to Enroll

Go to **Retire.53.com**. Select **Let's Get Started!** You will need to provide the following information:

- **Participant Information** – Provide your name, address, Social Security number, date of birth, etc.
- **Contribution Amount** – Determine what percentage or dollar amount of your gross pay you want to have automatically taken out of your paycheck and deposited in your retirement account each pay period
- **Investment Option Information** – Once you've had the opportunity to evaluate the investment options available to you through the Plan, decide how you want your contributions divided among the available Plan options

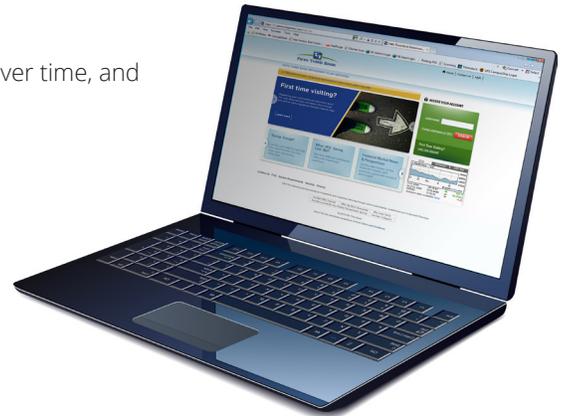
## Step 2:

### Select Your Beneficiary

Here is the information you'll need to provide when choosing your beneficiaries:

- Your Personal Information
- Personal Information for Your Primary Beneficiary
- Personal Information for Your Contingent Beneficiary (if applicable)

*Note: If you don't have all the necessary information for your beneficiaries at this time, you can still enroll, but you should choose your beneficiaries as soon as possible once you have the information needed.*



### Make the most of this special benefit

- Get the facts.
- Consider your contribution rate.
- Review your investment options.
- Register your account online via Retire.53.com.
- Check up on your Plan account at least once a year.

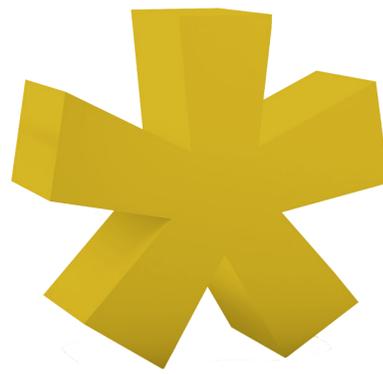
## Special Feature

Make retirement plan investing easier with **Fifth Third's MyCHOICE Investor Services<sup>SM</sup>**. This program is designed to offer three levels of service: professional money management, advice and guidance based on the amount of control or involvement you prefer.

Would you rather have a Qualified Financial Professional select your investments and manage your account over time? Then Professional Money Management – ManagedPro<sup>SM</sup> may be a fit for you. Participants in ManagedPro benefit from:

- A personalized investment portfolio selected from the Plan's core investment options
- Your portfolio is monitored, rebalanced, and reallocated on a quarterly basis to adjust for market performance, as well as for any personal profile changes or updates you make
- You'll receive a quarterly account statement and an Annual Portfolio Review
- Access to Qualified Financial Professionals available for consultation

If you prefer to manage your retirement account on your own, but are looking for some advice or guidance **AdvicePro<sup>SM</sup>** or **GuidancePro<sup>SM</sup>** may be a fit for you. Additional information can be found in the Plan Features and Highlights section in this booklet or to learn more call the toll-free Fifth Third Bank Participant Services Line at 1-866-258-4777 (Option 0) to speak with a Qualified Financial Professional.



### Quick tip

It is important for you to understand in more detail how the Plan works and which choices are most appropriate for your individual situation. Start by reading the information inside. It's a quick way to get the basics about the Plan and access to other important information you will need to make the most of this special benefit. For more detailed information, be sure to read the Plan's Summary Plan Description, which is also available online at [Retire.53.com](http://Retire.53.com).



### Important Reminder

If you receive or are eligible to receive a distribution from another qualified retirement plan, or an IRA, you may be able to roll over or directly transfer the distribution to your current employer-sponsored retirement plan account once you are a participant in the Plan. Contact your IRA custodian or former employer to determine how rollovers are handled, then complete the Incoming Rollover Request Form.



### For More Information

#### Visit

[Retire.53.com](http://Retire.53.com)

#### Call

Fifth Third Bank Retirement representatives are ready to assist you weekdays from 8:30 AM to 7:00 PM (ET). Simply call the toll-free Participant Services Line at 1-866-258-4777.

# Accessing and Managing Your Retirement Account Online and Over the Phone

Your employer-sponsored retirement planning site is easy to use and provides you with the tools and information you need to take control of your retirement. Visit [Retire.53.com](http://Retire.53.com) anytime to review your account and make transactions.

## Retire.53.com Features

### At-A-Glance

Provides quick and easy access to your account balance, your rate of return and your last contribution amount.

### Research your plan's investment options

Access all the specifics on the plan's investment options to make informed choices by clicking on the Investments tile. You can also find investment overviews, investment returns, related fees and expenses, and online prospectuses for each investment option available. You can even limit your view to your current or future choices.

### Retirement Income Control Panel

Use the Retirement Income Control Panel to better understand how much monthly income your current retirement plan savings may generate at retirement and to help you develop a more personalized approach to reaching your retirement goal.

### Transactions

Our site makes it easy to process transactions. Transfer funds, make changes to paycheck contributions, redistribute account balances to stay aligned with chosen investments, and more!

### Financial Planning Tools

Our broad spectrum of financial planning tools covers all of the important elements of retirement planning. Whether a novice or investment expert, you can apply the principles and information found here to lay a firm foundation for your financial future.

### Review or Update Beneficiary

Check your beneficiary designation to ensure that your retirement account assets will be passed on as you wish.





## How to access your account online

Once you've registered your account via **Retire.53.com**, you'll access your account using your **USERNAME** and **PIN**.

To ensure the highest level of security, you may also be asked to enter the last four digits of your Social Security number or to confirm that your Login Image and Login Phrase are correct. If you recognize your Login Image and Login Phrase, you'll know for sure you have been directed to Retire.53.com and that it is safe to login.

If you've forgotten either your username or PIN, you can easily retrieve this information while online — just click **Forgot Username?** or **Forgot PIN?** and follow the prompts.

*Note: You may need to provide your Social Security number, your date of birth and/or your ZIP code, depending on the information you are trying to retrieve.*

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## Prefer to manage your account over the phone?

Accessing your account over the phone is easy! The Fifth Third Bank toll-free Participant Services Line allows you to access account information and process transactions. Check your balances, change your investment strategy, or change your Personal Identification Number (PIN) anytime — day or night.

1. Call the Participant Services Line at 1-866-258-4777.
2. Say or enter your Social Security number and PIN.

If you've lost or don't have your PIN, simply say "I don't have it." Then say your date of birth and ZIP code when prompted. If you still have questions or need personal assistance, simply say "Representative." Representatives are available to assist you weekdays from 8:30 AM to 7:00 PM (ET).

*Note: Some features may not apply to all plans.*



## Web App

Our Retire.53 Mobile Web App offers you easy maneuverability and quick, convenient access to your favorite account inquiry functions right from your smartphone.

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Access to the Participant Services Line and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Mobile Internet data charges may apply. Please contact your mobile service provider for details. Use of the site constitutes acceptance of the terms and conditions.

# HKA Enterprises 401(k) Retirement Savings Plan Features and Highlights

**Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.**

## About the 401(k) Plan

Your employer sponsored retirement savings plan is designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

## Eligibility Requirements

To enroll in the Plan, employees must meet the following criteria:

- Be age 18 or older
- Completed 60 days of service

Eligible employees may enroll the first day of each month.

The following employees are not eligible to participate in the Plan:

- Employee who is considered eligible for the employer's or a participating employer's non-qualified plan.

## Enrollment

You may enroll online via [Retire.53.com](http://Retire.53.com)

## 2016 Contribution Limits

- Combined maximum limit of 100% of your compensation or \$18,000, whichever is less for all retirement contributions.

Participants turning age 50 or older in 2016 may contribute an additional \$6,000.

## Roth Contributions

The Roth option will give you the flexibility to designate all or part of your 401(k) elective deferrals as Roth contributions. All Roth contributions are made with after-tax dollars.

## 2016 Roth Contribution Limits

- Combined maximum limit of 100% of your compensation or \$18,000, whichever is less for all retirement contributions.

Generally, the maximum contribution amount may be indexed for inflation in subsequent years.

## Employer Contributions

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not exceed a dollar amount or a percentage of included compensation that is determined by the employer.

To be eligible for the employer match, employees must meet the following criteria:

- Completed at least 500 hours of service during the Plan year
- Be employed on the last day of the Plan year

## Profit Sharing

Your Plan may provide for a profit sharing contribution that will be allocated to each eligible participant as a uniform percentage of included compensation on a pro rata method.

To be eligible for this contribution into the Plan, employees must meet the following criteria:

- Completed at least 500 hours during the Plan year
- Be employed on the last day of the Plan year

## Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of distributable events. Your contributions and any earnings are always 100% vested (including rollovers from previous employers).

The value of employer matching and profit sharing contributions to the Plan, and any earnings they generate, are vested as follows:

<b>Years of Service</b>	<b>Vested Percentage of Employer Contributions</b>
1 year	25%
2 years	50%
3 years	75%
4 years	100%

## Investment Options<sup>1</sup>

A wide array of core investment options are available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once enrolled, investment option information is also available through the website at [Retire.53.com](http://Retire.53.com) or by calling the toll-free Fifth Third Bank Participant Services Line at 1-866-258-4777. The website and Participant Services Line are available to you 24 hours a day, seven days a week.<sup>2</sup>

## Transfers and Allocation Changes

Use your Personal Identification Number (PIN) and Username to access the website, or you can use your Social Security number and PIN to access the toll-free Fifth Third Bank Participant Services Line at 1-866-258-4777. You can move all or a portion of your existing balances among investment options (subject to Plan rules) and change how your payroll contributions are invested.

## Rollovers

Only Plan administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan.

You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

## Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59½
- Death (your beneficiary receives your benefits)

Ordinary income tax may apply to each distribution. Distributions received prior to age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

## Investment Option Fees:

Each investment option has its own operating expenses. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

There may be a recordkeeping or administrative fee for investing in certain investment options. Please contact your Fifth Third Bank Retirement Services representative for more information about any potential investment option fees.

## Loans

Your Plan allows you to borrow the lesser of \$50,000 or 50% of your total vested account balance. The minimum loan amount is \$1,000, and you have up to five years to repay your loan—up to 30 years if the money is used to purchase your primary residence. There is a \$50.00 origination fee for each loan that is deducted from the loan proceeds, plus an ongoing annual \$25.00 fee, deducted quarterly from your account at \$6.25. You may have 1 outstanding loan at a time.

## MyCHOICE Investor Services<sup>SM</sup>

To help you make informed choices about your investment options, the Plan includes financial tools and professional assistance through Fifth Third's MyCHOICE Investor Services. This program is designed to offer three levels of service: professional money management, advice and guidance based on the amount of control or involvement you prefer.

For more detailed information about these services, including any applicable fees, visit your Plan's website at [Retire.53.com](http://Retire.53.com) click on the MyCHOICE Investor Services Main Menu tile or call the Participant Services Line at 1-866-258-4777 to speak to a Qualified Financial Professional.

There is no guarantee that participation in MyCHOICE Investor Services will result in a profit or that your account will outperform a self-managed portfolio.

## How Can I Get More Information?

Visit [Retire.53.com](http://Retire.53.com) or call the toll-free Fifth Third Bank Participant Services Line at 1-866-258-4777 for more information. The website provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

1 All information contained on the website, in prospectuses, and in other investment option documents is offered in English. Please have this information translated for your understanding.

2 Access to the Participant Services Line **and/or** any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or the Participant Services Line received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

GuidancePro, AdvicePro and ManagedPro services are provided by Advised Assets Group, LLC (AAG) a wholly owned subsidiary of Great-West Life & Annuity Insurance Company, and powered by Ibbotson Associates. Both are federally registered investment advisors. AAG and Ibbotson are not affiliated with Fifth Third Bank. AAG and Ibbotson do not sell investments or receive commissions for the funds they recommend. MYCHOICE Investor Services,

GuidancePro, AdvisePro, ManagedPro are all service marks of Fifth Third Bank.

Recommendations and/or asset allocations provided as part of these programs and their results may vary with each client based on their current financial picture and goals. There are no guarantees that any investment strategy recommended by these programs will result in a profit. Investment results cannot be predicted or forecasted and will vary depending on market conditions. These services are only intended to address your retirement financial planning and are not intended to provide legal or tax advice. Please consult your personal financial planner, attorney or tax advisor for advice as it relates to your entire financial plan and personal situation .

Participants who elect the ManagedPro service are charged a quarterly fee based on the account balance that AAG manages on the day the fee is debited. For the exact annual fee applicable to your plan, please refer to the Service Agreement on [Retire.53.com](http://Retire.53.com) prior to enrollment or call the Participant Services Line at 1-866-258-4777 to speak to an AAG qualified financial professional.

453950-01 03/21/2016

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**HKA Enterprises 401(k) Retirement Savings Plan**

**453950-01**

**For My Information**

- For questions regarding this form, visit the website at [Retire.53.com](http://Retire.53.com) or contact Service Center at 1-866-258-4777.
- Use black or blue ink when completing this form.

**A Participant Information**

Account extension, if applicable, identifies funds transferred to a beneficiary due to participant's death, alternate payee due to divorce or a participant with multiple accounts.

Account Extension

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Social Security Number (Must provide all 9 digits)

Last Name

First Name

M.I.

Date of Birth

Email Address

Daytime Phone Number

Married       Unmarried

Alternate Phone Number

**B Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)**

**Primary Beneficiary Designation (Primary beneficiary designations must total 100% in whole percentages.)**

- If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation.
- See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.

%				/ /
% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( )		City	State	Zip Code
Phone Number (Optional)				

%				/ /
% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( )		City	State	Zip Code
Phone Number (Optional)				

%				/ /
% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( )		City	State	Zip Code
Phone Number (Optional)				

**Contingent Beneficiary Designation (Contingent beneficiary designations must total 100% in whole percentages.)**

%				/ /
% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( )		City	State	Zip Code
Phone Number (Optional)				

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name

\_\_\_\_\_  
M.I.

\_\_\_\_\_  
Social Security Number

**B Beneficiary Designation** *(Attach an additional sheet to name additional beneficiaries.)*

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**Contingent Beneficiary Designation** *(Contingent beneficiary designations must total 100% in whole percentages.)*

%	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
_____	_____	_____	_____	____/____/____
Street Address (_____)		City	State	Zip Code
Phone Number <i>(Optional)</i>				

%	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
_____	_____	_____	_____	____/____/____
Street Address (_____)		City	State	Zip Code
Phone Number <i>(Optional)</i>				

**C Signatures and Consent** *(Signatures must be on the lines provided.)*

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**Participant Consent for Beneficiary Designation** *(Please sign on the 'Participant Signature' line below.)*

I have completed, understand and agree to all pages of this Beneficiary Designation form. Subject to and in accordance with the terms of the Plan, I am making the above beneficiary designations for my vested account in the event of my death. If I have more than one primary beneficiary, the account will be divided as specified. If a primary beneficiary predeceases me, his or her benefit will be allocated to the surviving primary beneficiaries. Contingent beneficiaries will receive a benefit only if there is no surviving primary beneficiary, as specified. If a contingent beneficiary predeceases me, his or her benefit will be allocated to the surviving contingent beneficiaries. If I fail to designate beneficiaries, amounts will be paid pursuant to the terms of the Plan or applicable law. This designation is effective upon execution and delivery to Service Center. If any information is missing, additional information may be required prior to recording my designation.

This designation supersedes all prior designations. Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. **Primary and contingent beneficiaries must separately total 100% in whole percentages.**

I understand that Service Center is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Center cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC website at: <http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

Important Notice: In accordance with ERISA and/or Plan Document, if I am married and I elect a primary beneficiary other than my spouse or in addition to my spouse, my spouse must consent by signing the Spousal Consent for Beneficiary Designation section of this form.

Any person who presents a false or fraudulent claim is subject to criminal and civil penalties.

**Participant Signature** \_\_\_\_\_ **Date (Required)** \_\_\_\_\_

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name

\_\_\_\_\_  
M.I.

\_\_\_\_\_  
Social Security Number

**C Signatures and Consent** *(Signatures must be on the lines provided.)*

**Spousal Consent for Beneficiary Designation** *(If applicable, please have the Spouse sign on the 'Spouse's Signature' line below.)*

I, *(name of spouse)* \_\_\_\_\_, the current spouse of the participant, hereby voluntarily consent to the participant's primary beneficiary designation above and understand its effect. I understand that my spouse's beneficiary designation means that I will not receive 100% of his or her vested account balance under the Plan and that my spouse's election is not valid unless I consent to it. I understand that my consent is irrevocable unless my spouse changes the beneficiary designation, or designates me to receive 100% of his or her vested account balance.

**Spouse's Signature** \_\_\_\_\_ **Date (Required)** \_\_\_\_\_

**For Residents of all states (except California)**, please have your notary complete the section below.

**Notice to California Notaries using the California Affidavit and Jurat Form** the following items must be completed by the notary on the state notary form: the title of the form, the plan name, the plan number, the document date, the participant's name and participant spouse's name. The notary forms not containing this information will be rejected and it will delay this request.

*My signature must be notarized by a Notary Public. The date I sign this form must match the date on which my signature is notarized.*

**Statement of Notary**

**NOTE: Notary seal must be visible.**

The consent to this request was subscribed and sworn *(or affirmed)*

State of \_\_\_\_\_ ) to before me on this \_\_\_\_\_ day of \_\_\_\_\_, year \_\_\_\_\_, by

**SEAL**

)ss. ***(name of spouse)*** \_\_\_\_\_

County of \_\_\_\_\_ ) proved to me on the basis of satisfactory evidence to be the person who appeared before me, who affirmed that such consent represents his/her free and voluntary act.

Notary Public \_\_\_\_\_ My commission expires \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**D Mailing Instructions**

**After all signatures have been obtained, this form can be sent by**

**Fax to:**  
Fifth Third Bank Retirement Services  
1-866-745-5766

**OR**

**Regular Mail to:**  
Fifth Third Bank Retirement Services  
PO Box 173764  
Denver, CO 80217-3764

**OR**

**Express Mail to:**  
Fifth Third Bank Retirement Services  
8515 E. Orchard Road  
Greenwood Village, CO 80111

**This page is for informational purposes only - Do not return with the Beneficiary Designation form**

**EXAMPLE BENEFICIARY DESIGNATIONS**

**Example 1: Multiple Individuals as Beneficiaries**

<b>B Beneficiary Designation</b> <i>(Attach an additional sheet to name additional beneficiaries.)</i>				
<b>Primary Beneficiary Designation</b> <i>(Primary beneficiary designations must total 100% in whole percentages.)</i>				
<ul style="list-style-type: none"> <li>If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation.</li> <li>See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.</li> </ul>				
33 %	John M. Doe	Brother	XXX-XX-XXXX	01/06/1954
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
111 Elm Street	Anytown	MO	60000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number <i>(Optional)</i>				
33 %	Don M. Doe	Brother	XXX-XX-XXXX	01/06/1954
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
222 North Avenue	Anytown	CA	90000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number <i>(Optional)</i>				
34 %	Michelle L. Doe	Sister	XXX-XX-XXXX	01/06/1957
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
333 West Blvd	Anytown	CO	80000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number <i>(Optional)</i>				

**Example 2: Trust as Beneficiary**

<b>B Beneficiary Designation</b> <i>(Attach an additional sheet to name additional beneficiaries.)</i>				
<b>Primary Beneficiary Designation</b> <i>(Primary beneficiary designations must total 100% in whole percentages.)</i>				
<ul style="list-style-type: none"> <li>If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation.</li> <li>See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.</li> </ul>				
100 %	Trust of Jane Doe	Trust	XX-XXXXXXXX	06/30/2015
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
150 Main Street	Anytown	MO	60000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number <i>(Optional)</i>				

**Example 3: Estate as Beneficiary**

<b>B Beneficiary Designation</b> <i>(Attach an additional sheet to name additional beneficiaries.)</i>				
<b>Primary Beneficiary Designation</b> <i>(Primary beneficiary designations must total 100% in whole percentages.)</i>				
<ul style="list-style-type: none"> <li>If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation.</li> <li>See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.</li> </ul>				
100 %	Estate of Anne Doe	Estate	/ /	/ /
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
45 East Road	Anytown	MO	60000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number <i>(Optional)</i>				

**Example 4: Charity as Beneficiary**

<b>B Beneficiary Designation</b> <i>(Attach an additional sheet to name additional beneficiaries.)</i>				
<b>Primary Beneficiary Designation</b> <i>(Primary beneficiary designations must total 100% in whole percentages.)</i>				
<ul style="list-style-type: none"> <li>If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation.</li> <li>See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.</li> </ul>				
100	ABC Charity	Charity	XX-XXXXXXX	/ /
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
75 South Place	Anytown	CO	80000	
Street Address	City	State	Zip Code	
(XXX) XXX-XXXX				
Phone Number <i>(Optional)</i>				

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# Incoming Direct Rollover Election

Do not complete the Investment Option Information portion of this form if you elected to have your account professionally managed by Advised Assets Group, LLC ("AAG"). If you have not yet elected to have your account professionally managed by AAG and would like to enroll in the Managed Accounts Service, call 1-866-258-4777.

## HKA Enterprises 401(k) Retirement Savings Plan

453950-01

**Do not send payment with this form. Once your rollover is approved, Service Center will contact you and provide payment instructions.**

### Participant Information

<div style="display: flex; justify-content: space-between;"> <span>Last Name</span> <span>First Name</span> <span>MI</span> </div>	<div style="text-align: center;">Social Security Number</div>
<div style="text-align: center;">Address - Number &amp; Street</div>	<div style="text-align: center;">E-Mail Address</div>
<div style="display: flex; justify-content: space-between;"> <span>City</span> <span>State</span> <span>Zip Code</span> </div>	<div style="display: flex; justify-content: space-around; text-align: center;"> <span>Mo</span> <span>Day</span> <span>Year</span> </div>
<div style="display: flex; justify-content: space-between;"> <span>(       )</span> <span>Daytime Phone</span> </div>	<div style="text-align: center;">Date of Birth</div>

### Payroll Information

Division Name	Division Number
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### Rollover Information

**Before investing your rollover contribution, Fifth Third Bank Retirement Services ("Service Center") must first receive all required documentation and approve your rollover request. Rollover contributions received before approval is granted will not be invested until after approval is granted. See enclosed Step-by-Step for Rollover Contribution instructions.**

- I am choosing a Direct Rollover from a:**
  - Qualified 401(a) plan (Profit Sharing, Defined Benefit or Money Purchase)
  - Qualified 401(k) plan
    - Non-Roth: \$\_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
    - Roth: \$\_\_\_\_\_ (employee contributions and earnings)
  - 403(b) plan
    - Non-Roth: \$\_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
    - Roth: \$\_\_\_\_\_ (employee contributions and earnings)
  - Governmental 457(b) plan
  - IRA \_\_\_\_\_ please provide original Internal Revenue Code source, if applicable (401(k) for example)
- I am choosing a Regular 60-Day Rollover from a:**
  - Qualified 401(a) plan (Profit Sharing, Defined Benefit or Money Purchase)
  - Qualified 401(k) plan
    - Non-Roth: \$\_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
    - Roth: \$\_\_\_\_\_ (employee contributions and earnings)
  - 403(b) plan
    - Non-Roth: \$\_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
    - Roth: \$\_\_\_\_\_ (employee contributions and earnings)
  - Governmental 457(b) plan
  - IRA



# Incoming Direct Rollover Election

Last Name	First Name	MI	Social Security Number
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**Investment Option Information** - Please refer to your marketing communication materials for investment option designations.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

Select either existing ongoing allocations (A) or your own investment options (B).

**(A) Existing Ongoing Allocations**

I wish to allocate this rollover the same as my existing ongoing allocations.

**(B) Select Your Own Investment Options**

**Please Note: For automatic dollar-cost averaging, access our Web site after funds have been received.**

INVESTMENT OPTION				INVESTMENT OPTION			
NAME	TICKER	CODE	%	NAME	TICKER	CODE	%
Artisan International Inv.....	ARTIX	ARTIX	_____	Artisan Mid Cap Value Investor.....	ARTQX	ARTQX	_____
Harding Loevner International Eq Instl.....	HLMIX	HLMIX	_____	Columbia Mid Cap Index R5.....	CPXRX	CPXRX	_____
Oppenheimer Global Fund A.....	OPPAX	OP-GLB	_____	Fifth Third Bank Equity Index Fund C.....	N/A	53CEQC	_____
Thornburg Developing World R5.....	THDRX	THDRX	_____	Invesco Comstock A.....	ACSTX	ACSTX	_____
American Century Real Estate - A.....	AREEX	AREEX	_____	T. Rowe Price Growth Stock Fund - Adv.....	TRSAX	TRSAX	_____
Fidelity Select Energy Portfolio.....	FSENX	FSENX	_____	Touchstone Growth Opportunities Y.....	TGVYX	TGVYX	_____
First Eagle Gold A.....	SGGDY	SGGDY	_____	Dodge & Cox Balanced Fund.....	DODBX	DC-BAL	_____
T. Rowe Price Global Technology.....	PRGTX	PRGTX	_____	T. Rowe Price Personal Strat Income.....	PRSIX	PRSIX	_____
T. Rowe Price Health Sciences.....	PRHSX	PRHSX	_____	Hotchkis and Wiley High Yield A.....	HWHAX	HWHAX	_____
American Beacon Small Cp Val Y.....	ABSXY	ABSXY	_____	J P Morgan Core Bond A.....	PGBOX	PGBOX	_____
Columbia Small Cap Index R5.....	CXXRX	CXXRX	_____	PIMCO Total Return A.....	PTTAX	PTTAX	_____
Morgan Stanley Inst Small Company Gr P.....	MSSMX	MSSMX	_____	Morley Stable Value Fund.....	N/A	MORSVF	_____
Artisan Mid Cap Inv.....	ARTMX	ARTMX	_____	<b>MUST INDICATE WHOLE PERCENTAGES</b>			<b>=100%</b>

**Participant Acknowledgements**

**Advised Assets Group, LLC** - If I have elected to have my account professionally managed by Advised Assets Group, LLC and this form is submitted, my election to have my account professionally managed will override the investment allocation requested on this form until such time as I revoke or amend my election to have my account professionally managed.

**General Information** - I understand that only certain types of distributions are eligible for rollover treatment and that it is solely my responsibility to ensure such eligibility. By signing below, I affirm that the funds I am rolling over are in fact eligible for such treatment.

I authorize these funds to be allocated into my employer's Plan and be invested according to the information specified in the Investment Option Information section.

If the investment option information is missing or incomplete, I authorize Service Center to allocate the rollover assets ("assets") the same as my most recent investment election on file (if I have an account established) or to the default investment option selected by my Plan (if I do not have an account established). If no default investment option is selected by my Plan, the funds will be returned to the payor as required by law. If additional assets from the same source are received more than 180 calendar days after Service Center receives the initial assets, I authorize Service Center to allocate all monies received the same as my most recent investment election on file with Service Center. I understand I must call 1-866-258-4777 or access the Web site in order to make changes or transfer monies from the default investment option. If my initial rollover assets are received more than 1 year after Service Center receives and approves this Incoming Direct Rollover Election form, I understand Service Center will require the submission of a new form for approval. Assets will not be invested until after approval is granted. Forms and documentation received after market close will be reviewed for approval the following business day. I understand that this completed form must be received by Service Center at the address indicated in the Required Signature section of this form.

**Withdrawal Restrictions** - I understand that the Internal Revenue Code and/or my employer's Plan Document may impose restrictions on direct rollovers and/or distributions. I understand that I must contact the Plan Administrator, if applicable, to determine when and/or under what circumstances I am eligible to receive distributions or make direct rollovers.

**Investment Options** - I understand that by signing and submitting this form for processing, I am requesting to have investment options established under the Plan as specified on the first page of this form. I understand and agree that



# Incoming Direct Rollover Election

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Last Name	First Name	MI	Social Security Number
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## Division Information

- 1 Weekly
- 2 Bi-Weekly

## Division Information

- 3 Semi-Monthly
- 9999 Unassigned

## Step-by-Step Instructions for Rollover Contributions

HKA Enterprises 401(k) Retirement Savings Plan offers you the opportunity to "roll over" the distribution you receive from your previous employer's plan or IRA. The following information and instructions are designed to help you through this process. If you have any questions, please contact the Voice Response System at 1-866-258-4777.

### Determine Whether Your Contribution Is a Direct Rollover or a Regular 60-Day Rollover.

- **Direct Rollover:** Your previous plan or annuity makes the distribution check payable directly to Fifth Third Bank.
- **Regular 60-Day Rollover:** Your previous plan or annuity makes the distribution check payable to you.

### If You Are Electing a Direct Rollover

- Complete the Participant Information section of the Incoming Direct Rollover Election form.
- Complete the Rollover Information section choosing Direct Rollover and the applicable Internal Revenue Code ("Code") on the form.
- Complete the Previous Provider Information section.
- Complete the Required Documentation section. Please attach a copy of most recent account statement to the Incoming Direct Rollover Election form. If your most recent account statement does not indicate the Code and Plan Name of your previous employer's plan, you must ALSO have your previous employer sign the Incoming Direct Rollover Election form. For an IRA, please verify the account statement indicates the account is an IRA.
- For a Direct Rollover from an IRA please note: The maximum amount eligible for rollover is the total amount of your deductible IRA contributions plus earnings. Non-deductible IRA contributions may not be rolled over. If your rollover amount was held in a conduit IRA and you were born before January 1, 1936, you may be eligible for capital gains treatment. In this instance, you may want to track these rollover amounts in order to be eligible for favorable tax treatment. If the amounts were from a SIMPLE IRA, you would have had to participate in the SIMPLE IRA for a minimum of two years.
- DO NOT REQUEST A DISTRIBUTION FROM THE PRIOR PLAN YET!
- Send your completed Incoming Direct Rollover Election form with required documentation attached to:  
**DO NOT SEND PAYMENT TO THE ADDRESS BELOW.**

Fifth Third Bank Retirement Services  
PO Box 173764  
Denver, CO 80217-3764  
Or fax to 1-303-737-4355

- Service Center will approve your rollover request or ask you for more information.
- Once your rollover has been approved, Service Center will give you instructions on submitting your rollover check.
- Please use those instructions to complete a distribution form from the prior plan and request the distribution at this time.

### If You Are Electing a Regular 60-Day Rollover

- Complete the Participant Information section of the Incoming Direct Rollover Election form.
- Complete the Rollover Information section choosing Regular 60-Day Rollover and the applicable Code. Please send a copy of the check stub, showing the amount of the distribution and withholding, from the previous provider.
- Complete the Previous Provider Information section.
- Complete the Required Documentation section. Attach a copy of most recent account statement to the Incoming Direct Rollover Election form. If your most recent account statement does not indicate the Code and Plan Name of your previous employer's plan, you must ALSO have your previous employer sign the Incoming Direct Rollover Election form.
- Please Note: If you are making a "Regular 60-Day Rollover" under Federal Regulations, you have 60 (sixty) days from the date you receive your distribution to make a rollover contribution. After 60 days, Service Center cannot accept your rollover contribution. It is your responsibility to ensure that Service Center receives all required documentation AND your rollover contribution prior to the expiration of the 60-day period. There are no exceptions to the 60-day rule. You will be responsible for any income tax or tax penalties for failure to meet the 60-day rule for rollover contributions when information is not provided and the rollover contribution is not made within the 60-day period.
- To avoid any income tax consequences, you must roll over your entire gross distribution (including any income tax withholding). If you roll over less than your gross distribution, the amount not rolled over will be subject to income tax and may be subject to excise tax.

- Send the Incoming Direct Rollover Election form to:

**DO NOT SEND PAYMENT TO THE ADDRESS BELOW.**

Fifth Third Bank Retirement Services  
PO Box 173764  
Denver, CO 80217-3764

Or fax to 1-303-737-4355

- Service Center will approve your rollover request or ask you for more information.
- Once your rollover has been approved, Fifth Third Bank Retirement Services will give you instructions to endorse the rollover check to:

Fifth Third Bank,

**OR**

If your rollover check has already been cashed, please send in a cashier's check or certified check made payable to Fifth Third Bank. Do not send in a personal check or a money order.

**Some Important Rollover Facts**

- Remember that this form needs to arrive prior to the funds arriving to obtain approval. Rollover contributions received before approval is granted will not be invested until after approval is granted.
- In the event that a rollover contribution is made that cannot be accepted, the rollover contribution will be made payable and returned to the issuer.
- Examples of Contributions Which Cannot Be Rolled Over:
  - Any "required minimum distribution" (i.e., amount being paid to you because you are age 70 1/2 or older).
  - Distributions that are a series of periodic payments (made at least annually) and paid to you over your life expectancy (or the life expectancy of you and your beneficiary) or for a period of at least 10 years.
- Review decisions related to your qualified plan distribution with your financial advisor or tax advisor.

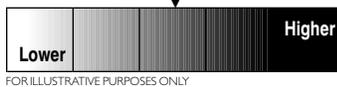
**Read this information carefully.**

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# Artisan International Inv

Fund Manager: Euretig/Hamker/Yockey  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 1.17%, Net 1.17%

## Risk/Potential Return Meter

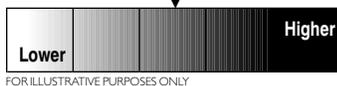


ARTIX\_4

# Harding Loevner International Eq Instl

Fund Manager: Team Managed  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.84%, Net 0.84%

## Risk/Potential Return Meter

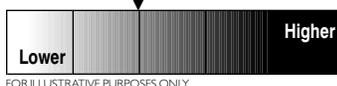


HLMIX\_4

# Oppenheimer Global Fund A

Fund Manager: Bhaman  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 1.14%, Net 1.14%

## Risk/Potential Return Meter

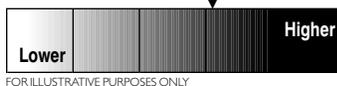


OP-GLB\_4

# Thornburg Developing World R5

Fund Manager: Wilson/Kirby  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 1.67%, Net 1.09%

## Risk/Potential Return Meter



THDRX\_4

## Investment Objective & Strategy ♦

The investment seeks maximum long-term capital growth. The fund invests primarily in developed markets but also may invest up to 35% of the fund's total assets at market value at the time of purchase in emerging and less developed markets. Under normal market conditions, the fund is substantially fully invested in common stocks and similar securities, and invests at least 65% of its net assets at market value at the time of purchase in securities of non-U.S. companies. The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure developed market equity performance, excluding the US & Canada.

## Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

## Investment Objective & Strategy ♦

The investment seeks long-term capital appreciation. The fund invests in companies based in developed markets outside the U.S. as well as in established companies in emerging and frontier markets. It normally invests at least 80% of its net assets (plus any borrowings for investment purposes) in common stocks, preferred stocks, rights and warrants issued by companies that are based outside the United States, securities convertible into such securities (including Depositary Receipts), and investment companies that invest in the types of securities in which the Portfolio would normally invest. The fund normally holds investments across at least 15 countries.

## Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

## Investment Objective & Strategy ♦

The investment seeks capital appreciation. The fund invests mainly in common stock of U.S. and foreign companies. It can invest without limit in foreign securities and can invest in any country, including countries with developing or emerging markets. However, the fund currently emphasizes its investments in developed markets such as the United States, Western European countries and Japan. It does not limit its investments to companies in a particular capitalization range, but primarily invests in mid- and large-cap companies. The fund normally will invest in at least three countries (one of which may be the United States).

## Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

## Investment Objective & Strategy ♦

The investment seeks long-term capital appreciation. Under normal market conditions the fund invests at least 80% of its assets in equity securities and debt obligations of developing country issuers. A developing country issuer is a company or sovereign entity that is domiciled or otherwise tied economically to one or more developing countries. The managers expect that investments in the fund's portfolio normally will be weighted in favor of equity securities. The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. The MSCI Emerging Markets Index consists of 25 emerging market country indices.

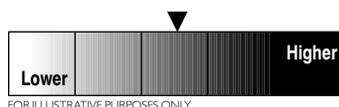
## Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Equity securities of companies located in emerging markets involve greater risks than investing in more established markets, including currency fluctuations, political developments and share illiquidity.

# American Century Real Estate - A

Fund Manager: Rodriguez/Brown  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 1.39%, Net 1.39%

## Risk/Potential Return Meter



AREEX\_4

## Investment Objective & Strategy ♦

The investment seeks high total investment return through a combination of capital appreciation and current income. Under normal market conditions, the fund invests at least 80% of its net assets in equity securities issued by real estate investment trusts (REITs) and other companies engaged in the real estate industry. The portfolio managers look for real estate securities they believe will provide superior returns, focusing on companies with the potential for stock price appreciation, plus sustainable growth of cash flow to investors. The fund is non-diversified. The MSCI US REIT Index is a free float-adjusted, market capitalization weighted index that is comprised of equity REITs that are included in the MSCI US Investable Market 2500 Index (The MSCI US Investable Market 2500 Index represents the investable universe of companies in the US equity market).

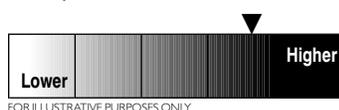
## Risk and Return Profile

The investment may be most appropriate for someone looking for greater potential returns and willing to accept a high degree of risk. Specialty funds that invest in a specific industry sector, geographic region, or one or more commodities may be more volatile than funds with more diversified investments. Additionally, funds that use unique investing strategies, such as short funds or hedge funds, may be more volatile than funds that use traditional investing strategies.

# Fidelity Select Energy Portfolio

Fund Manager: Dowd  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.79%, Net 0.79%

## Risk/Potential Return Meter



FSENX\_4

## Investment Objective & Strategy ♦

The investment seeks capital appreciation. The fund normally invests at least 80% of assets in securities of companies principally engaged in the energy field, including the conventional areas of oil, gas, electricity, and coal, and newer sources of energy such as nuclear, geothermal, oil shale, and solar power. It invests in domestic and foreign issuers. The fund invests primarily in common stocks. It uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions to select investments. The fund is non-diversified. The S&P 500 Index is an unmanaged, market-weighted index that consists of the 500 largest publicly traded companies and is considered representative of the broad U.S. stock market.

## Risk and Return Profile

The investment may be most appropriate for someone looking for greater potential returns and willing to accept a high degree of risk. Specialty funds that invest in a specific industry sector, geographic region, or one or more commodities may be more volatile than funds with more diversified investments. Additionally, funds that use unique investing strategies, such as short funds or hedge funds, may be more volatile than funds that use traditional investing strategies.

# First Eagle Gold A

Fund Manager: McLennan  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 1.33%, Net 1.33%

## Risk/Potential Return Meter



SGGD\_4

## Investment Objective & Strategy ♦

The investment seeks to provide investors the opportunity to participate in the investment characteristics of gold (and to a limited extent other precious metals) for a portion of their overall investment portfolio. The fund invests at least 80% of its total assets in gold and/or securities (which may include both equity and, to a limited extent, debt instruments) directly related to gold or of issuers principally engaged in the gold industry, including securities of gold mining finance companies as well as operating companies with long-, medium- or short-life mines. It is non-diversified. The MSCI World Index is a free float-adjusted market capitalization index that is designed to measure global developed market equity performance.

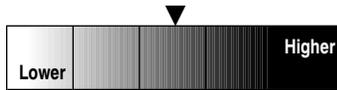
## Risk and Return Profile

The investment may be most appropriate for someone looking for greater potential returns and willing to accept a high degree of risk. Specialty funds that invest in a specific industry sector, geographic region, or one or more commodities may be more volatile than funds with more diversified investments. Additionally, funds that use unique investing strategies, such as short funds or hedge funds, may be more volatile than funds that use traditional investing strategies.

# T. Rowe Price Global Technology

Fund Manager: Spencer  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.91%, Net 0.91%

## Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

PRGTX\_4

## Investment Objective & Strategy ♦

The investment seeks long-term capital growth. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of companies the managers expect to generate a majority of their revenues from the development, advancement, and use of technology. It normally seeks to invest in at least 5 countries and allocate 25% of the fund's investments to stocks of companies outside the U.S.

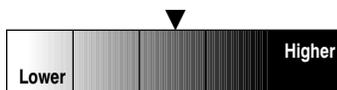
## Risk and Return Profile

The investment may be most appropriate for someone looking for greater potential returns and willing to accept a high degree of risk. Specialty funds that invest in a specific industry sector, geographic region, or one or more commodities may be more volatile than funds with more diversified investments. Additionally, funds that use unique investing strategies, such as short funds or hedge funds, may be more volatile than funds that use traditional investing strategies.

# T. Rowe Price Health Sciences

Fund Manager: Tamaddon  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.77%, Net 0.77%

## Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

PRHSX\_4

## Investment Objective & Strategy ♦

The investment seeks long-term capital appreciation. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of companies engaged in the research, development, production, or distribution of products or services related to health care, medicine, or the life sciences (collectively termed "health sciences"). While the fund can invest in companies of any size, the majority of fund assets are expected to be invested in large- and mid-capitalization companies. The S&P 500 Index is an unmanaged, market-weighted index that consists of the 500 largest publicly traded companies and is considered representative of the broad U.S. stock market.

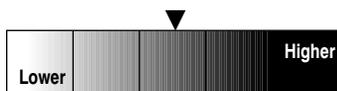
## Risk and Return Profile

The investment may be most appropriate for someone looking for greater potential returns and willing to accept a high degree of risk. Specialty funds that invest in a specific industry sector, geographic region, or one or more commodities may be more volatile than funds with more diversified investments. Additionally, funds that use unique investing strategies, such as short funds or hedge funds, may be more volatile than funds that use traditional investing strategies.

# American Beacon Small Cap Val Y

Fund Manager: Team Managed  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.91%, Net 0.91%

## Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

ABSYX\_4

## Investment Objective & Strategy ♦

The investment seeks long-term capital appreciation and current income. Under normal circumstances, at least 80% of the fund's net assets (plus the amount of any borrowings for investment purposes) are invested in equity securities of small market capitalization companies. These companies have market capitalizations of \$5 billion or less at the time of investment. The fund's investments may include common stocks, preferred stocks, securities convertible into common stocks, real estate investment trusts ("REITs"), American Depositary Receipts ("ADRs") and U.S. dollar-denominated foreign stocks traded on U.S. exchanges (collectively, "stocks"). The Russell 2000 Value Index measures the performance of small-cap value segment of the U.S. equity universe

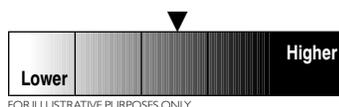
## Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

# Columbia Small Cap Index R5

Fund Manager: Lo/Shteyn  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.20%, Net 0.20%

## Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

CXXRX\_4

## Investment Objective & Strategy ♦

The investment seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) SmallCap 600® Index. Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks that comprise the S&P SmallCap 600 Index. It attempts to achieve at least a 95% correlation between the performance of the index and the fund's investment results, before fees and expenses. The fund may invest in derivatives, consisting of relevant stock index futures, to gain exposure to the small cap equity market pending direct investments in securities. The S&P SmallCap 600 Index is an unmanaged, market-weighted index that consists of 600 U.S. companies that have market capitalization less than \$1 billion representing about 3% of the total U.S. equities market.

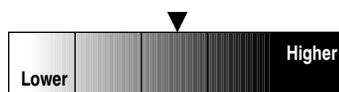
## Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

# Morgan Stanley Inst Small Company Gr P

Fund Manager: Team Managed  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 1.38%, Net 1.38%

## Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

MSSMX\_4

## Investment Objective & Strategy ♦

The investment seeks long-term capital appreciation by investing primarily in growth-oriented equity securities of small capitalization companies. The fund invests primarily in established and emerging companies from a universe comprised of small capitalization companies, most with market capitalizations of generally less than \$4 billion. It normally invests at least 80% of the Portfolio's assets in equity securities of small capitalization companies. The fund may invest up to 25% of the Portfolio's net assets in foreign securities.

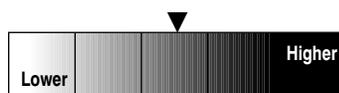
## Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

# Artisan Mid Cap Inv

Fund Manager: Team Managed  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 1.19%, Net 1.19%

## Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

ARTMX\_4

## Investment Objective & Strategy ♦

The investment seeks maximum long-term capital growth. The fund normally invests no less than 80% of its net assets plus any borrowings for investment purposes at market value at the time of purchase in the common stocks of medium-sized companies. It defines a medium-sized company as one with a market capitalization greater than the market capitalization of the smallest company in the Russell Midcap® Index and less than three times the weighted average market capitalization of companies in the index. The Russell Midcap Index measures the performance of the mid-cap U.S. equity universe, consists of the smallest 800 companies in the Russell 1000 Index (The 1000 largest U.S. companies by market capitalization), and represents about 31% of the Russell 1000 total market capitalization.

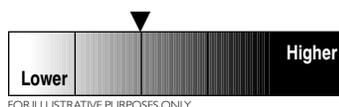
## Risk and Return Profile

Mid-cap investments may be most appropriate for someone willing to accept a higher degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

# Artisan Mid Cap Value Investor

Fund Manager: Team Managed  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 1.19%, Net 1.19%

## Risk/Potential Return Meter



ARTQX\_4

## Investment Objective & Strategy ♦

The investment seeks maximum long-term capital growth. The fund normally invests no less than 80% of its net assets plus any borrowings for investment purposes at market value at the time of purchase in the common stocks of medium-sized companies. It defines a medium-sized company as one with a market capitalization greater than the market capitalization of the smallest company in the Russell Midcap® Index and less than three times the weighted average market capitalization of companies in that Index. The Russell Midcap Index measures the performance of the mid-cap U.S. equity universe, consists of the smallest 800 companies in the Russell 1000 Index (The 1000 largest U.S. companies by market capitalization), and represents about 31% of the Russell 1000 total market capitalization.

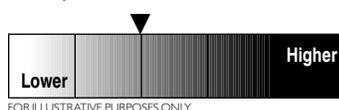
## Risk and Return Profile

Mid-cap investments may be most appropriate for someone willing to accept a higher degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

# Columbia Mid Cap Index R5

Fund Manager: Lo/Shteyn  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.26%, Net 0.20%

## Risk/Potential Return Meter



CPXRX\_4

## Investment Objective & Strategy ♦

The investment seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) MidCap 400® Index. The fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks that comprise the S&P MidCap 400 Index. In seeking to match the performance of the index, the Investment Manager attempts to allocate the fund's assets among common stocks in approximately the same weightings as the index. It attempts to achieve at least a 95% correlation between the performance of the index and the fund's investment results, before fees and expenses. The S&P MidCap 400 Index is an unmanaged, market-weighted index that consists of 400 U.S. companies that have market capitalization from \$1 billion to \$5 billion representing about 7% of the total U.S. equities market.

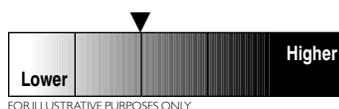
## Risk and Return Profile

Mid-cap investments may be most appropriate for someone willing to accept a higher degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

# Fifth Third Bank Equity Index Fund C

Fund Manager: Fifth Third Bank  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.20%, Net 0.20%

## Risk/Potential Return Meter



53CEQC\_4

## Investment Objective ♦

The Fund seeks to replicate, before fees, the performance of the broadly diversified S&P 500 Index.

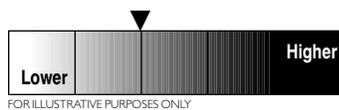
## Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

# Invesco Comstock A

Fund Manager: Team Managed  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.84%, Net 0.83%

## Risk/Potential Return Meter

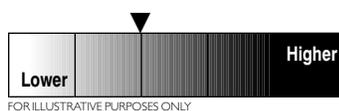


ACSTX\_4

# T. Rowe Price Growth Stock Fund - Adv

Fund Manager: Fath  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.92%, Net 0.92%

## Risk/Potential Return Meter

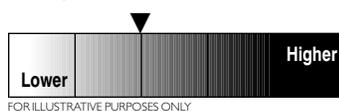


TRSAX\_4

# Touchstone Growth Opportunities Y

Fund Manager: Muggia  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 1.00%, Net 0.99%

## Risk/Potential Return Meter



TGVYX\_4

## Investment Objective & Strategy ♦

The investment seeks total return through growth of capital and current income. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in common stocks, and in derivatives and other instruments that have economic characteristics similar to such securities. It may invest in securities of issuers of any market capitalization; however, a substantial number of the issuers in which the fund invests are large-capitalization issuers. The fund may invest up to 10% of its net assets in real estate investment trusts (REITs). The S&P 500 Index is an unmanaged, market-weighted index that consists of the 500 largest publicly traded companies and is considered representative of the broad U.S. stock market.

## Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

## Investment Objective & Strategy ♦

The investment seeks long-term capital growth through investments in stocks. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of a diversified group of growth companies. While most assets will typically be invested in U.S. common stocks, the fund may invest in foreign stocks in keeping with the fund's objectives. The S&P 500 Index is an unmanaged, market-weighted index that consists of the 500 largest publicly traded companies and is considered representative of the broad U.S. stock market.

## Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

## Investment Objective & Strategy ♦

The investment seeks long-term growth of capital. The fund invests primarily in stocks of domestic growth companies that the sub-advisor believes have a demonstrated record of achievement with excellent prospects for earnings growth over a one- to three-year period. In choosing securities, Westfield looks for companies that it believes are reasonably priced with high forecasted earnings potential. The fund will invest in companies that Westfield believes have shown above-average and consistent long-term growth in earnings and have excellent prospects for future growth. The fund is non-diversified. The Russell 3000 Index measures the performance of the largest 3000 U.S. companies representing approximately 98% of the investable U.S. equity market.

## Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

# Dodge & Cox Balanced Fund

Fund Manager: Team Managed  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.53%, Net 0.53%

## Risk/Potential Return Meter



DC-BAL\_4

# T. Rowe Price Personal Strat Income

Fund Manager: Shriver  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.72%, Net 0.58%

## Risk/Potential Return Meter



PRSIX\_4

# Hotchkis and Wiley High Yield A

Fund Manager: Team Managed  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.98%, Net 0.95%

## Risk/Potential Return Meter



HWHAX\_4

## Investment Objective & Strategy ♦

The investment seeks regular income, conservation of principal, and an opportunity for long-term growth of principal and income. The fund invests in a diversified portfolio of equity securities and debt securities. It typically invests in companies that, in Dodge & Cox's opinion, appear to be temporarily undervalued by the stock market but have a favorable outlook for long-term growth. The fund may invest up to 20% of its total assets in U.S. dollar-denominated securities of non-U.S. issuers traded in the United States that are not in the S&P 500. The S&P 500 Index is an unmanaged, market-weighted index that consists of the 500 largest publicly traded companies and is considered representative of the broad U.S. stock market.

## Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderate degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

## Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with a primary emphasis on income and a secondary emphasis on capital growth. The fund invests in a diversified portfolio typically consisting of approximately 40% stocks and 60% bonds, money market securities, and cash reserves. T. Rowe Price may decide to overweight or underweight a particular asset class based on the managers' outlook for the economy and financial markets. Under normal conditions, its allocation to the broad asset classes will be within the following ranges: stocks (30%-50%) and bonds and money markets (50-70%).

## Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some risk, but seeking to preserve capital and is willing to accept lower potential returns in exchange. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

## Investment Objective & Strategy ♦

The investment seeks high current income combined with the opportunity for capital appreciation to maximize total return. The fund normally invests at least 80% of its net assets plus borrowings for investment purposes in a diversified portfolio of high yield securities. It may invest up to 20% of its total assets in securities denominated in foreign currencies and may invest without limit in U.S. dollar-denominated securities of foreign issuers. The fund may invest up to 15% of its total assets in securities and instruments that are economically tied to emerging market countries.

## Risk and Return Profile

High yield bond investments may be appropriate for investors able to weather greater potential price volatility in exchange for an increased opportunity for capital appreciation and higher yields. Although they have higher return potential, high yield bonds are also subject to greater risk, including the risk of default, compared to higher-rated securities.

# J P Morgan Core Bond A

Fund Manager: Figuly/Miller/Nauseda  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.98%, Net 0.76%

## Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

PGBOX\_4

# PIMCO Total Return A

Fund Manager: Worah/Kiesel/Mather  
 Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.85%, Net 0.85%

## Risk/Potential Return Meter



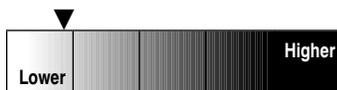
FOR ILLUSTRATIVE PURPOSES ONLY

PTTAX\_4

# Morley Stable Value Fund

Period Ending: 12/31/2015  
 Fund Operating Expenses:  
 Gross 0.81%, Net 0.81%

## Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

MORSVF\_4

## Investment Objective & Strategy ♦

The investment seeks to maximize total return by investing primarily in a diversified portfolio of intermediate- and long-term debt securities. The fund is designed to maximize total return by investing in a portfolio of investment grade intermediate- and long-term debt securities. As part of its main investment strategy, it may principally invest in corporate bonds, U.S. treasury obligations and other U.S. government and agency securities, and asset-backed, mortgage-related and mortgage-backed securities. The fund's average weighted maturity will ordinarily range between four and 12 years. The Barclays Capital Aggregate Bond Index is an unmanaged index considered indicative of the domestic fixed income market. The Index is made up of the Barclays Capital Govt/Credit Bond Index, Mortgage-Backed Securities Index, and Asset-Backed Securities Index.

## Risk and Return Profile

This investment may be most appropriate for someone seeking greater potential income than with a money market or stable value investment and willing to accept a higher degree of risk. The investor may also desire to balance more aggressive investments with one providing potentially steady income. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

## Investment Objective & Strategy ♦

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers. The Barclays Capital Aggregate Bond Index is an unmanaged index considered indicative of the domestic fixed income market. The Index is made up of the Barclays Capital Govt/Credit Bond Index, Mortgage-Backed Securities Index, and Asset-Backed Securities Index.

## Risk and Return Profile

This investment may be most appropriate for someone seeking greater potential income than with a money market or stable value investment and willing to accept a higher degree of risk. The investor may also desire to balance more aggressive investments with one providing potentially steady income. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

## Investment Objective

The Fund primarily consists of a diversified portfolio of Stable Value Investment Contracts (Investment Contracts) issued by life insurance companies, banks and other financial institutions, the performance of which may be predicated on underlying fixed income investments. The principal value of these assets is designed to remain stable regardless of stock and bond market fluctuations. The Fund is typically appropriate for investors who desire low volatility, stable principal value, and returns commensurate with a capital preservation objective for a component of their retirement savings. The Fund is designed for long-term retirement investing.

## Risk and Return Profile

The investment may be most appropriate for someone wanting to safeguard principal value or to balance a portfolio which contains more aggressive investments. The investor may be requiring stability and asset liquidity.

**Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your plan, you may obtain mutual fund prospectuses from your registered representative or Plan website. Read them carefully before investing.**

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◆ Unless otherwise noted: Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

Funds may impose redemption fees and/or transfer restrictions, if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

Holdings and composition of holdings are subject to change. Due to rounding or other factors, asset allocations and/or largest holdings may not equal 100.0%.

The Net expense ratio shown is net of any fee waivers or expense reimbursements.

Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document.

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# Notice of Investment Returns & Fee Comparison

## 453950-01 HKA Enterprises 401(k) Retirement Savings Plan Retire.53.com

Your employer's retirement plan is an important benefit because it is intended to help you in your retirement years as a supplement to your personal retirement savings and Social Security benefits. By participating in the Plan, you're taking an important step towards achieving a secure financial future. To help you get there, the goal is to contribute to the Plan, choose how you want to invest those contributions, and build your account balance through the resulting investment returns.

The fees and expenses related to the Plan and the investments you choose can affect the long-term value of your account. Your Plan Administrator (typically your employer) regularly receives information about the Plan's fees and expenses to ensure they are reasonable and competitive. To manage your retirement account wisely, it is also important for you to have a clear understanding of the investments available to you through the Plan and the related fees and expenses.

You are receiving this Notice because you are eligible to direct the investment of your retirement account. This Notice includes important information intended to help you compare your Plan's investment options and the associated expenses.

Visit Retire.53.com to access online calculators, detailed investment information (including investment objectives, strategies, risks and returns) and additional education opportunities to assist you in determining the effect of these expenses on your account. For a free paper copy, logon to Retire.53.com, call the toll-free Participant Services Line at 1-866-258-4777, or write to the Plan Administrator in care of: Fifth Third Retirement Plan Services, P.O. Box 173764, Denver, CO 80217-3764.

SECTION	Document Summary
1	<b>Investment Rate of Return Information</b> - Shows investment return information for your plan's investment options including past performance.
2	<b>Investment-Related Fees, Expense Information and Transfer Restrictions</b> - Shows any fees and expenses associated with investments including investment management expenses. This section also shows any investment restrictions.
3	<b>Plan-Related Information</b> - Shows Plan-Related information and Optional Services Expenses.

### 1 – Investment Rate of Return Information

#### Variable Rate of Return Investments Table

This table looks at the rates of return from investments that change value over time. The table shows how these investments have performed over the time periods noted in the chart below. You can compare each investment option to a benchmark; however, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on Retire.53.com or by calling 866-258-4777.

Variable Return Investments								
Investment Option	Average Annual Total Return as of 01/31/2016				Benchmark** as of 01/31/2016			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>International Funds</b>								
<b>Artisan International Inv<sup>2</sup></b> www.artisanfunds.com	-11.30%	4.95%	3.71%	8.86%	-6.59%	1.19%	3.03%	*
					Morningstar Global Markets ex-US GR USD			
<b>Harding Loevner International Eq Instl<sup>1,2</sup></b> www.hardingloevnerfunds.com	-7.82%	2.50%	4.00%	5.43%	-6.59%	1.19%	3.03%	*
					Morningstar Global Markets ex-US GR USD			
<b>Oppenheimer Global Fund A<sup>2</sup></b> www.oppenheimerfunds.com	-5.49%	5.51%	4.16%	11.09%	-6.59%	1.19%	3.03%	*
					Morningstar Global Markets ex-US GR USD			
<b>Thornburg Developing World R5<sup>2</sup></b> www.thornburg.com	-17.64%	-0.10%	N/A	-4.75%	-19.80%	-4.56%	N/A	-8.19%
					Morningstar Emerging Markets GR USD			

Investment Option	Average Annual Total Return as of 01/31/2016				Benchmark** as of 01/31/2016			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>Specialty</b>								
<b>American Century Real Estate - A</b> <sup>1,2</sup>	-7.33%	10.41%	5.08%	10.47%	-11.24%	4.89%	0.68%	*
					Morningstar US Real Estate Sector PR USD			
www.americancentury.com								
<b>Fidelity Select Energy Portfolio</b> <sup>1,2</sup>	-20.24%	-4.89%	-0.40%	7.69%	-21.87%	-2.47%	2.93%	*
					Morningstar US Energy Sector TR USD			
www.fidelity.com								
<b>First Eagle Gold A</b> <sup>2</sup>	-28.22%	-16.75%	-2.92%	4.02%	-45.85%	-23.77%	-9.12%	*
					MSCI World/Metals&Mining PR USD			
www.firsteaglefunds.com								
<b>T. Rowe Price Global Technology</b> <sup>1,2</sup>	8.74%	16.02%	12.56%	4.91%	1.72%	10.20%	8.30%	*
					Morningstar US Technology Sector TR USD			
www.troweprice.com								
<b>T. Rowe Price Health Sciences</b> <sup>1,2</sup>	-6.42%	22.64%	14.50%	14.51%	-3.67%	18.46%	9.99%	*
					Morningstar US Healthcare Sector TR USD			
www.troweprice.com								
<b>Small Cap Funds</b>								
<b>American Beacon Small Cp Val Y</b> <sup>2</sup>	-7.45%	7.46%	5.41%	11.81%	-11.79%	7.76%	6.23%	13.00%
					Morningstar US Small Value TR USD			
www.americanbeaconfunds.com								
<b>Columbia Small Cap Index R5</b> <sup>2</sup>	-5.04%	9.78%	6.32%	12.33%	-9.96%	7.73%	5.92%	10.36%
					Morningstar US Small Cap TR USD			
www.columbiamanagement.com								
<b>Morgan Stanley Inst Small Company Gr P</b> <sup>2</sup>	-16.38%	4.60%	3.66%	8.82%	-9.46%	7.83%	5.54%	*
					Morningstar US Small Growth TR USD			
www.morganstanley.com								
<b>Mid Cap Funds</b>								
<b>Artisan Mid Cap Inv</b> <sup>2</sup>	-7.30%	8.95%	8.00%	12.85%	-6.18%	10.75%	7.44%	*
					Morningstar US Mid Core TR USD			
www.artisanfunds.com								
<b>Artisan Mid Cap Value Investor</b> <sup>2</sup>	-12.55%	6.16%	5.98%	9.46%	-5.59%	10.25%	6.64%	*
					Morningstar US Mid Value TR USD			
www.artisanfunds.com								
<b>Columbia Mid Cap Index R5</b> <sup>2</sup>	-6.85%	8.74%	6.78%	11.48%	-6.69%	9.72%	6.79%	12.96%
					Morningstar US Mid Cap TR USD			
www.columbiamanagement.com								
<b>Large Cap Funds</b>								
<b>Fifth Third Bank Equity Index Fund C</b>	-0.83%	N/A	N/A	13.25%	-0.18%	N/A	N/A	13.33%
					Morningstar US Large Cap TR USD			
Website not available.								
<b>Invesco Comstock A</b> <sup>1,2</sup>	-8.62%	7.78%	4.90%	10.57%	-0.18%	8.44%	4.27%	*
					Morningstar US Large Value TR USD			
www.invesco.com								
<b>T. Rowe Price Growth Stock Fund - Adv</b> <sup>1,2</sup>	0.63%	11.83%	7.57%	6.78%	1.51%	12.46%	7.25%	*
					Morningstar US Large Growth TR USD			
www.troweprice.com								
<b>Touchstone Growth Opportunities Y</b> <sup>2</sup>	-7.64%	8.67%	5.79%	14.71%	1.51%	12.46%	7.25%	17.30%
					Morningstar US Large Growth TR USD			
www.touchstoneinvestments.com								
<b>Balanced</b>								
<b>Dodge &amp; Cox Balanced Fund</b> <sup>1,2</sup>	-4.19%	8.06%	4.99%	9.61%	-4.19%	4.91%	5.00%	*
					Morningstar Moderate Target Risk TR USD			
www.dodgeandcox.com								

Investment Option	Average Annual Total Return as of 01/31/2016				Benchmark** as of 01/31/2016			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>T. Rowe Price Personal Strat Income</b> <sup>1,2</sup> www.troweprice.com	-2.85%	5.06%	5.25%	7.34%	-0.16%	3.51%	4.66%	*
				Barclays US Aggregate Bond TR USD				
<b>Bond</b>								
<b>Hotchkis and Wiley High Yield A</b> <sup>1,2</sup> www.hwcm.com	-7.11%	3.59%	N/A	8.70%	-6.79%	4.08%	N/A	9.24%
				BofAML US High Yield Master II TR USD				
<b>J P Morgan Core Bond A</b> <sup>1,2</sup> www.jpmorganfunds.com	-0.06%	3.29%	4.78%	5.97%	0.24%	3.72%	4.87%	*
				Morningstar US Core Bond TR USD				
<b>PIMCO Total Return A</b> <sup>2</sup> www.pimco.com	-1.25%	3.27%	5.41%	6.03%	0.24%	3.72%	4.87%	*
				Morningstar US Core Bond TR USD				
<b>Fixed</b>								
<b>Morley Stable Value Fund</b> www.morley.com	1.05%	1.08%	2.15%	3.81%	0.03%	0.04%	1.08%	*
				Morningstar Cash TR USD				

Please note that if an investment option has not been in existence for 10 years, a "Since Start/Inception Date" return will be displayed. If the investment option has been in existence for 10 years or more, a "10-Year" return will be displayed. Returns shown for the corresponding benchmark are for the same time period as the investment option.

1 Additional information on this Investment Option can be found in Section 2.

2 Mutual Fund Option. The start/inception date is that of the fund's original share class. Performance returns for mutual fund options in your Plan offering a different share class with a more current start/inception date have been adjusted to reflect the fees and charges associated with the actual share class.

\* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

\*\* A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

## 2 – Investment-Related Fees, Expense Information and Transfer Restrictions

### Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions associated with investments. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account over time. Please visit the Employee Benefit Security Administration's website at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html) for an example demonstrating the long-term effect of fees and expenses. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Fees, Expenses and Restrictions as of 02/25/2016				
Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees <sup>A</sup>
<b>International Funds</b>				
Artisan International Inv	1.17%/ 1.17%	\$11.70 per \$1,000		
Harding Loevner International Eq Instl	0.86%/ 0.86%	\$8.60 per \$1,000	3	
Oppenheimer Global Fund A	1.14%/ 1.14%	\$11.40 per \$1,000		

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
Thornburg Developing World R5	1.67%/1.09%	\$16.70 per \$1,000		
<b>Specialty</b>				
American Century Real Estate - A	1.39%/1.39%	\$13.90 per \$1,000	5	
Fidelity Select Energy Portfolio	0.79%/0.79%	\$7.90 per \$1,000		Redemption Fee - .75% of money transferred within 30 day(s) of initial investment
First Eagle Gold A	1.32%/1.32%	\$13.20 per \$1,000		
T. Rowe Price Global Technology	0.91%/0.91%	\$9.10 per \$1,000	4	
T. Rowe Price Health Sciences	0.77%/0.77%	\$7.70 per \$1,000	4	
<b>Small Cap Funds</b>				
American Beacon Small Cap Val Y	0.90%/0.90%	\$9.00 per \$1,000		
Columbia Small Cap Index R5	0.20%/0.20%	\$2.00 per \$1,000		
Morgan Stanley Inst Small Company Gr P	1.38%/1.38%	\$13.80 per \$1,000		
<b>Mid Cap Funds</b>				
Artisan Mid Cap Inv	1.19%/1.19%	\$11.90 per \$1,000		
Artisan Mid Cap Value Investor	1.19%/1.19%	\$11.90 per \$1,000		
Columbia Mid Cap Index R5	0.26%/0.20%	\$2.60 per \$1,000		
<b>Large Cap Funds</b>				
Fifth Third Bank Equity Index Fund C	0.20%/0.20%	\$2.00 per \$1,000		
Invesco Comstock A	0.84%/0.83%	\$8.40 per \$1,000	2	
T. Rowe Price Growth Stock Fund - Adv	0.92%/0.92%	\$9.20 per \$1,000	4	
Touchstone Growth Opportunities Y	1.00%/0.99%	\$10.00 per \$1,000		
<b>Balanced</b>				
Dodge & Cox Balanced Fund	0.53%/0.53%	\$5.30 per \$1,000	3	
T. Rowe Price Personal Strat Income	0.72%/0.58%	\$7.20 per \$1,000	4	
<b>Bond</b>				
Hotchkis and Wiley High Yield A	0.98%/0.95%	\$9.80 per \$1,000	3	
J P Morgan Core Bond A	0.98%/0.76%	\$9.80 per \$1,000	1	
PIMCO Total Return A	0.85%/0.85%	\$8.50 per \$1,000		

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
<b>Fixed</b>				
Morley Stable Value Fund	0.81%/0.81%	\$8.10 per \$1,000		

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 or more was made out of this fund in the last 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 90 days.

Rule #5 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 180 days.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers to help pay for plan administration and/or recordkeeping fees. Please see the participant website for more information.

^Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

**NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at [Retire.53.com](http://Retire.53.com).**

**Fees listed above are maximum fees. Some fees may not be charged to plan participants. The gross expense ratio does not reflect any fee waivers or reimbursements currently being charged by the fund after taking into account any applicable waivers or reimbursements, without which performance would have been less.**

### General Administrative Services Expenses Table

General administrative service expenses include recordkeeping, accounting, legal or other administrative fees that may be charged to your account. These fees and expenses may be charged to your individual account if not paid by the Plan Sponsor and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances. The dollar amount actually charged to your account during the quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact 866-258-4777 or your Plan Administrator.

General Administrative Services Expenses as of 02/25/2016				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administrative, Recordkeeping and Compliance Services	\$8,500.00	\$2,125.00	Quarterly	Plan Administrative, Recordkeeping and Compliance Services. (this fee may be allocated on a pro-rata basis across all participant accounts)
Fulfillment Services for Annual 404(a)5 Mailing	\$2.00	\$.50	Annual	Document creation/Fulfillment/Postage costs incurred by the plan for any fulfillment services related to regulatory requirements. (this fee may be allocated on a pro-rata basis across all participant accounts)

### 3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Optional Services Expenses.

#### General Information

**Non-Investment Management Fees and Expenses:** Includes recordkeeping, accounting, legal or other administrative fees that may be charged to your account. These fees and expenses may be deducted from your account balance if they are not paid by the Plan Sponsor and/or included in the investment-related fees and expenses. The amount of the deduction depends on the nature of the fees and expenses. For example, they may be charged as a flat dollar amount per participant or as a percentage of your account balance. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

**Investment Instructions:** Your Plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via [Retire.53.com](http://Retire.53.com) or by calling 866-258-4777.

**Limitations on Investments:** Limitations on making changes to your investment choices may be imposed by the Plan Administrator or by the fund manager of an investment option. Any limitations or restrictions made by a fund manager are described in the prospectus for the fund or other fund documentation. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). In addition to the limitations and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limitations, they will be described in a separate document that will be provided to you by your Plan Administrator.

**Voting, Tender, and Similar Rights:** A Plan fiduciary will exercise any voting or other rights associated with the ownership of the Plan's Designated Investment Alternatives.

#### 404c Compliance

The Plan Sponsor intends for this Plan to be compliant with section 404(c) of the Employee Retirement Income Security Act of 1974, and 29 CFR 2550.404c-1. Fiduciaries of the Plan may be relieved of liability for any losses which are the direct result of investment instructions given by participants or beneficiaries.

Your plan uses the following designated investment manager(s): TRUSTEE, FIFTH THIRD BANK

#### Additional or Optional Services and Expenses

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

<b>Additional or Optional Services and Expenses as of 02/25/2016</b>			
Service	Fee Amount	Frequency	Description
Approval Services Qualified Hardship Distribution Processing Services	\$125.00	Quarterly	This fee is intended to reimburse the plan for hardship withdrawal determination(s) and ensure the withdrawal is allowable under the plan provisions.
Loan Maintenance Fee	\$6.25	Quarterly	This flat fee covers the annual maintenance of your existing loan and is deducted from your account balance each quarter. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Participant Loan (Origination)	\$50.00	Per Distribution	This fee is associated with originating a loan through your company's retirement plan.
Participant Partial, Lump Sum or Hardship Withdrawals/Distributions	\$125.00	Per Distribution	Fees related to processing participant withdrawals/distributions from your plan.
ACH Special Handling Charge	\$15.00	Per Distribution	ACH Charge
MyChoice AdvicePro	\$6.25	Quarterly	This fee applies if you are enrolled in the Investment Advice option.
MyChoice ManagedPro Fees	Up to \$100K = 0.137500% Next \$150K = 0.125000% Next \$150K = 0.112500% Over \$400K = 0.100000%	Quarterly	This fee applies if you are enrolled in the Managed Account service and is deducted from the assets within the Managed Accounts service.
EXPRESS Special Handling Charge	\$25.00	Per Distribution	Express Delivery Charge

Service	Fee Amount	Frequency	Description
WIRE Special Handling Charge	\$40.00	Per Distribution	Wire Charge

Visit [Retire.53.com](http://Retire.53.com) for a glossary of investment terms relevant to the investment options under this plan. To request a paper copy of this glossary or any additional Plan information, or a paper copy of other certain information available online, free of charge, contact a representative at Fifth Third Retirement Plan Services, P.O. Box 173764, Denver, CO 80217-3764.

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