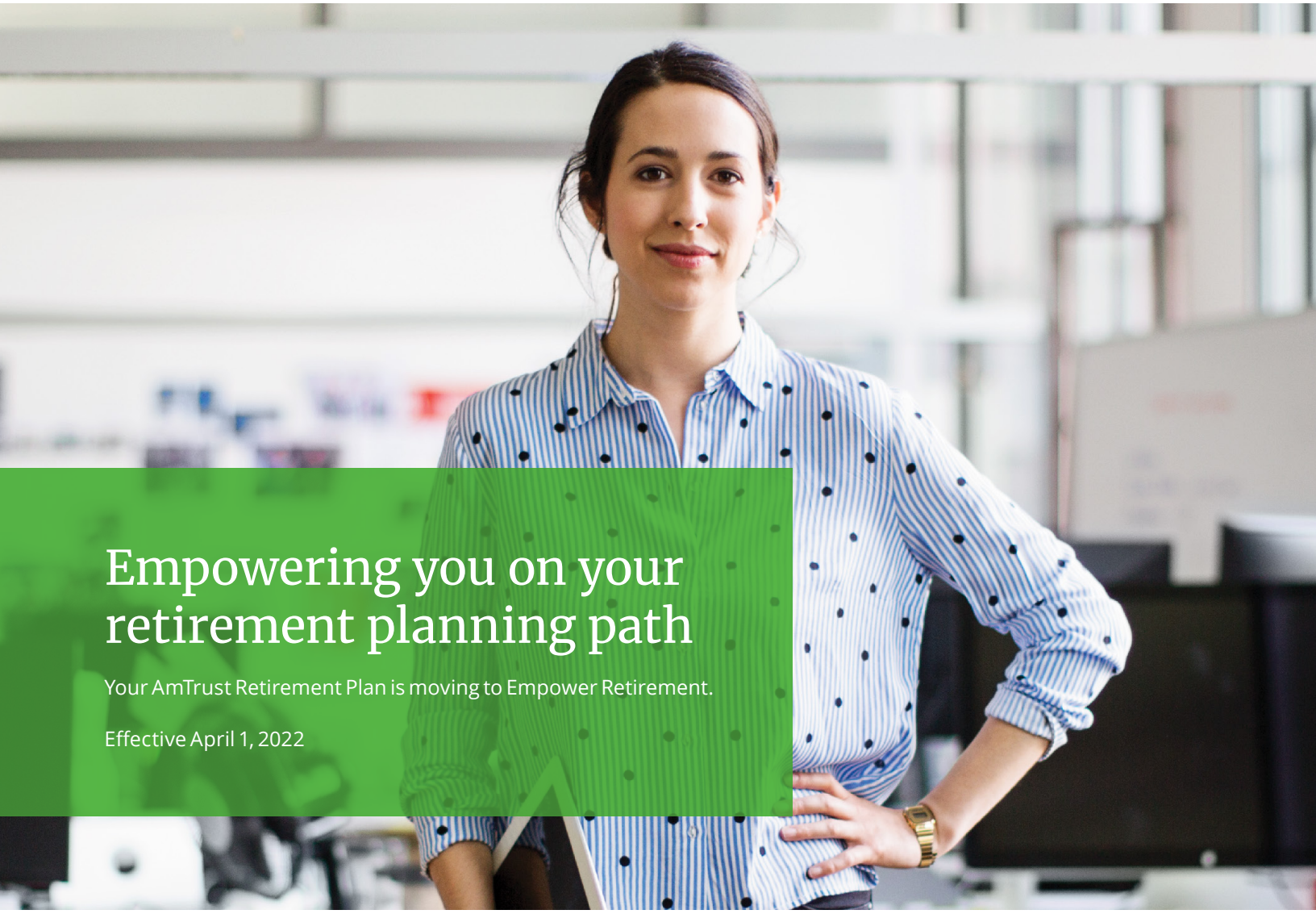


Empowering you on your retirement planning path

Your AmTrust Retirement Plan is moving to Empower Retirement.

Effective April 1, 2022

Everything we do centers around you

Your path to retirement is unique. We believe your retirement plan should be, too.

With a focus on monthly income in retirement, we strive to help people replace — for life — the income they made while working.

This innovative approach, combined with our unique offerings and commitment to service excellence, has earned the trust of millions of retirement plan participants.

AmTrust FINANCIAL

EMPOWER®



You're all set

The transfer to Empower will happen automatically. You don't need to do anything right now unless you want to make changes to your account at John Hancock.

Why you're receiving this announcement

You are receiving this announcement because you currently have a balance in the plan, are the beneficiary of an account holder or may be eligible to save in the plan. This announcement contains important information regarding the transition.

This booklet is intended to help you understand what to expect during the transition and some features you can expect to see after the transition, including:

- Dates you'll want to know during the transition to Empower Retirement.
- How your account will transfer.
- My Financial Path: A place to help you make sense of your finances.
- Access to financial professionals who can talk to you about your investments and plan services.*
- The Empower Retirement mobile app to view your account wherever you go.

Is Spanish your preferred language?

You can have the same Empower experience in English and Spanish.

After the transition, log in to your account at **AmTrustretirement.com** and click *Español* in the bottom right corner of the page to save your language preference as Spanish. This will update your statements and the website to Spanish. You can update your language preference at any time.

Download the Empower Retirement app after the transition! You can view and manage your account in Spanish with the Empower Retirement app for your mobile device or Apple Watch®. Find the app in the App Store® from Apple® or on Google Play™.

If you require further assistance, you can call **844-465-4455** and ask to speak with a representative.

* Point-in-time advice provided by an Empower representative may help you with reviewing investment options, consolidating outside retirement accounts and rollovers, and provide retirement investment advice and education related to financial goals.

Your transition timeline

March 24, 2022, at 4 p.m. Eastern time

Transition period begins

You will have limited access to your AmTrust Retirement Plan account at John Hancock and no access to your account at Empower. This "blackout period" will give us time to transfer your plan's administrative records to Empower Retirement (see the *Important notice* section of this document for details).

Payroll deductions will continue during the transition period. During the blackout, the contributions will be temporarily invested in a Dreyfus Government Cash Management Fund.

Week of April 17, 2022

Transition period is expected to end

Enjoy full access to your Empower Retirement account online, by phone and on the Empower app.

After the transition is complete, you can make requests and changes to investments and also add or update your beneficiary information.

Not employed at AmTrust North America, Inc.?

If you're retired or separated from service, you may have additional options related to this account transition. For more information, contact your plan provider.



CONTACT EMPOWER:

- **For general information about the transition, including if it has begun or ended.**
- **With questions about your account or to make account changes after the transition ends.**
- **To get help or guidance after the transition is complete.**

Call: **844-465-4455**

Visit: **AmTrustretirement.com**

Get more information about the transition online at **AmTrustretirement.com**.

¿Preguntas? Si necesita ayuda sobre el contenido de este boletín o tiene preguntas, por favor llame a Empower.

How your account will transfer

The information in this section shows you how your account will transfer to Empower Retirement.

If you'd like your account to transfer differently, simply change the elections for your current balance by contacting John Hancock by 4 p.m. Eastern time on March 24, 2022. You can also make changes with Empower after the transfer is complete.

BALANCES IN THESE FUNDS:	WILL AUTOMATICALLY TRANSFER TO:
New York Life Guaranteed Interest Account	New York Life Guaranteed Interest Account
AB Global Bond I (ANAIX)	AB Global Bond Z (ANAZX)
Eaton Vance Income Fund of Boston I (EIBIX)	Eaton Vance Income Fund of Boston R6 (EIBRX)
Franklin U.S. Government Secs R6 (FGORX)	Franklin U.S. Government Secs R6 (FGORX)
PIMCO Real Return Instl (PRRIX)	PIMCO Real Return Instl (PRRIX)
PIMCO Total Return Instl (PTTRX)	PIMCO Total Return Instl (PTTRX)
American Funds Income Fund of Amer R5E (RIDHX)	American Funds Income Fund of Amer R6 (RIDGX)
American Funds Washington Mutual I R5E (RWMHX)	American Funds Washington Mutual I R6 (RWMGX)
Goldman Sachs U.S. Equity Insights Inv (GSUTX)	Goldman Sachs U.S. Equity Insights R6 (GSEUX)
Vanguard Institutional Index I (VINIX)	Vanguard Institutional Index I (VINIX)
Delaware Ivy Mid Cap Growth Y (WMGYX)	Delaware Ivy Mid Cap Growth R6 (IGRFX)
Diamond Hill Small-Mid Cap Y (DHMYX)	Diamond Hill Small-Mid Cap Y (DHMYX)
JPMorgan Large Cap Growth R4 (JLGQX)	JPMorgan Large Cap Growth R6 (JLGMX)
Loomis Sayles Small Cap Growth N (LSSNX)	Loomis Sayles Small Cap Growth N (LSSNX)
Vanguard Small-Cap Index I (VSCIX)	Vanguard Small-Cap Index I (VSCIX)
First Eagle Overseas A (SGOVX)	Artisan International Value Instl (APHKX)
Artisan International Value Investor (ARTKX)	Artisan International Value Instl (APHKX)
American Funds EuroPacific Growth R5E (RERHX)	American Funds EuroPacific Growth R6 (RERGX)
Invesco Developing Markets A (ODMAX)	Invesco Developing Markets R6 (ODVIX)
Vanguard Total Intl Stock Index Instl (VTSNX)	Vanguard Total Intl Stock Index Instl (VTSNX)
Vanguard Total Bond Market Index Instl (VBTIX)	Vanguard Total Bond Market Index Instl (VBTIX)
Delaware Small Cap Value A (DEVLX)	Delaware Small Cap Value R6 (DVZRX)
AmTrust 2020 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]
AmTrust 2025 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]
AmTrust 2030 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]
AmTrust 2035 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]
AmTrust 2040 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]
AmTrust 2045 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]
AmTrust 2050 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]

BALANCES IN THESE FUNDS:	WILL AUTOMATICALLY TRANSFER TO:
AmTrust 2055 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]
AmTrust 2060 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]
AmTrust 2065 Portfolio[1]	T. Rowe Price target date fund based on your date of birth[2]

1 Upon transfer of assets to Empower Retirement, the assets will be invested into the Dreyfus Government Cash Management Fund, a temporary holding account. After receipt and reconciliation of the plan records from the prior provider, participant account balances and future contribution investment allocations will be allocated on Empower Retirement's recordkeeping system in accordance with the chart below.

2 Refer to section *T. Rowe Price Retirement Blend Select Trust Fee Class 3* for applicable dates.

Investing involves risk, including possible loss of principal.

Funds exempt from SEC registration do not have ticker symbols.

T. Rowe Price Retirement Blend Select Trust Fee Class 3

The following is the birthdate chart for the T. Rowe Price Retirement Blend Select Trust Fee Class 3 funds. Generally, the asset allocation of each target date fund will gradually become more conservative as the fund nears the target retirement date. The date in a target date fund's name is the approximate date when investors are expected to start withdrawing their money (generally assumed to be at age 65). The principal value of the fund(s) is not guaranteed at any time, including at the time of the target date and/or withdrawal. Below are the target date funds available in your plan.

TARGET DATE FUND	BIRTHDATE RANGE
T. Rowe Price Retirement Blend Select Trust 2020 Fee Class 3	Before 01/01/1958
T. Rowe Price Retirement Blend Select Trust 2025 Fee Class 3	01/01/1958 – 12/31/1962
T. Rowe Price Retirement Blend Select Trust 2030 Fee Class 3	01/01/1963 – 12/31/1967
T. Rowe Price Retirement Blend Select Trust 2035 Fee Class 3	01/01/1968 – 12/31/1972
T. Rowe Price Retirement Blend Select Trust 2040 Fee Class 3	01/01/1973 – 12/31/1977
T. Rowe Price Retirement Blend Select Trust 2045 Fee Class 3	01/01/1978 – 12/31/1982
T. Rowe Price Retirement Blend Select Trust 2050 Fee Class 3	01/01/1983 – 12/31/1987
T. Rowe Price Retirement Blend Select Trust 2055 Fee Class 3	01/01/1988 – 12/31/1992
T. Rowe Price Retirement Blend Select Trust 2060 Fee Class 3	01/01/1993 – 12/31/1997
T. Rowe Price Retirement Blend Select Trust 2065 Fee Class 3	01/01/1998 or after

Please note: Your employer may automatically enroll you into My Total Retirement™ if you were enrolled in a similar service at John Hancock.*

*Online Advice and My Total Retirement are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

What's new in your retirement plan

Answers to your financial questions

Your plan is partnering with Empower Retirement to offer you a better approach to financial wellness. Whether you're new to the workforce, in the middle of your career or getting close to retirement, My Financial Path can help you:

- Take control of your finances.
- Strike a balance between living for today and planning for tomorrow.
- Learn personalized, actionable steps to take.
- Reduce financial stress.
- Get closer to your goals.

A personalized strategy through My Total Retirement

You're unique, and your investing strategy should be, too. My Total Retirement is a strategy created just for you by experienced investment professionals who get to know your unique situation, consider your goals and monitor your investments to help you reach the future you imagine.

- PERSONALIZED: Financial professionals develop an investment strategy tailored to your needs and goals.
- SIMPLIFIED: Investment professionals can do the work for you to help you feel confident that you're staying on track.
- COMPREHENSIVE: Looking at your full financial picture helps ensure you have a plan that addresses your saving, investing and retirement income needs.
- ONE-ON-ONE: You have ongoing access to investment adviser representatives.

If you prefer to manage your own investments but would like some assistance, Online Advice generates personalized saving and investing suggestions at no extra cost.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Start off on the right foot

Your account statements

John Hancock will provide a final statement that reflects the closing of your account in April 2022. Your first statement from Empower will show you the amount transferred into your new account.

Confirm your beneficiary

Once the transition is complete, be sure to verify or update your beneficiary elections.

Update your contact info

Update your contact information and personal preferences to stay up to date and receive account alerts.

Important notice concerning your rights in the AmTrust Retirement Plan

February 22, 2022

This notice is to inform you that your account in the AmTrust Retirement Plan will transfer to Empower Retirement effective April 1, 2022.

As a result of this change, you temporarily will be unable to check your account balance and transfer or diversify your investments in your AmTrust Retirement Plan account or obtain a loan, withdrawal or distribution. This period during which you will be unable to exercise these rights otherwise available under the plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan.

The temporary blackout period begins at 4 p.m. Eastern time on March 24, 2022, and ends during the week of April 17, 2022. During this time, you will have limited or no access to your account. You will be unable to check your account balance; transfer or diversify your investments; or obtain a loan, withdrawal or distribution from your AmTrust Retirement Plan account.

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

To review your plan account before the blackout period begins, contact John Hancock at 800-294-3575 or access your account online at myplan.johnhancock.com by March 24, 2022. If you have questions concerning this notice, please contact Empower at **844-465-4455**.

Once the blackout period ends, you will have full access to your plan account. If you would like to confirm the status of the blackout period, contact Empower at **844-465-4455** or **AmTrustretirement.com**.

These dates and times are subject to change. Please contact Empower for more information.
Diversification does not ensure a profit or protect against loss.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

If a money market fund is included in your plan's lineup, you could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. Adjustments may be needed to realign the account with its desired investment strategy. Once the transition is complete, please review the information for each fund on the plan website.

Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

Investing involves risk, including possible loss of principal.

Putnam is affiliated with Empower Retirement, LLC and its affiliates.

Apple Watch, App Store and Apple are trademarks of Apple Inc. Google Play is a trademark of Google LLC.

My Financial Path includes products made available by Empower Retirement, LLC and third-party providers outside the retirement benefits provided under your plan. Inclusion of a product in My Financial Path is not an endorsement or recommendation of the product by the plan's sponsor, service providers or fiduciaries.

Point-in-time advice is provided by an Empower representative registered with GWFS Equities, Inc. at no additional cost to you. There is no guarantee provided by any party that use of the advice will result in a profit.

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

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Notice for participants currently enrolled in On Target (powered by Morningstar) at John Hancock

If you are currently enrolled in On Target, powered by Morningstar, at John Hancock, upon blackout release, you will be automatically enrolled in My Total Retirement™, part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

Your current assets will be transferred per the instructions communicated in the *How your account will transfer* section of the attached guide. Upon blackout release, you will be enrolled in My Total Retirement, and your transferred assets will temporarily remain in the mapped funds until your My Total Retirement transactions are processed.

There is an annual asset-based fee for My Total Retirement. Fee details are included in the *Notice of Investment Returns & Fee Comparison* document contained with the transition communications. You will receive 60 days of My Total Retirement service at no additional cost to you.

If you remain enrolled in My Total Retirement, fees will begin to accrue on the 61st day after your enrollment date. If you do not want to be enrolled in My Total Retirement, simply unenroll from On Target at John Hancock by March 24, 2022. You also have the option to unenroll from the service once blackout has been released by contacting Empower Retirement at **844-465-4455** or **AmTrustretirement.com**.

My Total Retirement provides:

- A personalized savings strategy that shows you how much you may need to save for retirement.
- An annual retirement readiness review that measures an estimate of reaching your goals.*
- Professional portfolio management that monitors and changes the investments in your account to help you manage your investment risk by utilizing the investment options available in your plan.
- A team of dedicated investment adviser representatives to help answer your questions.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

* The Retirement Readiness Review is provided by an Empower representative registered with Advised Assets Group, LLC and may provide investment counseling and/or recommendations at no additional cost to you. There is no guarantee provided by any party that use of the review will result in a profit.

Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

"EMPOWER" and all associated logos and product names are trademarks of Great-West Life & Annuity Insurance Company.

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Important notices for the AmTrust Retirement Plan effective April 1, 2022

To help you better understand your investment options and other plan information, please see the following enclosures:

- ***Notice of Investment Returns & Fee Comparison*:** This notice provides a list of the fees and expenses associated with your AmTrust Retirement Plan account as well as details about the investment options available in the plan, including performance, fees and restrictions.
- ***Qualified Default Investment Alternative (QDIA) Notice*:** This notice outlines what you need to know if you are making contributions to the plan but have not proactively chosen how your account will be invested.
- ***Advised Assets Group, LLC Advisory Services Agreement*:** This agreement provides the fees, description, and terms and conditions for the My Total Retirement™ service that you may be or may choose to be enrolled in.* *There is no guarantee provided by any party that participation in any of the advisory services will result in a profit*.

Please note that while the enclosed notices apply to the AmTrust Retirement Plan, they may not all apply to your individual plan participation.

If you have questions about these materials, please contact us at **844-465-4455**. Empower associates are available weekdays from 8 a.m. to 10 p.m. Eastern time and Saturdays from 9 a.m. to 5:30 p.m. Eastern time.

Sincerely,

Empower Retirement

* Online Advice and My Total Retirement are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

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Notice of Investment Returns & Fee Comparison

194712-01 AmTrust Retirement Plan

amtrustretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower Retirement at:

Empower Retirement

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

Participant Call Center: 1-844-465-4455

SECTION	Document Summary
1	**Investment Rate of Return Information** - Shows investment return information for your Plan's investment options. It shows past performance and comparisons to the performance of a comparable benchmark over 1, 5 and 10 year periods or since inception if the investment option's inception date is less than 10 years.
2	**Investment-Related Fees, Expense Information, and Transfer Restrictions** - Shows fees and expenses associated with the investments in your Plan. This section also shows any investment restrictions.
3	**Plan-Related Information** - Shows your Plan related information and the General Administrative Services Expenses and Participant Elected Services Expenses tables. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. In addition to the web addresses listed in the table, more information about the investments in your Plan including an investment option's principal risks is available on the participant website listed in the title.

Variable Return Investments

Investment Option	Average Annual Total Return as of 12/31/2021				Benchmark** as of 12/31/2021			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Asset Allocation								
American Funds Income Fund of America R6[2]	17.73%	9.86%	9.75%	11.25%	11.37%	10.17%	8.96%	*
					S&P Target Risk Growth TR USD			
www.americanfunds.com								

Investment Option	Average Annual Total Return as of 12/31/2021				Benchmark** as of 12/31/2021			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
T. Rowe Price Ret Blend Select 2020 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2020 TR USD			
www.wilmingtontrust.com								
T. Rowe Price Ret Blend Select 2025 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2025 TR USD			
www.wilmingtontrust.com								
T. Rowe Price Ret Blend Select 2030 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2030 TR USD			
www.wilmingtontrust.com								
T. Rowe Price Ret Blend Select 2035 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2035 TR USD			
www.wilmingtontrust.com								
T. Rowe Price Ret Blend Select 2040 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2040 TR USD			
www.wilmingtontrust.com								
T. Rowe Price Ret Blend Select 2045 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2045 TR USD			
www.wilmingtontrust.com								
T. Rowe Price Ret Blend Select 2050 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2050 TR USD			
www.wilmingtontrust.com								
T. Rowe Price Ret Blend Select 2055 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2055 TR USD			
www.wilmingtontrust.com								
T. Rowe Price Ret Blend Select 2060 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2060 TR USD			
www.wilmingtontrust.com								
T. Rowe Price Ret Blend Select 2065 Cl 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					S&P Target Date 2060 TR USD			
www.wilmingtontrust.com								
International Funds								
American Funds EuroPacific Gr R6[2]	2.84%	12.87%	10.01%	10.06%	7.82%	9.61%	7.28%	*
					MSCI ACWI Ex USA NR USD			
www.americanfunds.com								
Artisan International Value Instl[2]	16.97%	10.65%	10.72%	7.83%	8.87%	10.41%	8.43%	5.30%
					Morningstar Global Markets ex-US GR USD			
www.artisanfunds.com								
Invesco Developing Markets R6[1,2]	-7.13%	10.19%	6.65%	6.67%	-2.54%	9.87%	5.49%	5.51%
					MSCI EM NR USD			
www.invesco.com								
Vanguard Total Intl Stock Index Instl[1,2]	8.68%	9.93%	7.71%	6.08%	9.13%	10.23%	8.07%	*
					FTSE Global All Cap ex US TR USD			
www.vanguard.com								
Small Cap Funds								
Delaware Small Cap Value R6[2]	34.46%	9.67%	11.87%	12.59%	31.79%	7.62%	11.54%	9.96%
					Morningstar US Small Value TR USD			
www.delawareinvestments.com								
Loomis Sayles Small Cap Growth N[2]	10.19%	19.08%	15.51%	15.37%	-1.00%	16.18%	14.44%	13.69%
					Morningstar US Small Growth TR USD			
NGAM.natixis.com								
Vanguard Small Cap Index I[1,2]	17.73%	13.50%	14.17%	9.76%	17.71%	13.47%	14.24%	*
					CRSP US Small Cap TR USD			
www.vanguard.com								

Investment Option	Average Annual Total Return as of 12/31/2021				Benchmark** as of 12/31/2021			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Mid Cap Funds								
Delaware Ivy Mid Cap Growth R6[2]	16.91%	25.30%	17.27%	17.68%	27.81%	15.30%	15.16%	12.80%
					Morningstar US Mid Core TR USD			
www.ivyinvestments.com								
Diamond Hill Small-Mid Cap Y[2]	31.24%	10.16%	13.15%	13.15%	29.02%	9.38%	13.53%	13.52%
					Morningstar US Mid Value TR USD			
www.diamond-hill.com								
Large Cap Funds								
American Funds Washington Mutual R6[2]	28.90%	15.53%	14.59%	15.25%	21.49%	10.45%	11.84%	12.51%
					Morningstar US Large Value TR USD			
www.americanfunds.com								
Goldman Sachs US Equity Insights R6[2]	29.57%	17.48%	15.91%	14.71%	27.19%	19.30%	16.87%	16.31%
					Morningstar US Large Cap TR USD			
www.goldmansachsfunds.com								
JPMorgan Large Cap Growth R6[1,2]	18.79%	29.23%	20.30%	18.99%	21.47%	24.96%	19.57%	18.27%
					Morningstar US Large Growth TR USD			
www.jpmorganfunds.com								
Vanguard Institutional Index Fund[1,2]	28.67%	18.44%	16.52%	10.88%	28.71%	18.47%	16.55%	*
					S&P 500 TR USD			
www.vanguard.com								
Bond								
AB Global Bond Z[2]	-0.60%	3.09%	3.39%	3.65%	-1.39%	3.39%	3.49%	3.61%
					Bloomberg Global Aggregate TR HdgUSD			
www.AllianceBernstein.com								
Eaton Vance Income Fund of Boston R6[2]	5.89%	5.60%	6.17%	4.90%	5.36%	6.10%	6.72%	5.18%
					ICE BofA US High Yield TR USD			
www.eatonvance.com								
Franklin US Government Secs R6[2]	-1.80%	1.84%	1.59%	1.63%	-2.82%	3.46%	2.68%	2.39%
					Morningstar US 5-10 Yr Composite Treasur			
www.franklintempleton.com								
PIMCO Real Return Instl[2]	5.67%	5.54%	3.23%	5.91%	5.67%	5.15%	2.98%	*
					Morningstar US Treasury Inflation-Protec			
www.pimco.com								
PIMCO Total Return Instl[2]	-0.84%	4.15%	3.68%	6.92%	-1.10%	3.84%	3.31%	*
					Bloomberg US Universal TR USD			
www.pimco.com								
Vanguard Total Bond Market Index Inst[1,2]	-1.65%	3.59%	2.87%	4.95%	-1.54%	3.57%	2.90%	*
					Bloomberg US Aggregate Bond TR USD			
www.vanguard.com								

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.

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

Fixed Rate of Return Investments Table

This table looks at the performance of investment options that have a fixed or stated rate of return. The table shows the current annualized rate of return, the term that you will earn this rate of return and, if applicable, the minimum annual rate of return that is guaranteed under the investment option. The table also shows the frequency of how often the investment provider may fix the rate of return. Additional information on the investment options including current rate of return information for options where the provider may change the rate of return prospectively is available at the Plan's website at amtrustretirement.com or by calling 1-844-465-4455.

Fixed Return Investments as of 02/04/2022				
Investment Option	**Current Fixed Rate**	**Minimum Rate**	**Frequency of Fixed Rate Setting**	**Term**
NYL Guaranteed Interest Account 2012A PI	2.30%	1.00%	SEM	06/30/2022
empowermyretirement.com				

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

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns 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

Investment-Related Fees, Expense Information and Transfer Restrictions

This table looks at fees, expenses and transfer restrictions associated with the investments in your Plan. Fees and expenses are only two of many things to consider 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 02/04/2022				
Investment Option	**Gross/Net Total Annual Operating Expenses As a %~**	**Gross Per $1000**	**Transfer Rule**	**Shareholder Type Fees^**
Asset Allocation				
American Funds Income Fund of America R6	0.25%/ 0.25%	$2.50 per $1,000		
T. Rowe Price Ret Blend Select 2020 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		
T. Rowe Price Ret Blend Select 2025 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		
T. Rowe Price Ret Blend Select 2030 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		
T. Rowe Price Ret Blend Select 2035 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		
T. Rowe Price Ret Blend Select 2040 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		
T. Rowe Price Ret Blend Select 2045 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		
T. Rowe Price Ret Blend Select 2050 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		
T. Rowe Price Ret Blend Select 2055 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		
T. Rowe Price Ret Blend Select 2060 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		
T. Rowe Price Ret Blend Select 2065 Cl 3	0.20%/ 0.20%	$2.00 per $1,000		

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per $1000	Transfer Rule	Shareholder Type Fees^
International Funds				
American Funds EuroPacific Gr R6	0.46%/ 0.46%	$4.60 per $1,000		
Artisan International Value Instl	1.03%/ 1.03%	$10.30 per $1,000		
Invesco Developing Markets R6	0.82%/ 0.82%	$8.20 per $1,000	2	
Vanguard Total Intl Stock Index Instl	0.08%/ 0.08%	$.80 per $1,000	1	
Small Cap Funds				
Delaware Small Cap Value R6	0.72%/ 0.72%	$7.20 per $1,000		
Loomis Sayles Small Cap Growth N	0.82%/ 0.82%	$8.20 per $1,000		
Vanguard Small Cap Index I	0.04%/ 0.04%	$.40 per $1,000	1	
Mid Cap Funds				
Delaware Ivy Mid Cap Growth R6	0.82%/ 0.79%	$8.20 per $1,000		
Diamond Hill Small-Mid Cap Y	0.81%/ 0.80%	$8.10 per $1,000		
Large Cap Funds				
American Funds Washington Mutual R6	0.27%/ 0.27%	$2.70 per $1,000		
Goldman Sachs US Equity Insights R6	0.61%/ 0.55%	$6.10 per $1,000		
JPMorgan Large Cap Growth R6	0.52%/ 0.44%	$5.20 per $1,000	1	
Vanguard Institutional Index Fund	0.04%/ 0.04%	$.35 per $1,000	1	
Bond				
AB Global Bond Z	0.50%/ 0.50%	$5.00 per $1,000		
Eaton Vance Income Fund of Boston R6	0.69%/ 0.66%	$6.90 per $1,000		
Franklin US Government Secs R6	0.55%/ 0.53%	$5.50 per $1,000		
PIMCO Real Return Instl	0.47%/ 0.47%	$4.70 per $1,000		
PIMCO Total Return Instl	0.47%/ 0.47%	$4.70 per $1,000		
Vanguard Total Bond Market Index Inst	0.04%/ 0.04%	$.35 per $1,000	1	
Fixed				
NYL Guaranteed Interest Account 2012A PI				

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.

~ 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 and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

Please note that any Asset Allocation Models listed above, if applicable, are not separate investment options and that Gross/Net Total Annual Operating Expenses are not separately calculated for the Models. The annual expense information provided for any Asset Allocation Model in table 2 above is for informational purposes only and is determined by adding together the weighted percentage of the Total Annual Operating Expenses (Gross and Net) of each of the Plan's investment options utilized in the Asset Allocation Models. For information on the investment options and allocation strategies of each Asset Allocation Model, if applicable, please visit the plan's website or contact the Participant Call Center.

^ 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).

Revenue Credit

For certain investment options, revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are investing in the specific investment options.

Revenue credits are allocated to your account at a frequency (i.e. monthly, quarterly, etc.) determined by your plan sponsor.

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available on the participant website listed in the title.

3 – Plan-Related Information

This section provides general Plan information, including a description of non-investment management fees and expenses that may be charged to your account. This section also includes information on General Administrative Services Expenses and Participant-Elected Services Expenses. Blank fields in the table below can be assumed to be not applicable or zero. If there is no General Administrative Services Expenses table displayed there are no General Administrative Services fees paid by you for your Plan.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. 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 Participant Call Center at the number listed on the first page of this document.

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 the participant website or by calling the Participant Call Center during normal business hours at the number listed on the first page of this document.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Sponsor or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). In addition to the limits and restrictions described in the prospectus, the Plan Sponsor may have other restrictions on making changes to your investment choices. These restrictions are included in the table in Section 2. For more information on investment restrictions in your plan, contact the Participant Call Center at the number listed on the first page of this document.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) 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, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative

services may include, for example, performing Participant address searches using a commercial locator service, updating Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from $10 up to $75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 02/04/2022

Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Administrator Fees	$27.00	$6.75	Monthly	This fee covers various administrative expenses associated with your plan.
Advisory/Consulting Services Fee	See description	$15,000.00	Quarterly	The plan incurs an annual fee for third party administrative expenses in the amount of $60,000.00. This fee typically will be assessed across the participant base and deducted from your account on a quarterly pro rata basis. The actual fee charged to your account, if any, will depend upon plan assets and participants with balances at the time the fee is paid from the Plan.

Participant Elected Services Expenses Table

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.

Participant Elected Services Expenses as of 02/04/2022

Service	Fee Amount	Frequency	Description
Loan Maintenance Fee	$12.00	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)	$100.00	Per Distribution	This fee is associated with originating a loan through your company's retirement plan.
Periodic Payment ("PPAY") Origination Fee	$50.00	Per PPAY Set Up	Periodic Payment ("PPAY") Origination Fee
WIRE Special Handling Charge	$40.00	Per Distribution	Wire Charge
Approval Fee	$75.00	Per Distribution	Fee for requesting approval services against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one approval you will be assessed the fee for each new approval.
Distribution Fee	$50.00	Per Distribution	Fee for taking a withdrawal against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one withdrawal you will be assessed the fee for each new withdrawal.
ACH Special Handling Charge	$15.00	Per Distribution	ACH Charge
Empower Retirement Advisory Services My Total Retirement	Up to $100K = 0.112500% Next $150K = 0.087500% Next $150K = 0.062500% Over $400K = 0.037500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
EXPRESS Special Handling Charge	$30.00	Per Distribution	Express Delivery Charge
Periodic Payment Maintenance Fee	$6.00	Quarterly	This fee is for the annual maintenance of your existing systematic scheduled withdrawal. If you have more than one systematic withdrawal, you will be assessed the fee for each systematic withdrawal.
Domestic Relations Order Services	$300.00	Per Occurrence	This fee only applies if you request a QDRO distribution/withdrawal and covers the cost of reviewing and processing a Qualified Domestic Relations Order and is charged once per review request.

Your Plan may charge fees related to certain approval (e.g., Domestic Relations Orders, hardship withdrawals, etc.) or other (e.g. advisory) services. For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Your Plan may also charge general administration fees related to the delivery of plan communications. In such event, a

fee may be deducted from your individual plan account on a per communication basis or on a quarterly or annual basis. The cost per communication is generally between $2 to $3.

Fees and expenses do add up over time and can substantially reduce the growth of your retirement savings. Fees and expenses are only two of several factors to consider when you make investment decisions.

You can visit the Department of Labor's website for an example showing the long-term effects of fees and expenses at https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees.

Visit the participant website listed in the title for a "Glossary of Investment Terms" relevant to the investment options under your Plan.

If applicable to your plan:

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees that accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

Qualified Default Investment Alternative

194712-01 AmTrust Retirement Plan
amtrustretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the AmTrust Retirement Plan (the Plan). ***You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.***

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
T. Rowe Price Ret Blend Select 2020 Cl 3	1900 to 1957
T. Rowe Price Ret Blend Select 2025 Cl 3	1958 to 1962
T. Rowe Price Ret Blend Select 2030 Cl 3	1963 to 1967
T. Rowe Price Ret Blend Select 2035 Cl 3	1968 to 1972
T. Rowe Price Ret Blend Select 2040 Cl 3	1973 to 1977
T. Rowe Price Ret Blend Select 2045 Cl 3	1978 to 1982
T. Rowe Price Ret Blend Select 2050 Cl 3	1983 to 1987
T. Rowe Price Ret Blend Select 2055 Cl 3	1988 to 1992
T. Rowe Price Ret Blend Select 2060 Cl 3	1993 to 1997
T. Rowe Price Ret Blend Select 2065 Cl 3	1998 or later

T. Rowe Price Ret Blend Select 2020 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.
T. Rowe Price Ret Blend Select 2025 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund’s name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.

T. Rowe Price Ret Blend Select 2030 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
T. Rowe Price Ret Blend Select 2035 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
T. Rowe Price Ret Blend Select 2040 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.
T. Rowe Price Ret Blend Select 2045 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

T. Rowe Price Ret Blend Select 2050 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.
T. Rowe Price Ret Blend Select 2055 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.
T. Rowe Price Ret Blend Select 2060 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.
T. Rowe Price Ret Blend Select 2065 Cl 3	**Investment Objective & Strategy** Currently not available
Fund Investment Expense as of 01/31/2022 **Gross:** 0.20% **Net:** 0.20%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds.

Investing involves risk, including possible loss of principal.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA as determined by the Plan Administrator or other designated Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in the Plan, a participant's date of birth and the risk profile for the account determined by the Plan fiduciary, as applicable. You should contact the Plan Administrator to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information.Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection process for your account, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the prospectus, if applicable, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site amtrustretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-844-465-4455.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-844-465-4455 or visit amtrustretirement.com. Also, you can contact your employer's Plan Administrator.

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY, and their subsidiaries and affiliates. The trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission.

Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

Although data is gathered from reliable sources, including but not limited to Morningstar, Inc., the completeness or accuracy of the data shown cannot be guaranteed. Where data obtained from Morningstar, ©2022 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

ADVISED ASSETS GROUP, LLC
ADVISORY SERVICES AGREEMENT

Please read the following terms and conditions carefully before using or enrolling in any of the services described below. Your use of any service will signify your consent to be bound by the terms and conditions set forth in this Agreement.

ABOUT US

Advised Assets Group, LLC ("AAG") is a registered investment adviser and wholly owned subsidiary of Great-West Life & Annuity Insurance Company ("Great-West"). AAG offers its services to retirement account recordkeepers for use by plan participants or to owners of an Empower Retirement Individual Retirement Account ("IRA"). Through these arrangements, AAG provides guidance, advisory, and management solutions to plan participants and IRA account holders.

FEES FOR THE SERVICE

Please see the Fee Supplement below for the specific fees for your service.

IMPORTANT FOR RETIREMENT PLAN PARTICIPANTS

Your plan sponsor or recordkeeper may have negotiated lower fees or different billing periods. Please review AAG's Form ADV Brochure and contact your plan sponsor or plan administrator to confirm your fees for Advisory Services and the applicable billing cycle.

Retirement plan participants may also receive the Managed Account service for a trial period following your enrollment, after which the appropriate fee listed above will be assessed to your account. The type and duration of the trial period depends on your particular enrollment channel and the plan setup determined by your plan sponsor. Please contact your plan sponsor to determine if a trial period applies to your plan. You may contact your plan's toll-free customer service number for the date of your Managed Account enrollment.

Your acceptance of the terms and conditions of this Agreement constitutes your authorization for AAG to deduct the billing period fee. The fees are subject to change. AAG reserves the right to offer discounted fees or other promotional pricing.

DESCRIPTION OF SERVICES

AAG offers the following investment advisory services: Online Investment Guidance, Online Investment Advice, and Managed Account to retirement plan participants and to IRA account holders. Retirement plan participants may receive all or some of the services listed below as determined by the plan sponsor. If you are enrolled in multiple accounts with your employer, you must select the level of Advisory Service for each account. Please contact your plan's toll-free customer service number for further details as to whether this applies to your account(s).

Online Investment Guidance: Online Investment Guidance is geared toward users who wish to manage their own retirement accounts. Users are provided access to online guidance tools.

Online Investment Advice: Online Investment Advice is geared toward users who wish to manage their own retirement plans while taking advantage of online guidance and investment advice. You are provided online guidance and investment advice for a personalized recommended investment portfolio. The recommended investment portfolio is based on information drawn from your account profile and from the investment options available to you. You may then implement the recommended investment portfolio and manage your retirement account online. AAG does not provide advice for, or recommend allocations of, individual stocks (including employer stock), self-directed brokerage accounts, guaranteed certificate funds, or employer-directed monies, or any other investment options that do not satisfy the methodology requirements of the Independent Financial Expert ("IFE"), even if they are available for investment in the plan.

Managed Account: The Managed Account service is geared toward users who wish to have investment professionals select among the available investment options and manage their retirement accounts for them. You will receive a personalized investment portfolio that reflects your investment options and your retirement timeframe, life stages and overall financial picture, including assets held outside your account (if you elect to provide this information), which may be taken into consideration when determining the allocation of assets in your account. Generally, AAG will not provide advice for, recommend allocations of, or manage your outside accounts.

Under the Managed Account service, AAG has discretionary authority over allocating your assets among the core investment options without your prior approval of each transaction. AAG is not responsible for either the selection or maintenance of the investment options available within your retirement account or IRA. If available in your account, AAG will not provide advice for, or recommend allocations of, individual stocks (including employer stock), self-directed brokerage accounts, guaranteed certificate funds, employer-directed monies, or any other investment options that do not satisfy the methodology requirements of the IFE, even if they are available for investment in the plan. Your balances in any of these investment options or vehicles may be liquidated, subject to your plan's and/or investment provider's restrictions.

Managed Account assets in the core investment options will be monitored, rebalanced and reallocated periodically (approximately quarterly) by AAG, based on data resulting from the methodologies and software employed by the IFE, currently Morningstar Investment Management LLC ("Morningstar Investment Management"), to respond to market performance and to ensure optimal

account performance over time. You will receive an account update statement annually and can update your personal information at any time by calling the plan's toll-free customer service number or visiting the plan's website.

To determine which services are available to you, please refer to the communication materials provided by AAG or ask your plan sponsor.

INFORMATION FOR PARTICIPATION IN THE SERVICE

Information Gathered to Provide the Service: You must provide all data that is necessary for AAG to perform its duties under this Agreement, including but not limited to: your date of birth, income, gender, and state of residence, which AAG may rely upon in providing the services to you. For each service described above, if the data supplied by you or your plan sponsor, if applicable, does not meet the methodology requirements, we will attempt to contact you for updated information. If this is not completed, your enrollment in the service may not be completed or may be terminated.

If you participate in the Managed Account service, you will receive a Welcome Kit shortly after enrollment. You will also receive an Annual Kit each year, providing you with a detailed analysis of your account. Your Annual Kit will also confirm your personal data which is used to provide you with personalized account management. You are responsible for reviewing the Welcome and Annual Kits carefully and calling the plan's toll free number immediately to update or correct any incorrect personal information. AAG will not be responsible for misallocation of assets or missed earnings due to incorrect personal information. You may provide updated information, at any time, regarding your retirement age, desired retirement income replacement, social security start date, other income and expenses, spousal and dependent information online or by calling the plan's toll free number to speak to an investment adviser representative. The savings rate provided by your retirement plan recordkeeper may not include profit sharing, pensions or employer matches to your retirement plan(s). Please call the plan's toll free number to verify these amounts.

It is important that you update your personal data with AAG on a regular basis in order to ensure that your account management is suited to your needs and goals.

ADDITIONAL INFORMATION FOR USERS OF THE SERVICE

Methodology: The Advisory Services methodology is powered by Morningstar Investment Management. Morningstar Investment Management first builds stable, consistent asset allocation models at various risk levels. Based on Monte Carlo simulations of the user's resources, liabilities, and human capital, an appropriate asset level portfolio is selected and a savings rate and retirement age are determined that best suits each user's situation. The asset class level model portfolios are revisited annually. Investment options from the account's menu are then selected to implement each asset-level model portfolio. These investment options are monitored and rebalanced periodically (approximately quarterly).

IMPORTANT: The projections or other information generated by the advisory service tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Additional Fees May Apply: Advisory Services fees do not include the fees and expenses charged by the investment options, including redemption fees. Redemption fees vary in amount and application by each applicable core investment option. It is possible that transactions in the Managed Account service may result in the imposition of a redemption fee on one or more investment options available in a plan. Additionally, any action undertaken by an individual who implements recommendations from Online Investment Advice or uses information provided through Online Investment Guidance may result in redemptions or other transaction fees. Any fees are deducted from the individual's account balance. All securities transactions which occur as a result of the services provided by AAG are executed by GWFS Equities, Inc. ("GWFS") for which GWFS may receive compensation in the form of 12b-1 fees or other compensation from mutual fund companies or from the other investments available under the plan or available through the IRA.

A participant will pay advisory fees for the Managed Account service and to Great-West Capital Management, LLC ("GWCM") if Great- West Funds are included in the retirement plan investment options. The fees paid to GWCM for management of the Great-West Funds are included in the fund share price.

Assets Managed: If you elect the Managed Account service, your eligible account balance will be allocated to the Managed Account service. You may not invest in other core investment options while also participating in the Managed Account service. Once enrolled in the Managed Account service, you will no longer be able to make investment allocation changes to your account online, via paper, or through your existing toll-free customer service number. This includes functionality for fund-to-fund transfers, changing fund allocations, or utilization of dollar cost averaging and/or rebalancer. Once enrolled, you retain full inquiry access to your account. You may also change contributions, take distributions and provide other updates to your personal information. Full access will be restored to your account as soon as administratively feasible after you cancel participation in the Managed Account service.

Cancellation: You may cancel participation in the Managed Account service at any time online or by calling your plan's toll-free customer service number. Once you have opted-out of the Managed Account service, you are responsible for managing your own account. In addition, your allocations and account balance (if applicable) will have already been established according to the

Managed Account allocations. You will need to initiate your own allocation changes and/or transfers if you wish to change your investment allocations from the Managed Account allocations.

Initial Allocation for IRA Account Holders: Upon receipt of your initial deposit or rollover into your IRA, your funds will be allocated to the default investment option specified in your custodial agreement. AAG will re-allocate your funds to your asset allocation portfolio as soon as administratively feasible after receiving your initial deposit.

DISCLAIMERS

AAG uses reasonable care, consistent with industry practice, in providing services to you. AAG, your plan sponsor and/or the recordkeeper or IRA account provider, as applicable, do not guarantee the future performance of your account or that the investments we recommend will be profitable. Investment return and principal value will fluctuate with market conditions, and you may lose money. The investments we may recommend or purchase for your account, if applicable, are subject to various risks, including, without limitation; business, market, currency, economic, and political risks. AAG does not provide advice for, recommend allocations of, or manage individual stocks (including employer stock), self-directed brokerage accounts, guaranteed certificate funds, or employer- directed monies, even if they are available for investment in your plan or IRA. We do not select the investment options available for investment in your plan or IRA. By recommending allocations among the available investment options, we are not endorsing the selection of particular investment options available in your plan or IRA.

AAG, the plan sponsor and/or the recordkeeper or IRA account provider, as applicable, will not be liable to you for any loss caused by (1) our prudent, good faith decisions or actions, (2) following your instructions, or (3) any person other than AAG or its affiliates who provides services for your account. Neither AAG nor your plan sponsor will be liable to you for any losses resulting from your disclosure of your personal information or your PIN number to third parties even if the purpose of your disclosure is to enable such person to enroll you in, or cancel your enrollment in, Advisory Services. AAG is not responsible for voting proxies for the securities in your account. We do not guarantee that the services or any content will be delivered to you uninterrupted, timely, secure, or error-free.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, AAG DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE SERVICES AND THE SERVICE CONTENT, AND ALL INFORMATION DERIVED FROM THEM, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, QUALITY, TIMELINESS, ACCURACY, AND IMPLIED WARRANTIES ARISING FROM COURSE OF PERFORMANCE OR COURSE OF DEALING. IN ADDITION, AAG DOES NOT WARRANT THAT THE SERVICE OR CONTENT CONTAINED IN IT WILL BE UNINTERRUPTED, ERROR FREE, FULLY AVAILABLE AT ALL TIMES OR THAT ANY INFORMATION OR OTHER MATERIAL ACCESSIBLE THROUGH THE SERVICE IS FREE OF ERRORS OR OTHER HARMFUL CONTENT.

LIMITATION OF LIABILITY

YOU UNDERSTAND THAT IN NO EVENT WILL THE PLAN SPONSOR, IF APPLICABLE, AAG OR ITS OFFICERS, DIRECTORS, SHAREHOLDERS, PARENTS, SUBSIDIARIES, AFFILIATES, EMPLOYEES, CONSULTANTS, AGENTS, LICENSORS OR ANY DATA PROVIDER BE LIABLE FOR ANY CONSEQUENTIAL, PUNITIVE, INCIDENTAL, SPECIAL OR INDIRECT DAMAGES, LOSS OF BUSINESS REVENUE OR LOST PROFITS, WHETHER IN AN ACTION UNDER CONTRACT, NEGLIGENCE OR ANY OTHER THEORY EVEN IF WE ARE ADVISED OF THE POSSIBILITY OF SUCH.

INDEMNIFICATION

You agree to indemnify, defend and hold harmless AAG and its officers, directors, shareholders, parents, subsidiaries, affiliates, employees, consultants, agents and licensors, your employer, the plan administrator and/or recordkeeper, plan sponsor, plan trustees, plan fiduciaries, their agents, employees, and contractors or IRA provider, as applicable, from and against any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from your failure to comply with this Agreement, the information you provide us, your infringement of any intellectual property or other right of a third party, or from your violation of applicable law.

GENERAL PROVISIONS

AAG acknowledges that, as a registered investment adviser, it owes a fiduciary duty to participants with respect to investment advice it provides. AAG may not assign this Agreement (within the meaning of the Investment Advisors Act of 1940 ("Advisors Act")) without your consent. You may not assign this Agreement. Unless otherwise agreed to in your plan's agreement with AAG, if applicable, this Agreement is entered into in Denver, Colorado and governed by and construed in accordance with the laws of the State of Colorado, without regard to its conflict of law provisions. You agree that proper forum for any claims under this Agreement shall be in the courts of the State of Colorado for Arapahoe County or the United States District Court, District of Colorado. If you are a participant in a retirement plan, please contact your plan sponsor to determine proper venue for actions brought under this agreement. The prevailing party shall be entitled to recovery of expenses, including reasonable attorneys' fees. This agreement constitutes the entire Agreement between you and AAG with respect to the subject matter herein. You agree that any amounts owed to you arising under this contract shall incur interest no less than the current Federal Funds rate plus 3% per annum. If for any reason a provision or portion of this Agreement is found to be unenforceable, that provision of the Agreement will be enforced to the maximum extent permissible so as to affect the intent of the parties, and the remainder of this Agreement will continue in full force and effect. No failure or delay on the part of AAG in exercising any right or remedy with respect to a breach of

this Agreement by you shall operate as a waiver thereof or of any prior or subsequent breach of this Agreement by you, nor shall the exercise of any such right or remedy preclude any other or future exercise thereof or exercise of any other right or remedy in connection with this Agreement. Any waiver must be in writing and signed by AAG. All terms and provisions of this Agreement will survive termination of the Agreement. This Agreement will automatically terminate upon termination of your plan's agreement with AAG, or upon termination of your plan's service agreement with its recordkeeper, if applicable. Nothing in this Agreement shall be construed to waive compliance with the Advisors Act, the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), if applicable, or any applicable rule or order of the Department of Labor under ERISA. AAG shall not be liable for any delay or failure to perform its obligations hereunder if such delay or failure is caused by an unforeseeable event beyond its reasonable control, including without limitation: act of God; fire; flood; earthquake; labor strike; sabotage; fiber cut; embargoes; power failure; lightning; suppliers failures; act or omissions of telecommunications common carriers; material shortages or unavailability or other delay in delivery; government codes, ordinances, laws, rules, regulations or restrictions; war or civil disorder, or acts of terrorism. AAG reserves the right to modify this Agreement at any time. You agree to review this Agreement periodically so that you are aware of any such modifications. Your continued participation in Advisory Services shall be deemed to be your acceptance of the modified terms of this Agreement. This Agreement shall inure to the benefit of AAG's successor and assigns.

Registered representatives of GWFS may provide wholesaling, direct sales, enrollment and/or communication services to retirement plans and their participants or account holders for which AAG may also provide its services. For this service, GWFS may receive fees either from the plan or from the investment provider (fund families). Participants/account holders in the Online Investment Advice or the Managed Account services may have allocations in the investment options that result in GWFS receiving compensation from the investment options. Allocations in the investment options are solely determined and based on Morningstar Investment Management's software and not determinations made by AAG. The compensation paid by AAG to Morningstar Investment Management for Morningstar Investment Management's proprietary software advice program does not vary based on the allocations made or recommended by Morningstar Investment Management. Because Morningstar Investment Management is unaffiliated with AAG and GWFS, AAG does not believe there is a conflict of interest. All securities transactions which occur as a result of the services provided by AAG as described in AAG's Form ADV Part 2A are executed by GWFS for which it may receive compensation in the form of 12b-1 fees or other compensation from mutual fund companies or from the other investments that may be available as investment options. However, in all instances, AAG's affiliation with GWFS is disclosed.

INTELLECTUAL PROPERTY

All content provided as part of Advisory Services, including without limitation names, logos, methodologies, and news or information provided by third parties, is protected by copyrights, trademarks, service marks, patents, or other intellectual property and proprietary rights and laws ("Intellectual Property") and may constitute trade secrets, as defined by applicable law. All such Intellectual Property is the property of their respective owners and no rights or licenses are granted to you as a result of your participation in Advisory Services.

ABOUT ADVISED ASSETS GROUP, LLC

AAG, a wholly owned subsidiary of Great-West Life & Annuity Insurance Company, is a registered investment adviser with the Securities and Exchange Commission.

Since its inception, AAG has focused on establishing, refining and continually improving the process of investment planning for plan sponsors, plan participants and IRA account holders. By blending best practice investment approaches with personalized plan data and leading industry knowledge, AAG aspires to create effectively-built, diversified retirement solutions that maximize outcomes for plan participants while minimizing fiduciary risk to plan sponsors.

Additional information about the services provided by AAG may be found in AAG's Form ADV Part II, which is available free of charge on-line at www.adviserinfo.sec.gov or upon request by calling your plan's toll free number listed in your communication materials or writing AAG at: 8515 East Orchard Road, Greenwood Village, Colorado 80111.

Interest in Participant Transactions. AAG, its officers and employees may purchase securities for their own accounts and these securities may be the same as those recommended to, or invested for, you (e.g., shares of the same mutual fund).

ABOUT MORNINGSTAR INVESTMENT MANAGEMENT

AAG has teamed with Morningstar Investment Management, a recognized industry leader in asset allocation and investment analytics tools, to provide the underlying investment advice and portfolio management methodology that will power Advisory Services.

Morningstar Investment Management is a leading independent provider of asset allocation, manager selection, and portfolio construction services. The company leverages its innovative academic research to create customized investment advisory solutions that help investors meet their goals. AAG reserves the right to replace the IFE in its sole discretion and without your approval. AAG will notify you of any fee changes resulting from the IFE being replaced. In the event AAG terminates its relationship with the current IFE and is unable to contract with a suitable replacement IFE, this Agreement shall automatically terminate upon written notice from AAG.

Your investment line up and Managed Account allocations may include mutual funds issued by Great-West Funds and Putnam Investments or insurance products issued by Great-West, its parent company, or Great-West Life & Annuity Insurance Company of New York ("GW-NY"). Great-West Funds, Putnam Investments, their respective fund managers and GW-NY are affiliates of

AAG. Morningstar Investment Management or its affiliates may provide asset allocation services for AAG affiliates for which fees may be paid. For the Great-West Funds offered within the Managed Account service, Morningstar Investment Management has agreed to waive these fees. For more information, please see the applicable fund prospectus.

For retirement plan participants, the investment options in your retirement plan are selected solely by the plan or plan sponsor.

ACCEPTANCE OF TERMS AND CONDITIONS OF ADVISORY SERVICES AGREEMENT

If you agree to the terms and conditions set forth herein, you will be enrolled in the service you requested that is offered under Advisory Services. Your acceptance of the terms and conditions shall signify your consent to be bound by the applicable provisions of this Agreement, as they relate to the Online Investment Guidance, Online Investment Advice, or the Managed Account service. Please note that upon enrollment in the Managed Account service, any currently initiated transfers or transactions will be cancelled, unless the market has already closed for the day.

If you do not agree to the terms and conditions set forth herein, you will not be enrolled in the service you requested that is offered under Advisory Services.

SUPPLEMENT A

FEES FOR THE SERVICE

Fees for each service are shown below. The chart below reflects the applicable billing period and annual fee amount.

Online Advice	**Quarterly Fee**	**Annual Fee**
	$0.00	$0.00

My Total Retirement		
Participant Account Balance	**Quarterly Fee**	**Annual Fee**
≤ $100,000.00	0.1125%	0.45%
Next $150,000.00	0.0875%	0.35%
Next $150,000.00	0.0625%	0.25%
≥ $400,000.01	0.0375%	0.15%

For example, if your account balance subject to My Total Retirement is $50,000.00, the maximum annual fee is 0.45% of the account balance. If your account balance subject to My Total Retirement is $500,000.00, the first $100,000.00 will be subject to a maximum annual fee of 0.45% (quarterly 0.1125%), the next $150,000.00 will be subject to a maximum annual fee of 0.35% (quarterly 0.0875%), the next $150,000.00 will be subject to a maximum annual fee of 0.25% (quarterly 0.0625%), and any amounts over $400,000.00 will be subject to a maximum annual fee of 0.15% (quarterly 0.0375%). For example, the maximum quarterly fee for an account balance less than $100,000.00 (subject to maximum annual fee of 0.45%) would be 0.1125% quarterly, as demonstrated above.

Service fees will generally be debited from your account based on your Service Provider's Form ADV Brochure and the terms of service and billing period agreed upon by your plan sponsor; however, if you cancel participation in the service, the fee will be based on your participation in the service through the date of cancellation for asset-based fees. For dollar-based fees, the full billing period rate will be assessed notwithstanding the date of cancellation. If your plan terminates its agreement with your Service Provider or with its recordkeeper, the fee will be debited based on your participation in the service through the date of such termination. The fee you are charged depends on the plan you participate in, and in certain instances, the fees charged may actually be lower than the fee depicted.