

saver.oregonsaves.com



OBenefits:

OregonSaves is a simple, convenient and completely voluntary way for Oregonians to save for retirement.

Your employer has registered with the OregonSaves program. You are invited to set up your account or opt out at this time.

OregonSaves is a program that allows you to automatically save for retirement through payroll deductions at work. Amounts you save in this account are always your money. Your account is in your control and goes with you from job to job. Every little bit you save now can potentially make a difference in retirement.

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30 days to decide:

Option One:

Start saving

- set up your account now
 - establish online access and update your savings choices.
- set up your account later
 - your savings will start automatically based on the standard savings choices.

Option Two:

Opt out of participating in OregonSaves to prevent contributing money from your paycheck.

OR

Decide ___ online at saver.oregonsaves.com, by & phone at 844-661-6777, or by filling out a form.

Standard savings choices:

30 days after receiving the invitation, you will be automatically enrolled in the program and start saving part of each paycheck into your own Roth Individual Retirement Arrangement (IRA) (unless you opt out within the 30 day window).

5% of your gross pay (wages before taxes and other deductions) will be contributed to your Roth IRA, with an automatic annual 1% increase until it reaches a maximum of 10%.

1 Your first \$1,000 will be invested in the OregonSaves Capital Preservation Fund; savings over \$1,000 will be invested in an OregonSaves Target Retirement Fund based on your age.

Your account will be a Roth IRA. Contributions into a Roth IRA are made after-tax and not taxable when you remove them from your account. Any earnings on those contributions could be tax free if you meet certain IRS criteria.

The only administrative charge for OregonSaves is in the form of an annual asset-based fee of approximately 1%, which means you will pay approximately \$1 per year for every \$100 in your account. You will not get a bill. This cost is automatically taken out of your OregonSaves balance on a regular basis to help pay for the administration of the program.

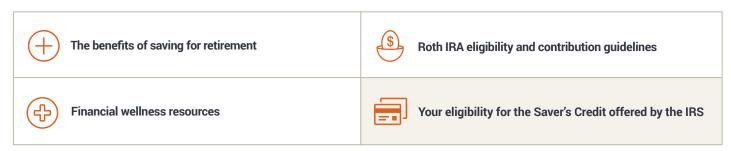




Set up your account and take charge of your savings:

- Verify your contact information.
- Accept the account documents.
- Add beneficiaries (who will inherit your Roth IRA in the event of your death).
- · You can also:
 - · Change your contribution rate
 - minimum = 1%, maximum = 100% up to IRS limits for Roth IRAs
 - · Change your investment choices. Available options include:
 - OregonSaves Capital Preservation Fund: 100% invested in the State Street Liquid Reserves Fund (Ticker: SSIXX)
 - OregonSaves Target Date Retirement Funds, choose your fund based on your target retirement date: 100% invested in the State Street Target Retirement Funds.
 - OregonSaves Growth Fund: 100% invested in the State Street Equity 500 Index Fund (Ticker: SSSYX)
 - Opt out of automatic annual contribution rate increase.

Learn more from OregonSaves at saver.oregonsaves.com:



Those seeking tax, investment, or financial advice should contact a financial advisor. Your Employer is not in a position to provide financial advice.

OregonSaves is overseen by the Oregon Retirement Savings Board. Ascensus College Savings Recordkeeping Services, LLC ("ACSR") is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through OregonSaves beneficially own and have control over their Roth IRAs, as provided in the program offering set out at saver. oregonsaves.com.

OregonSaves' Portfolios offer investment options selected by the Oregon Retirement Savings Board. For more information on OregonSaves' Portfolios go to saver.oregonsaves.com. Account balances in OregonSaves will vary with market conditions and are not quaranteed or insured by the Oregon Retirement Savings Board, the State of Oregon, the Federal Deposit Insurance Corporation (FDIC) or any other organization.

OregonSaves is a completely voluntary retirement program. Saving through a Roth IRA will not be appropriate for all individuals. Employer facilitation of OregonSaves should not be considered an endorsement or recommendation by your employer of OregonSaves, Roth IRAs, or these investments. Roth IRAs are not exclusive to OregonSaves and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to an OregonSaves Roth IRA through payroll deduction offers some tax benefits and consequences. You should consult your tax or financial advisor if you have questions related to taxes or investments.

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EMPLOYEE OPT OUT FORM

Signature of Employee

OregonSaves is a completely voluntary program. You can opt out at any time online, by phone, or by completing this form. If you do not opt out your employer will send payroll contributions to your OregonSaves account. Amounts you save in this account are always your money. Your account is in your control and goes with you from job to job in accordance with the OregonSaves Program terms. Every little bit you save now can potentially make a difference in retirement. To opt out of payroll contributions to OregonSaves for more than one employer you must submit a separate form for each employer.

Completed forms should be mailed back to OregonSaves.	OregonSaves PO Box 55086 Boston, MA 02205	Overnight Address:	OregonSaves 95 Wells Avenue, Suite 155 Newton, MA 02459
You may also opt out online and by p 844-661-6777 8 am to 8 pm Pacific Stand			saver.oregonsaves.com
1. EMPLOYEE INFORMATION (All 1) To verify your information, please provide eith	ner the last four digits of your	Social Security Number/Taxpayer	Identification Number, or your
access code and date of birth. The access cod	e can be found in the email of	or letter you received from Oregor	nsaves.
Legal Name (First)			
Legal Name (Last)			
Address			
City		State Zip Code	
Telephone Number (In case we have a question		Last Four Digits of Social Security Number	Number or Taxpayer Identification
Access Code		Birth Date (mm/dd/yyyy)	
2. OPT OUT REASON			
I don't qualify for a Roth IRA due to my i I would prefer a Traditional IRA I have my own retirement plan I can't afford to save at this time	ncome	I don't trust the financial ma I'm not satisfied with the inv I'm not interested in contribu Other	restment options
3. EMPLOYER INFORMATION			
Employer Name			
4. SIGNATURE			
I do not wish to participate in the OregonSave participating in OregonSaves at a later date, s I can contact OregonSaves.	es Program at this time. I und ubject to and in accordance v	lerstand that I can change my min with the terms of the OregonSave:	d at any time and begin s Program. If I decide to opt back in

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Date (mm/dd/yyyy)