Your guide to the Centurion 401(k) Savings Plan

centurion™

Brighten Your Outlook®

Welcome to the Centurion 401(k) Savings Plan. MHM Services, Inc., DBA, Centurion Group, Inc. has partnered with Transamerica who has more than 75 years of experience in retirement services, and is dedicated to helping you from the day you start saving to the day you retire—*and* every day after that. This guide provides tools and information to develop your retirement savings strategy quickly and easily.

What you should know

You have a valuable benefit. Retirement might seem like a subject for another day, but your company provided retirement plan is an important benefit you shouldn't overlook. Your plan offers a powerful way to enhance your long-term financial well-being —by investing in yourself. It helps you brighten *Your Retirement Outlook*® (our barometer of your progress toward retirement readiness) to handle what could be the biggest expense of your life.

You'll get some powerful planning tools. On your **plan website, transamerica.com/portal/home**, you'll find what you need to make smart decisions, from our interactive tools to our automated investment services. The Transamerica app lets you put your plan in your pocket. And no matter how you access your account, you'll always know Your Retirement Outlook with a personalized "weather icon" (rainy, cloudy, partly sunny, or sunny) that makes it easy to see if your strategy has you on course toward your retirement income goal—or if you need to take action.

We're here to help. From easy-to-understand education to customer service, we'll be with you every step of the way to and throughout retirement. Go to your plan website or call our toll-free number for personalized account assistance, investment guidance, and retirement planning support.

What you should do

Join the plan! Once you're eligible and start saving for your future, the easier it will be to ensure a comfortable life during retirement.

Set up your online access. Follow the instructions to create a username and password, then follow the enrollment path to choose contributions, investments, and more, or **call our toll-free number** (follow the prompts to access and secure your account using your voice).

Determine your Employee Pre-tax contribution rate. Experts agree that most people will need to contribute at *least* 10% of pay to meet their income needs throughout retirement. Think about contributing at least enough to take advantage of your employer's full matching contribution. The tools on your plan website can help you decide how much to save.

Make sure you're saving enough. If your target seems out of reach, our annual **auto-increase** service can help you get there gradually. Get started by signing in to your account; from the Manage menu, select "Contributions" then elect "auto-increase." Participants should evaluate their ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

If you'll be at least age 50 this year, you may be able to make extra **"catch-up"** contributions above the regular IRS limit.

Determine your investing style. Your plan enables you to diversify and rebalance your investments by making a single decision—or you can build your own portfolio by choosing among a wide range of carefully screened investment options.

Complete your retirement profile in our ***OnTrack®*** tool for a comprehensive view of *Your Retirement Outlook®* and specific ways you may be able to improve it. To get started, sign in to your account and click "Update" on your Account Overview page or "OnTrack" in the Resource Center menu.

Name your beneficiaries. This simple but important step ensures your account assets will go where you choose in the event of your death. Look for "Beneficiaries" in your account Home menu on your plan website.

You've been automatically set up to receive e-documents. To help you save time, reduce clutter, and go green, you'll receive automatic email alerts when your account-related materials are available online.

Consider consolidating. If you have retirement accounts with other financial providers or in IRAs, you may **roll over**, or transfer, any portion of your balances to your plan account at any time. This could make planning easier, simplify your finances, and offer other benefits. Just make sure to review transfer fees other providers may impose, and consider whether a move would change features or benefits that may be important to you. For step-by-step guidance, email us at **consolidate@transamerica.com** or call **800-275-8714**.

Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a rollover from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you. Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs.

The material in this retirement plan guide was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

Plan highlights for the Centurion 401(k) Savings Plan

These highlights represent only an overview of plan provisions. For full details, including any conditions or restrictions, please refer to the Summary Plan Description (SPD) available from your benefits office.

Your contributions

Employee Pre-tax

Employee Roth

Eligibility

Age: 18
Plan entry date: As soon as administratively feasible following the date you met the eligibility requirements.

Contribution limits

Your traditional contributions are deducted from your paycheck before taxes each pay period. The IRS limits how much you can contribute each year; the current IRS annual limit is $19,500. If you are (or will be) at least age 50 during the current calendar year, you can make additional "catch-up" contributions ($6,500) above the regular IRS annual limit for the year. Please note these limits are indexed annually by the IRS.

You can contribute up to 75% of your pay, subject to the maximum amount permitted by law.

- You may elect to increase, decrease, or stop your contributions at any time. Changes will go into effect as soon as administratively feasible.
- Also, your plan offers the auto-increase service, which lets you schedule automatic annual increases to your contribution rate by an amount you choose. (You can sign up, make changes, or cancel online.)

Employee Pre-tax contribution or Roth Contributions?

You may save with traditional before tax dollars, after-tax Roth dollars, or a combination of both, up to the overall limits noted previously. In general, which to choose depends on whether you think you'll be in a higher or lower federal tax bracket when you withdraw your money than you are now. The Roth calculator on your plan website can help you determine which may be right for you.

Vesting

Vesting refers to your "ownership" of your account—the portion to which you are entitled even if you leave the plan. You are always 100% vested in your own contributions plus any earnings on them (including any rollover or transfer contributions you have made).

MHM Services, Inc., DBA, Centurion Group, Inc. contributions

Matching contribution

Employer Match

Eligibility

Age: 18
Plan entry date: The first of any month once you meet the eligibility requirements

Contribution Amount

MHM Services, Inc., DBA, Centurion Group, Inc.'s matching contributions are based on the following formula: 50% of the first 3% of salary deferrals up to a maximum of 1.5% of compensation.

Vesting

You are always 100% vested in the Employer Match contributions.

Additional plan details

Note: You may *not* participate in the plan if you are:

- Independent contractors
- Employees who are residents of Puerto Rico
- Any Employee classified as a PRN (per diem)
- Covered under a collective bargaining agreement that does not provide for participation in the plan
- A nonresident alien
- A leased employee
- Employed by a member of the employer's controlled group that does not adopt the plan

Investment choices

You decide how your account will be invested among the available choices.

For detailed, up-to-date information on the investment options in your plan, including possible trading restrictions, please visit **transamerica.com/portal/home.**

MHM Services, Inc., DBA, Centurion Group, Inc. has chosen a default investment option, also known as a Qualified Default Investment Alternative (QDIA), which was selected for you in accordance with section 404(c)(5) of ERISA and other legal regulations. Even though you did not make an affirmative investment election, the plan fiduciary is not liable for any losses that result from investing your assets in the QDIA. This relief from liability applies whether or not the plan is intended to be a 404(c) plan. Unless you choose otherwise, your account will be invested in the QDIA, JP Morgan SmartRetire Blend Funds, which is a group of single target date funds; one will be chosen based on your assumed retirement age of 65.

The way contributions are invested in your account is referred to as your "investment allocation." You may change your allocation at any time.

In addition, you may transfer existing balances among your investment choices at any time (transfers may be subject to certain restrictions).

Target Date Funds: *These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.*

Loans

You may borrow from your account based on the following provisions (as a general rule, loans should be taken from retirement savings only as a last resort):

Minimum loan amount: $1,000
You are only allowed 50% of your vested balance for a loan amount, this amount must be equal or greater than the loan minimum.

Maximum loan amount: the lesser amount of 50% of your vested account balance or $50,000 reduced by the highest outstanding loan balance in the past year.

Interest rate: Prime interest rate plus 1%

Loan term: General loan: 1 - 5 Years
Home loan: 6 - 10 Years

Outstanding loans allowed: 1

Withdrawals and distributions

In service

You may withdraw your vested balance while employed if you:

- Are at least age 59½
- Have certain contributions which allow in-service withdrawals at any time
- Experience financial hardship as defined in your Summary Plan Description

After service

You may take distributions of vested funds from your account if you:

- Retire at the plan's normal retirement age of 65
- Terminate employment
- Become disabled

In addition, upon your death, your designated beneficiaries will receive any vested amount remaining in your account.

Generally, if you're no longer actively working for your employer as of April 1 of the year after you reach age 72 (if you were born after June 30, 1949) or age 70 ½ (if you were born before July 1, 1949), you are required to begin taking required minimum distributions (RMDs) from your account.

Expenses and fees

Your costs to participate in the plan may include:

- General plan administrative fees for ongoing services such as recordkeeping, website management, and communication services.
- Investment expenses for operating and management expenses charged by the investment providers.
- Service fees on individual transactions initiated by you such as loans, certain withdrawals, overnight payments, etc.
- Also, in some cases your account may receive plan service credits if revenue we receive from fund companies toward plan administration is greater than the annual administrative fee.

For details on administrative fees and credits (if applicable), please see "Important Information Regarding your Plan" at the end of this guide or on the "Fund and Fee Information" in the Review menu of your plan website. Except for investment expenses, which are deducted from the investments you hold and reflected in your investment returns, actual fees and credits will appear on your quarterly account statements.

404(c) Notice

Your plan is intended to comply with ERISA section 404(c) and final regulation 2550.404c-1 of the Internal Revenue Code. This means you have the flexibility (and responsibility) to choose among the investment options provided under the plan in a way that best meets your objectives. In general, by providing you with this ability and a variety of investment choices, neither your plan sponsor nor Transamerica is liable for any losses that occur as a direct result of investing in the available options as directed by you or your beneficiary.

In addition to the information in this guide, you can obtain, upon request:

- Prospectuses, summary prospectuses, or similar documents relating to each investment option.
- Financial statements or reports or similar materials relating to each investment option.
- Information regarding the value of shares or units in the investment options as well as the date of valuation. (Please see your account statement.)
- A list of the assets comprising the portfolio of each investment option which will constitute "plan assets" under Reg. 2510.3-101, and the value of each such asset.

For any of the above, please contact:

Benefits Department
MHM Services, Inc.
1593 Spring Hill Road, Suite 610
Vienna, VA 22182
Phone: 800-416-3649
Fax: 866-931-5087

Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit **transamerica.com/portal/home** for details on the criteria and methodology used, the tool's limitations and key assumptions, and other important information.

You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. Matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.

Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. MHM Services, Inc., DBA, Centurion Group, Inc. has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between MHM Services, Inc., DBA, Centurion Group, Inc. and Transamerica or its affiliate, TISC.

Your income goal

Most of your retirement income will come from you. Social Security covers only about 33%* of the average retiree's income. For 2019, the typical Social Security benefit was around $1,470 a month, or slightly over $17,600 a year. And while some people will receive pension benefits from current or former employer(s), most of your retirement income will likely come from your own savings and investments. This makes it critical that you do as much as you can now to save for your future.

** "Social Security Fact Sheet," Social Security Administration, 2019*

How much is enough?

A common rule of thumb is that you'll need to replace 80% of your final working salary to maintain your living standard in retirement—though you could need more or may be able to get by on less. To get there, many financial experts recommend that you steer 10% to 15% of your pay toward retirement. However, everyone's situation is different. The **Retirement Outlook Estimator**SM tool (in the Resource Center of your plan website) can help you personalize your goal.

Getting your contribution rate to where it should be can seem like a difficult leap from where you stand. So, consider using our auto-increase scheduler to raise your plan contributions gradually — once a year by an amount that's easy to handle, on a date that's easy to remember (say, 2% on your birthday). Thanks to compounding (the earnings on your earnings), even small, regular increases can make a big difference over time. In fact, the sooner you start saving, the less you may have to save to reach your goal.

Your investment strategy

Asset allocation and diversification

Spreading your risk among different types of investment options is important for building a nest egg that will meet your needs throughout retirement. This way, temporary downturns in one type of investment may not affect your whole retirement savings account. To do so, you should familiarize yourself with two key concepts:

- **Asset allocation**, an overall strategy for dividing your investments across the major asset classes (stocks/equities, bonds/fixed income, and cash equivalents); and
- **Diversification**, or dividing your investments within those classes (for example, among domestic and foreign stocks, shares of large and small companies, bonds of different qualities and terms).

Asset allocation and diversification do not assure or guarantee better performance, cannot eliminate the risk of investment losses, and do not protect against an overall declining market.

Your strategy should depend upon two factors:

- Your **time horizon** (how long you have until you'll need the money); and
- Your **risk tolerance** (how well you tend to handle the market's ups and downs).

In general, the longer your time horizon and higher your risk tolerance, the more you may want to focus on stocks, which have outperformed other types of investments over time periods of 20 years or more.

Your plan offers two ways to diversify your investments:

1) Make a single decision

PortfolioXpress®

Transamerica's automatic asset allocation and rebalancing service uses the "core" funds in your plan and the retirement year you choose to present you with a diversified investment mix for today and a "glide path" of adjustments for tomorrow. The service automatically:

- Rebalances your entire account (if needed) and allocates contributions to reflect your mix.
- Rebalances your portfolio each quarter to maintain your mix.
- Adjusts your mix to become more conservative over time.

To sign up (you can turn off the service at any time):

1. Sign in to your account on your plan website.
2. Click PortfolioXpress in the Manage menu.
3. Click button to turn service "On."
4. Review/update your expected "Retire Year."
5. Click "Submit."

Target Date funds

Each fund targets its investment mix to a specific year. The fund's manager chooses and rebalances its holdings based on your time horizon: the farther away from the target date, the more the fund will focus on more aggressive stock investments; as the target date approaches, the managers gradually shift their focus toward more conservative bond investments on a schedule called a "glide path." Each fund is designed as a total investment solution, meant for 100% of your account.

(See below for general guidelines; full fund profiles are on your plan website.)

JPMorgan SmartRetirement Blend Income R6	JPMorgan SmartRetirement Blend 2040 R6
JPMorgan SmartRetirement Blend 2020 R6	JPMorgan SmartRetirement Blend 2045 R6
JPMorgan SmartRetirement Blend 2025 R6	JPMorgan SmartRetirement Blend 2050 R6
JPMorgan SmartRetirement Blend 2030 R6	JPMorgan SmartRetirement Blend 2055 R6
JPMorgan SmartRetirement Blend 2035 R6	

Target Date Funds: *These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.*

DIVERSIFY

2) Build your own portfolio

You can build your own portfolio by choosing among the "core" funds in your plan. Your plan offers a wide range of choices that enable you to diversify among various asset classes and investment styles. (Full fund profiles are available on your plan website.)

Once you determine the investment mix that is right for you, your plan's auto-rebalance service can help you maintain your mix automatically (sign up on your plan website). To create your portfolio, go to the Manage menu in your online account to update "Future Allocations" (where to invest new contributions) as well as "Current Allocations" (transfer/exchange existing balances).

Asset Class	Investment Option	Ticker	Investment Style & Risk
Bonds			
Short Bonds/Stable/MMkt	TRS Stable Pooled Fund	N/A	Stable Value
Interm./Long-Term Bonds	PGIM Total Return Bond R6	PTRQX	Intermediate-Term Bonds
	Vanguard Total Bond Market Index Adm	VBTLX	Intermediate-Term Bonds
Aggressive Bonds	BlackRock High Yield Bond Instl	BHYIX	High-Yield Bonds
	Columbia Strategic Income Instl2	CTIVX	High-Yield Bonds
	Templeton Global Bond Adv	TGBAX	High-Yield Bonds
Stocks			
Large-Cap Stocks	JPMorgan Equity Income R6	OIEJX	Large-Cap Value Stocks
	Calvert US Large Cap Core Rspnb Idx I	CISIX	Large-Cap Blend Stocks
	JPMorgan U.S. Equity R5	JUSRX	Large-Cap Blend Stocks
	Vanguard 500 Index Adm	VFIAX	Large-Cap Blend Stocks
	T. Rowe Price Large Cap Growth I	TRLGX	Large-Cap Growth Stocks
Small/Mid-Cap Stocks	JPMorgan Mid Cap Value L	FLMVX	Mid-Cap Value Stocks
	Vanguard Mid-Cap Index Adm	VIMAX	Mid-Cap Blend Stocks
	Janus Henderson Enterprise I	JMGRX	Mid-Cap Growth Stocks
	T. Rowe Price New Horizons I	PRJIX	Mid-Cap Growth Stocks
	Janus Henderson Small Cap Value N	JDSNX	Small-Cap Value Stocks
	DFA US Small Cap I	DFSTX	Small-Cap Blend Stocks
	Vanguard Small Cap Index Adm	VSMAX	Small-Cap Blend Stocks
International Stocks	American Funds Europacific Growth R6	RERGX	World/Foreign Stocks
	Vanguard Total International Stock Index Adm	VTIAX	World/Foreign Stocks
	American Fds New World R6	RNWGX	Emerging Market Stocks
Multi-Asset/Other			
Multi-Asset/Other	Oakmark Equity and Income Investor	OAKBX	Balanced

Asset Class	Investment Option	Ticker	Investment Style & Risk
	JPMorgan SmartRetirement Blend Income R6	JIYBX	Target Date
	JPMorgan SmartRetirement Blend 2020 R6	JSYRX	Target Date
	JPMorgan SmartRetirement Blend 2025 R6	JBYSX	Target Date
	JPMorgan SmartRetirement Blend 2030 R6	JRBYX	Target Date
	JPMorgan SmartRetirement Blend 2035 R6	JPYRX	Target Date
	JPMorgan SmartRetirement Blend 2040 R6	JOBYX	Target Date
	JPMorgan SmartRetirement Blend 2045 R6	JMYAX	Target Date
	JPMorgan SmartRetirement Blend 2050 R6	JNYAX	Target Date
	JPMorgan SmartRetirement Blend 2055 R6	JTYBX	Target Date

For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest.

Please see important disclosures to the investment options that follow.

Important Disclosures

Stable Value: *An investment that seeks to preserve principal, and provide consistent returns and liquidity. Stable value investment choices seek capital preservation, but they do carry potential risks. Stable value investment choices may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investment choices are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.*

Intermediate-Term Bonds: *Debt securities issued by governments, corporations, and others, typically with durations of 3.5 to 6 years. The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.*

High-Yield Bonds: *Lower-rated debt securities (commonly referred to as junk bonds). These securities involve additional risks because of the lower credit quality of the securities. The investor should be aware of the possible higher level of volatility and increased risk of default.*

Balanced: *Asset allocation investments may be subject to all of the risks of the asset classes in which they invest, which may include stocks and bonds as well as other types of investments. The higher the investment's allocation to stocks, the greater the risk. Asset allocation and diversification do not assure or guarantee better performance, cannot eliminate the risk of investment losses, and do not protect against an overall declining market.*

Large-Cap Value Stocks: *An investment category that mostly comprises stocks of large companies that are believed to be priced below what they are really worth. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.*

Large-Cap Blend Stocks: *An investment category that mostly comprises both value and growth stocks of large companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Blend strategies are subject to both growth and value risks.*

Large-Cap Growth Stocks: *An investment category that mostly comprises stocks of large companies whose earnings are expected to grow more quickly than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.*

Mid-Cap Value Stocks: *An investment category that mostly comprises stocks of mid-size companies that are believed to be priced below what they are really worth. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap stocks may be more vulnerable to market downturns, and their prices could be more volatile than those of larger companies. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.*

Mid-Cap Blend Stocks: *An investment category that mostly comprises a blend of value and growth stocks of mid-size companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap shares may be more vulnerable to market downturns, and their prices could be more volatile, than those of larger companies. Blend strategies are subject to both growth and value risks.*

Mid-Cap Growth Stocks: *An investment category that mostly comprises stocks of mid-size companies whose earnings are expected to rise faster than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap stocks may be more vulnerable to market downturns, and their prices could be more volatile than those of larger companies. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.*

Small-Cap Value Stocks: *An investment category that mostly comprises stocks of small companies that are believed to be priced below what they are really worth. Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.*

Small-Cap Blend Stocks: *An investment category that mostly comprises a blend of both value and growth stocks of small companies. Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Blend strategies are subject to both growth and value risks.*

World/Foreign Stocks: *This investment category focuses on stocks of companies primarily (world, a.k.a. global) or exclusively (foreign, a.k.a. international) outside the United States and involves special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging, or developing, markets may accentuate these risks.*

Emerging Market Stocks: *This investment category focuses on stocks of companies in emerging or developing countries or regions. Emerging market stocks involve special additional risks, including but not limited to, currency risk, political risk, and risk associated with varying accounting standards. Historically, emerging market stocks have experienced a greater degree of price volatility than stocks from developed markets.*

Target Date Funds: *These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.*

PortfolioXpress®: *Transamerica's automated allocation and rebalancing service uses your plan's "core" investment options to offer a broadly diversified portfolio (the attached chart illustrates how your mix automatically becomes more conservative over time). PortfolioXpress® is a registered service mark of Transamerica Retirement Solutions Corporation (Transamerica). The service presents a series of asset allocation models based on a designated retirement year. You are solely responsible for selecting the retirement year. In implementing the service, you agree to each of the asset allocation mixes and automated rebalancing transactions that will take place over time within the account. You can change your target retirement year, or turn PortfolioXpress® off, at any time. You will bear the fees of the underlying funds in which your account is invested. You can cancel anytime without penalty. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at and after the target date.*

You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Matching contributions are subject to plan vesting requirements.

Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.

Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY, 10528, distributes securities products. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as TISC. Bank collective trusts funds, if offered under the plan, are not insured by the FDIC, the Federal Reserve Bank or any other government agency and are not registered with the Securities and Exchange Commission. Group annuity contracts, if offered under the plan, are made available through the applicable insurance company. Any guarantee of principal and/or interest under a group annuity contract is subject to the claims-paying ability of the applicable insurer. Certain investment options made available under the plan may be offered through affiliates of Transamerica Retirement Solutions and TISC. These may include: (1) the Transamerica Funds (registered mutual funds distributed by Transamerica Capital Inc. (TCI) and advised by Transamerica Asset Management, Inc. (TAM)); (2) the Transamerica Retirement Solutions Collective Trust, a collective trust fund of Massachusetts Fidelity Trust Company (MFTC) (includes the Stable Pooled Fund); (3) group annuity contracts issued by Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, NY 10528 (includes the Stable Fund, the Fixed Fund, the Guaranteed Pooled Fund, and SecurePath for Life®); and (4) group annuity contracts issued by Transamerica Life Insurance Company (TLIC), 4333 Edgewood Road NE, Cedar Rapids, IA 52499 (includes SecurePath for Life®). MHM Services, Inc., DBA, Centurion Group, Inc. has selected Transamerica as your retirement plan provider, but there are no other affiliations between MHM Services, Inc., DBA, Centurion Group, Inc. and Transamerica, TISC, TCI, TAM, MFTC, TFLIC, or TLIC.

Centurion 401(k) Savings Plan

QK62448 00001

Initial Notice of Automatic Investment of Contributions under the Plan

To help you fund your retirement, MHM Services, Inc., DBA, Centurion Group, Inc. provides the Centurion 401(k) Savings Plan ("Plan"). Please see below for details and answers to common questions. For additional information, you can contact your plan service provider, Transamerica, by visiting your participant website at **transamerica.com/portal/home** or calling **800-755-5801**.

Q. How do I enroll in the plan?

You can enroll in the plan by contacting your plan service provider, Transamerica. Upon enrollment, you will be asked to choose a contribution amount and to designate your contributions as traditional pretax, "Roth" after-tax, or a combination of both. Each type of contribution offers different benefits; information on the website and in your Summary Plan Description can help you decide between them. Also, if you choose not to contribute to your account, you will lose the opportunity to receive matching contributions from your employer (detailed later in the notice).

You also will be asked to choose how to invest contributions to your account. If you do not make an election, all contributions to your account will be allocated to the plan's qualified default investment alternative (QDIA), JP Morgan SmartRetire Blend Funds, one will be chosen based on your assumed retirement age of 65.

Q. How much can I contribute to my account?

You can start contributing to your plan account or change your existing contribution level on your plan website or by contacting your plan service provider, Transamerica.

Your contributions to the plan are taken out of your compensation and, when designated as traditional pretax, are not subject to federal income tax at that time (as well as most states, check your own state's tax rules). Instead, they are contributed to your plan account and may grow over time with earnings. Your account will be subject to federal income tax and state (check your own state's tax rules) only when withdrawn. Roth contributions are subject to current federal income tax, however, any Roth related earnings will be tax-free for qualified distributions if you hold the account at least five years and are age 59½ or over at the time you take a distribution.

You are in charge of how much you contribute, within annual limits set by the Internal Revenue Service. This limit may be annually adjusted by the IRS. The IRS limits how much you can contribute each year; the current IRS annual limit is $19,500. If you are (or will be) at least age 50 during the current calendar year, you can make additional "catch-up" contributions ($6,500) above the regular IRS annual limit for the year. Please note these limits are indexed annually by the IRS.

You can contribute up to 75% of your pay, subject to the maximum amount permitted by law. If you are eligible to receive an employer contribution, the maximum amount of employee compensation that can be considered in calculating employer contributions to the plan is $285,000 for 2020.

You may save with traditional pretax dollars, after-tax "Roth" dollars, or a combination of both, up to the overall limits noted above.

Q. How will my plan account be invested?

You have the right to direct the investments within your plan account. The way contributions are invested in your account is referred to as your "investment allocation."

You can elect or change how your contributions and existing assets are invested as well as obtain information on the other investment alternatives available under the plan by contacting your plan service provider, Transamerica. Any such election or change by you, whether by making a transfer, or submitting a new investment allocation, will be considered an affirmative investment election.

MHM Services, Inc., DBA, Centurion Group, Inc. has chosen a default investment option, also known as a Qualified Default Investment Alternative (QDIA), which was selected for you in accordance with section 404(c)(5) of ERISA and other legal regulations. Even though you did not make an affirmative investment election, the plan fiduciary is not liable for any losses that result from investing your assets in the QDIA. This relief from liability applies whether or not the plan is intended to be a 404(c) plan. You have the right to transfer your investment in the default investment alternative to any other available investment alternative under the plan by contacting your plan service provider, Transamerica Retirement Solutions. Unless you choose otherwise, your account will be invested in the QDIA, JP Morgan SmartRetire Blend Funds, which is a group of single target date funds; one will be chosen based on your assumed retirement age of 65.

Fund Family Name	Year in Which You Turn 65
JPMorgan SmartRetirement Blend Income R6	2013 or earlier
JPMorgan SmartRetirement Blend 2020 R6	from 2014 to 2023
JPMorgan SmartRetirement Blend 2025 R6	from 2024 to 2028
JPMorgan SmartRetirement Blend 2030 R6	from 2029 to 2033
JPMorgan SmartRetirement Blend 2035 R6	from 2034 to 2038
JPMorgan SmartRetirement Blend 2040 R6	from 2039 to 2043
JPMorgan SmartRetirement Blend 2045 R6	from 2044 to 2048
JPMorgan SmartRetirement Blend 2050 R6	from 2049 to 2053
JPMorgan SmartRetirement Blend 2055 R6	2054 or later

Target Date Funds: *These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.*

For more information about the plan default investment, additional details and individual fund profiles are available on your plan website at **transamerica.com/portal/home**.

Q. When will my plan account be vested?

Vesting refers to your "ownership" of your account—the portion to which you are entitled even if you leave the plan. You are always 100% vested in your own contributions plus any earnings on them (including any rollover or transfer contributions you have made).

You are always 100% vested in the Employer Match contributions.

Q. What amounts may MHM Services, Inc., DBA, Centurion Group, Inc. contribute to my account?

Employer Match
MHM Services, Inc., DBA, Centurion Group, Inc.'s matching contributions are based on the following formula: 50% of the first 3% of salary deferrals up to a maximum of 1.5% of compensation.

For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the objectives, risks, charges and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest.

Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. MHM Services, Inc., DBA, Centurion Group, Inc. has selected Transamerica Retirement Solutions (Transamerica) as your retirement plan provider, but there are no other affiliations between MHM Services, Inc., DBA, Centurion Group, Inc. and Transamerica or its affiliate, TISC.

If you have any questions about how the plan works or your rights and obligations under the plan, please call **800-755-5801**. We can also assist in providing you a copy of your Summary Plan Description.

Si necesita aclaraciones en español, llame al número gratuito de Transamerica **1-800-755-5801**, diga "Español" para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y uno de nuestros representantes contestará sus preguntas.

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Centurion 401(k) Savings Plan

QK62448 00001

IMPORTANT INFORMATION REGARDING YOUR PLAN

We want you to enjoy the many features and benefits of your retirement plan. We also want to make sure you understand your plan and investment fees. The enclosed report details the types and amounts of fees that may apply to your account, depending on which features and investments you choose.

The report is organized into multiple sections:

- **General Plan Information** offers an overview of your plan.
- **Potential General Administrative Fees and Expenses** may be charged against everyone's account in the plan to cover the day-to-day costs of operating the plan.
- **Potential Individual Fees and Expenses** are associated with certain plan features or services and apply only to participants who use the particular features or services.
- **Investment Information** details each of the options available in your plan. This section features up to three tables, depending on what your plan offers. This may include investments with variable rates of return, such as mutual funds or those with fixed or stated rates of return, such as some stable value funds. Details include:
  - **Historical performance** for each variable option and its "benchmark," typically a broad market index used for comparison.
  - **Expenses**, including fund operating costs which are automatically deducted from your investment returns. (The specific expenses that apply to you will depend on how your account is invested.)

You may receive this information electronically by signing up for *e-documents* at **transamerica.com/portal/home** .

Visit **transamerica.com/portal/home** to access the report and other related materials, including a glossary of terms. To access the participant fee disclosure document, visit **transamerica.com/portal/home** , and select "Fund Info" from the Funds and Fee Information heading. If you are not enrolled in the plan, enter the account number from the upper left-hand corner of this document and click "Submit." If you are already enrolled, enter your customer ID and password and click "Sign in."

In addition, your quarterly statement will show the specific fees that have been applied to your account (except any fund expenses netted directly from your investment returns) during the statement period.

If you have any questions, please sign in to your account at **transamerica.com/portal/home** and click on Help, or call us at **800-755-5801**.

Si necesita aclaraciones en español, llame al número gratuito de Transamerica 1-800-755-5801 y diga "Español" para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y con mucho gusto uno de nuestros representantes contestará sus preguntas.

Centurion 401(k) Savings Plan

QK62448 00001

IMPORTANT INFORMATION REGARDING YOUR PLAN

Disclosure Chart as of May 30, 2020

Your plan offers a convenient way to save for retirement and provides unique features and benefits not available elsewhere. You have the opportunity to make the plan work harder for you by committing early to disciplined savings, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding the plan, including investment options and fees. This document is required to be sent to you to help you understand your retirement plan and will be updated annually and when certain types of changes are made. Although you should review this important information, no action is required on your part.

General Plan Information	
How to Direct Your Investments	You decide how your account will be invested among the available investment options by calling 800-755-5801 or going to transamerica.com/portal/home.
Transfer and/or Investment Allocation Restrictions	There are no transfer restrictions imposed by the Plan. Please see Table 1 for transfer restrictions that may be imposed by the investment options. You may change your investment allocation at any time. No plan level allocation restrictions apply.
Voting, tender and similar rights and restrictions on such rights	Mutual Funds—The Plan Sponsor shall have the right to exercise voting and tender rights attributable to mutual funds offered under the Plan.
List of Investment Alternatives	For the listing of the Plan's investment alternatives, please see the attached Comparative Investment Chart. Your plan also offers PortfolioXpress. PortfolioXpress is a service that provides an investment mix of the designated investment alternatives offered under your plan based on the target retirement year you select. Your account is rebalanced to become more conservative as you approach your target retirement year.

Potential General Administrative Fees and Expenses	
Administrative Fee — Per Account	When applicable, other general administrative fees for plan services (e.g., legal, accounting, auditing, recordkeeping) may from time to time be deducted as a fixed dollar amount from your account. The actual amount deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements.
Administrative Fee — Pro Rata	The plan incurs general administrative fees for ongoing plan administrative services (e.g., recordkeeping) of up to 0.27% annually of assets held in the plan investment options. These fees are applied pro rata across some or all investment options held in your account. However, the administrative fees allocable to an investment option may be paid, in whole or in part, from revenue (e.g., 12b-1 fees, administrative fees) that Transamerica Retirement Solutions or its affiliates receive based upon the plan's investment options. Consequently, if revenue is received related to an investment option, you will pay less than 0.27% as administrative fees on your assets held in that investment option depending upon the amount of revenue received. (It is not possible to accurately determine in advance the amount of revenue that an investment option will generate or when it will change.) If the revenue from an investment option is not adequate to cover the administrative fees allocable to that investment option, the shortfall will be deducted from your account based on your assets held in that investment option. If the revenue from an investment option exceeds the administrative fees allocable to that investment option, the excess will be applied as a Plan Service Credit (see Plan Service Credit below) to your account. Please log into your account on-line to view the most current version of the fund and fee information chart. When applicable, general administrative fees other than the charge above (e.g., legal, accounting and auditing), for administrative services, may from time to time be deducted on a pro rata basis across some or all investment options held in your account. The actual amounts deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements.
Plan Service Credit	The plan service credit represents an expense refund for one or more of the investment funds offered by your plan. When applicable, a plan service credit is added to your account and lowers the effective annual expense ratios of the investment fund(s) for which a plan service credit applies. Any plan service credit will be reported on your quarterly benefit statements.

Potential Individual Fees and Expenses — applicable only to those using specific features or services	
Full Distribution Fee	A fee of $25.00 that is deducted from your account when you take a full distribution from your account when you terminate employment or retire. The fee is also applicable to the final distribution from a former participant's account who has taken unscheduled systematic withdrawals and for contract exchanges to another service provider. The fee is waived if the distribution is made due to death, disability, the purchase of an annuity through Transamerica, a direct rollover to a Transamerica IRA and any distribution from a beneficiary's account. The amount deducted from your account will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Distribution Processing Fee.
Hardship Withdrawal Fee	A fee of $25.00 that is deducted from your account when you take a hardship withdrawal from your account. The amount deducted from your account will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Distribution Processing Fee.
In-service Distribution Fee	A fee of $25.00 that is deducted from your account when you take an in-service distribution from your account and for a contract exchange to another service provider. The fee is waived for direct rollovers to a Transamerica IRA, Required Minimum Distributions and distributions made from a beneficiary's account. The amount deducted from your account will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Distribution Processing Fee.
Loan Maintenance Fee	You may borrow from the Plan, using your account as security (conditions and restrictions may apply). A quarterly loan maintenance fee of $6.25 is deducted from your account, except in the Plan quarter in which the loan is issued and paid off, when you take a loan from the Plan. The amount deducted from your account will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Loan Maintenance Fee.

Potential Individual Fees and Expenses — applicable only to those using specific features or services (continued)	
Loan Set-up Fee	You may borrow from the Plan using your account as security (conditions and restrictions may apply). A set-up fee of $75.00 will be deducted from your account. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Loan Set-up Fee.
Overnight Check Fee	A fee of up to $50.00 will be deducted from your account in the event you request a check be sent overnight to you. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Overnight Check Fee.
QDRO Fee	A fee of up to $250.00 will be deducted from your account when your account is divided as a result of a Qualified Domestic Relations Order ("QDRO"). The amount deducted from your account will be reported on your quarterly benefit statement as a QDRO Fee.
Returned Check — Insufficient Funds	A fee of up to $50.00 will be deducted from your account in the event a check is returned for insufficient funds. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Returned Check - Insufficient Funds Fee.
Shareholder Type Fees	For applicable redemption fees, please see the Investment Information section. Changes in these fees are announced separately. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement.

Investment Information

This information is provided to help you compare the investment options under your plan. You may obtain, free of charge, a paper copy of your fee disclosure notice and other investment information posted at **transamerica.com/portal/home** , by contacting Transamerica at 800-755-5801 or by writing to Transamerica Retirement Solutions, 6400 C Street SW, Mail Drop 0001, Cedar Rapids, IA 52499, Attention: Fee Disclosure. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information; as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

The following table focuses on investment options that have variable rates of return, and shows fee and expense information, as well as investment performance for each investment option and that of the appropriate benchmark, or index. If your plan offers balanced, asset allocation or target retirement funds, which are comprised of a mix of stock and bond investments, you will see two broad-based benchmarks, a stock index and a bond index. Because they are made through a retirement plan, your investments in these funds are not subject to front-end or back-end loads, which are a form of sales commission charged at the time of purchase or sale. Please note the following:

- The investment performance of each investment option is shown net of (or after) fees, while the benchmark or index investment performance is reported on a gross (before fees) basis. If the option has less than a ten year history, the investment performance of both the investment option and the index are shown since inception, with the inception date shown after the investment option name. Returns of less than one year are not annualized. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.
- Total Annual Operating Expenses of an investment option are the expenses you pay each year, which reduce the rate of return you earn. In some cases, a fund may waive or reimburse certain expenses. If a fund has waived expenses in the past year, you will see a different gross (G) (before waivers) and net (N) (after waivers) expense ratio. So while an investor could have been charged as much as the gross expense rate in the past year, they will only have paid the net expense rate because of the waivers. Fund specific operating expense details are available at **transamerica.com/portal/home.**
- Shareholder-type fees, if any, are in addition to Total Annual Operating Expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an investment option.
- You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

- The performance data quoted represents past performance. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options will fluctuate and you could lose money. Current performance may be lower or higher than the performance data quoted.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for information on understanding your retirement plan fees at https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees.

Comparative Investment Chart - Table 1 Variable Options

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2019		
		As %	Per $1000	1Yr.	5Yr.	10yr. or Since Inception
Bonds						
TRS Stable Pooled Fund (01/97)	Stable Value	0.48% G 0.48% N	$4.80 G $4.80 N	2.26%	1.77%	1.83%
Index: BofA ML 91 day T bill Index				*2.28%*	*1.07%*	*0.58%*
Shareholder-Type Fees / Comments: Please note that money transferred out of the TRS Stable Pooled Fund cannot be transferred to a competing option for a period of 90 days. Amounts transferred out of the TRS Stable Pooled Fund can be transferred back at any time.						
PGIM Total Return Bond R6 (01/95)	Intermediate-Term Bonds	0.41% G 0.39% N	$4.10 G $3.90 N	11.13%	4.33%	5.52%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*3.75%*
Vanguard Total Bond Market Index Adm (12/86)	Intermediate-Term Bonds	0.05% G 0.05% N	$0.50 G $0.50 N	8.71%	3.00%	3.68%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*3.75%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
BlackRock High Yield Bond Instl (11/98)	High-Yield Bonds	0.62% G 0.62% N	$6.20 G $6.20 N	15.30%	5.79%	7.91%
Index: BofA ML US High Yield Master II Index				*14.41%*	*6.13%*	*7.50%*
Columbia Strategic Income Instl2 (04/77)	High-Yield Bonds	0.65% G 0.65% N	$6.50 G $6.50 N	10.31%	4.84%	5.67%
Index: BofA ML US High Yield Master II Index				*14.41%*	*6.13%*	*7.50%*
Shareholder-Type Fees / Comments: If you have made a round trip trade in and out of the fund within 28 calendar days, you will be restricted from making additional transfers into the fund for the next 28 days.						
Templeton Global Bond Adv (09/86)	High-Yield Bonds	0.77% G 0.69% N	$7.70 G $6.90 N	0.89%	1.45%	3.70%
Index: Bloomberg Barclays Global Aggregate Index				*6.84%*	*2.31%*	*2.48%*

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2019		
		As %	Per $1000	1Yr.	5Yr.	10yr. or Since Inception
Stocks						
JPMorgan Equity Income R6 (07/87)	Large-Cap Value Stocks	0.50% G 0.49% N	$5.00 G $4.90 N	26.60%	10.04%	13.43%
Index: Russell® 1000 Value Index				*26.54%*	*8.29%*	*11.80%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Calvert US Large Cap Core Rspnb Idx I (06/00)	Large-Cap Blend Stocks	0.37% G 0.24% N	$3.70 G $2.40 N	32.82%	11.57%	13.60%
Index: S&P 500 Index				*31.49%*	*11.70%*	*13.56%*
JPMorgan U.S. Equity R5 (09/93)	Large-Cap Blend Stocks	0.59% G 0.54% N	$5.90 G $5.40 N	32.05%	11.05%	13.24%
Index: S&P 500 Index				*31.49%*	*11.70%*	*13.56%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Vanguard 500 Index Adm (08/76)	Large-Cap Blend Stocks	0.04% G 0.04% N	$0.40 G $0.40 N	31.46%	11.66%	13.52%
Index: S&P 500 Index				*31.49%*	*11.70%*	*13.56%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
T. Rowe Price Large Cap Growth I (10/01)	Large-Cap Growth Stocks	0.56% G 0.56% N	$5.60 G $5.60 N	28.49%	15.90%	16.04%
Index: Russell® 1000 Growth Index				*36.39%*	*14.63%*	*15.22%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
JPMorgan Mid Cap Value L (11/97)	Mid-Cap Value Stocks	0.86% G 0.75% N	$8.60 G $7.50 N	26.63%	7.32%	12.65%
Index: Russell® MidCap Index				*30.54%*	*9.33%*	*13.19%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Vanguard Mid-Cap Index Adm (05/98)	Mid-Cap Blend Stocks	0.05% G 0.05% N	$0.50 G $0.50 N	31.03%	9.25%	13.08%
Index: Russell® MidCap Index				*30.54%*	*9.33%*	*13.19%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2019		
		As %	Per $1000	1Yr.	5Yr.	10yr. or Since Inception
Stocks						
Janus Henderson Enterprise I (09/92)	Mid-Cap Growth Stocks	0.75% G 0.75% N	$7.50 G $7.50 N	35.27%	14.49%	15.47%
Index: Russell® Mid Cap Growth Index				*35.47%*	*11.60%*	*14.24%*
T. Rowe Price New Horizons I (06/60)	Mid-Cap Growth Stocks	0.65% G 0.65% N	$6.50 G $6.50 N	37.85%	16.37%	18.87%
Index: Russell® 2000 Growth Index				*28.48%*	*9.34%*	*13.01%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Janus Henderson Small Cap Value N (02/85)	Small-Cap Value Stocks	0.68% G 0.68% N	$6.80 G $6.80 N	26.31%	8.92%	10.36%
Index: Russell® 2000 Value Index				*22.39%*	*6.99%*	*10.56%*
DFA US Small Cap I (03/92)	Small-Cap Blend Stocks	0.35% G 0.35% N	$3.50 G $3.50 N	21.75%	7.10%	12.11%
Index: Russell® 2000 Index				*25.52%*	*8.23%*	*11.83%*
Vanguard Small Cap Index Adm (10/60)	Small-Cap Blend Stocks	0.05% G 0.05% N	$0.50 G $0.50 N	27.37%	8.88%	12.81%
Index: MSCI US Small 1750 Index				*25.86%*	*8.31%*	*12.45%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
American Funds Europacific Growth R6 (05/09)	World/Foreign Stocks	0.49% G 0.49% N	$4.90 G $4.90 N	27.40%	7.41%	6.73%
Index: MSCI All-Country World Ex-US Index				*22.13%*	*6.01%*	*5.45%*
Vanguard Total International Stock Index Adm (04/96)	World/Foreign Stocks	0.11% G 0.11% N	$1.10 G $1.10 N	21.51%	5.85%	5.10%
Index: MSCI All-Country World Ex-US Index				*22.13%*	*6.01%*	*5.45%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
American Fds New World R6 (06/99)	Emerging Market Stocks	0.60% G 0.60% N	$6.00 G $6.00 N	28.03%	8.10%	6.76%
Index: MSCI Emerging Markets Index				*18.90%*	*6.01%*	*4.04%*

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2019		
		As %	Per $1000	1Yr.	5Yr.	10yr. or Since Inception
Multi-Asset/Other						
Oakmark Equity and Income Investor (11/95)	Balanced	0.91% G 0.81% N	$9.10 G $8.10 N	19.31%	5.79%	7.78%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*3.75%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*13.56%*
JPMorgan SmartRetirement Blend Income R6 (07/12)	Target Date	0.67% G 0.29% N	$6.70 G $2.90 N	14.08%	5.01%	5.53%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*2.73%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*14.53%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
JPMorgan SmartRetirement Blend 2020 R6 (07/12)	Target Date	0.64% G 0.29% N	$6.40 G $2.90 N	15.52%	5.81%	7.23%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*2.73%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*14.53%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
JPMorgan SmartRetirement Blend 2025 R6 (07/12)	Target Date	0.62% G 0.29% N	$6.20 G $2.90 N	18.34%	6.54%	8.17%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*2.73%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*14.53%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
JPMorgan SmartRetirement Blend 2030 R6 (07/12)	Target Date	0.60% G 0.29% N	$6.00 G $2.90 N	20.41%	7.16%	8.96%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*2.73%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*14.53%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
JPMorgan SmartRetirement Blend 2035 R6 (07/12)	Target Date	0.57% G 0.29% N	$5.70 G $2.90 N	22.26%	7.63%	9.59%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*2.73%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*14.53%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2019		
		As %	Per $1000	1Yr.	5Yr.	10yr. or Since Inception
Multi-Asset/Other						
JPMorgan SmartRetirement Blend 2040 R6 (07/12)	Target Date	0.56% G 0.29% N	$5.60 G $2.90 N	23.83%	8.07%	10.04%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*2.73%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*14.53%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
JPMorgan SmartRetirement Blend 2045 R6 (07/12)	Target Date	0.56% G 0.29% N	$5.60 G $2.90 N	24.64%	8.18%	10.10%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*2.73%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*14.53%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
JPMorgan SmartRetirement Blend 2050 R6 (07/12)	Target Date	0.58% G 0.29% N	$5.80 G $2.90 N	24.62%	8.18%	10.11%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*2.73%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*14.53%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
JPMorgan SmartRetirement Blend 2055 R6 (07/12)	Target Date	0.64% G 0.29% N	$6.40 G $2.90 N	24.67%	8.18%	10.05%
Index: Bloomberg Barclays Aggregate Bond Index				*8.72%*	*3.05%*	*2.73%*
Index: S&P 500 Index				*31.49%*	*11.70%*	*14.53%*
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						

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Centurion 401(k) Savings Plan
QK62448 00001

IMPORTANT INFORMATION ABOUT ACCESSING YOUR QUARTERLY ACCOUNT STATEMENTS ONLINE

June 9, 2020

Some exciting news! We're switching to electronic transmission of your quarterly account statements. This is part of our effort to add security to the handling of your private information and give you faster access to your information, not to mention helping reduce our carbon footprint. This gives you added flexibility to check your account when it's convenient for you!

So, what does this mean for you?
We will no longer send you quarterly account statements in the mail. Instead, you'll receive an email whenever your new account statements are available online. This notification will have a link to your plan website where you can log in and view the statement. In the meantime, please take a moment to verify that your preferred email is saved to your plan profile. That way, you'll receive these email notifications as soon as future documents are available. You may be thinking, "That's all well and good, but can I opt out of eDelivery? I prefer getting paper statements in the mail." Unfortunately, not for this type of statement. But, it's super easy to view and download (or print) your plan account statements to keep with your records.

How to view e-documents

1. Visit **transamerica.com/portal/home** and log into your account.
2. Click on e-documents.
3. You'll see your most recent statement and past statements (if applicable).
4. To save a copy, open the document of your choice, then either download or print it.

An important note: even though you can't opt out of receiving your quarterly account statements electronically, you can give us a call at the toll-free number below to request a paper copy.

Some additional details
If you haven't registered online yet, it's easy:

1. Visit **transamerica.com/portal/home**
2. Click on "First Time User? Register here"
3. Follow on-screen prompts and provide your information

Electronic delivery doesn't automatically apply to any other plan notices or plan information, which you may elect to receive in printed format. If you want to receive other plan information electronically, visit the e-documents section of your online account. From there, you can set all of your other paperless preferences.

If you aren't familiar with it already, we suggest you visit your plan's website at **transamerica.com/portal/home**. You can review current and past statements, use insightful reports and financial tools, and keep your personal information up to date.

Si necesita aclaraciones en español, llame al número gratuito de Transamerica 1-800-755-5801, diga "Español" para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y uno de nuestros representantes contestará sus preguntas.

MHM Services, Inc.
401(k) Savings Plan

Table of Contents

Introduction

The MHM Services, Inc. 401(k) Savings Plan ("Plan") was established effective as of September 1, 1993 to provide you with greater financial security. The Plan is known as a defined contribution 401(k) profit sharing plan. It has been established to help you provide for your future financial security through a combination of personal savings, current tax savings and contributions made by your Employer.

This Plan offers you an easy way to save for your retirement using pre-tax and after-tax contributions which are directly deducted from your paycheck. The amount you save on a pre-tax basis, along with the earnings, are not taxed until you withdraw them from the Plan. Roth deferrals and, in most cases, earnings on them, will not be subject to federal income taxes when distributed to you. However, for a distribution of earnings to qualify for federal tax-free treatment, such a distribution must be a "qualified distribution" from your Roth deferral account. See the question "**What is a 'qualified distribution' from a Roth deferral account?**" in the "**Taxes on Distributions**" section of this Summary Plan Description ("SPD"). Except as otherwise discussed in this SPD, the same provisions that currently apply to pre-tax salary deferral contributions generally will apply to Roth deferrals.

This Summary Plan Description -- or SPD -- will explain how the Plan works. It describes your benefits and rights under the Plan, as it was amended and restated, effective as of October 1, 2015 and further amended, effective October 28, 2015.

This SPD is only a summary of your benefits and rights under the Plan. It is important that you understand that it cannot cover all of the details of the Plan or how the rules of the Plan apply to every person, in every situation. You can find the specific rules of the Plan in the Plan document, which you may request from your Plan Administrator.

Every effort has been made to accurately describe the Plan. If you find a difference between the information in this SPD and the information in the Plan document, your benefits will be determined based on the information found in the Plan document.

If in reading this SPD or the Plan document you find you have questions concerning your benefits under the Plan, please contact your Plan Administrator or Transamerica Retirement Solutions Corporation.

Important Information About the Plan

Plan Sponsor:	MHM Services, Inc. ("Employer") 1593 Spring Hill Road, Suite 610 Vienna, VA 22182 703-749-4600 EIN: 52-1223048
Plan Name:	MHM Services, Inc. 401(k) Savings Plan
Plan Number:	001
Plan Effective Date:	The Plan was originally effective as of September 1, 1993. This SPD describes the Plan as amended and restated effective as of October 1, 2015 and further amended, effective October 28, 2015.
Plan Year:	January 1st - December 31st
Plan Administrator:	MHM Services, Inc. 1593 Spring Hill Road, Suite 610 Vienna, VA 22182 703-749-4600
Plan Trustee(s):	State Street Bank & Trust Company One Lincoln Street Boston, MA 02111
Agent for Service of Legal Process*:	MHM Services, Inc. 1593 Spring Hill Road, Suite 610 Vienna, VA 22182

*Service of legal process may be made upon the Plan Trustee, if applicable, or the Plan Administrator.

Plan Funding:	All assets of the Plan are held in trust. The trust fund established by the Plan Trustee(s) will be the funding medium used for the accumulation of assets from which benefits will be distributed.
Plan Recordkeeper:	Transamerica Retirement Solutions Corporation ("Transamerica") 440 Mamaroneck Avenue Harrison, NY 10528

Participating Employer(s):

MHM Correctional Services, Inc.
1593 Spring Hill Road, Suite 610
Vienna, VA 22182
EIN: 54-1856340

MHM Solutions, Inc.
1593 Spring Hill Road, Suite 610
Vienna, VA 22182
EIN: 60-0002002

MHM Maryland, Inc.
1593 Spring Hill Road, Suite 610
Vienna, VA 22182
EIN: 20-2750269

MHM Ohio, Inc.
1593 Spring Hill Road, Suite 610
Vienna, VA 22182
EIN: 56-2547206

Forensic Health Services
1593 Spring Hill Road, Suite 610
Vienna, VA 22182
EIN: 26-1877007

MHM Services, Inc.
1593 Spring Hill Road, Suite 610
Vienna, VA 22182
EIN: 52-1223048

MHM Health Professionals
1593 Spring Hill Road, Suite 610
Vienna, VA 22182
EIN: 46-1734817

MHM Services of California, Inc.
1593 Spring Hill Road, Suite 610
Vienna, VA 22182
EIN: 51-0620904

Joining the Plan

May I join the Plan?

Provided you are not an excluded employee, you may join the Plan once you satisfy the Plan's eligibility condition(s) described below.

You may not join the Plan if you are an excluded employee. You are an excluded employee if you are an employee covered by a collective bargaining agreement, a non-resident alien, a leased employee, an employee of a controlled group or affiliated group employer that does not adopt the Plan, an independent contractor, an employee who is a resident of Puerto Rico, or an employee classified as a PRN (per diem employee).

What happens if I become an excluded employee?

If you become an excluded employee, you will no longer be allowed to make or receive additional contributions under the Plan. You will, however, still have the ability to manage your account and keep certain rights and benefits.

When can I become a participant in the Plan?

For purposes of pre-tax and Roth deferrals, you may become a participant as soon as administratively feasible following your 21st birthday.

For purposes of Employer matching contributions, you may become a participant as soon as administratively feasible on the first day of the month coinciding with or next following your 21st birthday.

For purposes of Employer nonelective contributions, you may become a participant on the first day of the month coinciding with or next following your completion of six months of service and your 21st birthday.

If you are a rehired employee, or you are returning from a qualified military service leave, and you were previously a participant in the Plan, you may join the Plan on your rehire date.

If you are a rehired employee, and you were not previously a participant in the Plan, your Plan Administrator will determine the date you may enter the Plan.

How do I become a participant in the Plan?

When you are eligible to participate in the Plan, your Plan Administrator will provide you with enrollment material. This material will explain the enrollment procedures. You may join the Plan by visiting the participant website or by calling Transamerica at 800-755-5801.

If you do not join the Plan when you first become eligible, you may join on any business day thereafter, or as soon as administratively feasible.

If I am married, may I designate someone other than my spouse as the beneficiary of my account?

Yes, but you must first submit the written consent of your spouse witnessed by either a notary public or Plan representative.

Contributions to the Plan

What are the tax advantages of being in the Plan?

Saving through the Plan provides you with tax advantages. You pay no current income taxes on contributions and on the earnings in your account while the money is in the Plan. Money in the Plan is not subject to federal taxation until it is actually distributed to you.

NOTE: You will not pay income taxes on any Roth deferrals you withdraw from the Plan since these contributions were taxed before being contributed to the Plan. The earnings in your Roth deferral account may qualify for federal tax-free treatment if such a distribution is a “qualified distribution” from your Roth deferral account. See the question “**What is a ‘qualified distribution’ from a Roth deferral account?**” in the “**Taxes on Distributions**” section of this SPD.

May I elect to make contributions to the Plan?

Yes, you may contribute to the Plan and designate your contributions as pre-tax salary deferral contributions, Roth deferral contributions, or a combination of both.

Salary deferral contributions are pre-tax contributions.

Your salary deferral contributions go directly into the Plan instead of your paycheck. Since these contributions do not show up as income on your W-2 form, the amount you contribute will not be subject to federal or, in most cases, state income taxes, until paid to you. However, you do pay Social Security (FICA) and certain other employment taxes on your contributions.

For example: If your salary is $20,000 per year and you elect to make contributions to the Plan totaling $1,000 during the Plan Year, you only pay income taxes on $19,000.

Roth deferral contributions: You may irrevocably designate all or any part of your salary deferral contributions to the Plan as Roth deferrals.

Roth deferrals are similar to the pre-tax salary deferral contributions that are contributed on behalf of a participant to the Plan; however, Roth deferrals are “after-tax” deferrals that (1) you designate irrevocably as Roth deferrals at the time they are deferred, (2) your Employer treats as includible in your income at the time you would have received the amount in cash (had you not made the deferral election), and (3) are accounted for separately from all other amounts under the Plan. If you elect to make Roth deferrals, the deferrals will be made with money that you have already paid federal income taxes on (and, in some cases, state and local income taxes). Roth deferrals and, in most cases, earnings on them, will not be subject to federal income taxes when distributed to you. However, for a distribution of earnings to qualify for federal tax-free treatment, such a distribution must be a "qualified distribution" from your Roth deferral account. See the question "**What is a 'qualified distribution' from a Roth deferral account?**" in the "**Taxes on Distributions**" section of this SPD.

For example: If your salary is $20,000 per year and you elect to make Roth deferrals to the Plan totaling $1,000 during the year, you will pay income taxes on $20,000.

The decision whether to take advantage of the Roth deferral option is complicated and you should consider your financial and tax situation. Before electing how you would like to allocate your salary deferrals between pre-tax salary deferral contributions and Roth deferrals, we recommend that you consult with your tax or legal advisor.

How much of my salary may I contribute to the Plan?

You may contribute up to 75% of your salary, subject to the maximum amount permitted by law (see the question **"Are there any other limits to the amount of salary deferral contributions that I can make?"** for the applicable limit). To do this, you must elect to have a portion of your salary contributed to the Plan through payroll withholding. To make your salary deferral election, please visit the participant website or call Transamerica at 800-755-5801. Your salary deferral election will become effective no later than 30 days after you have completed the election and will remain in effect until you amend it.

In addition, the Auto-Increase service provided under the Plan allows you to have your retirement savings contribution rate increased automatically each year by a set amount, at any point in the year you choose. To make your Auto-Increase election, please visit the participant website. Once elected, your contribution rate will be automatically increased each year by the amount you select, subject to the contribution limits above. You may turn the Auto-Increase service off at any time.

Are there any other limits to the amount of salary deferral contributions that I can make?

The total dollar amount that you can contribute as salary deferral contributions to 401(k) plans is limited by law. Your total salary deferral contributions to all 401(k) plans (and 403(b) accounts) during a calendar year generally cannot exceed this maximum dollar amount. For the 2016 calendar year, your salary deferral contributions cannot exceed $18,000. After calendar year 2016, the salary deferral limit may increase for cost-of-living increases. If you only participate in this Plan during the year, your Employer automatically limits your salary deferral contributions to the maximum dollar limit. However, if you participated in another employer's 401(k) plan (or 403(b) account) as well as this Plan during the year, your total salary deferral contributions to both plans together may not exceed the maximum dollar limit.

Adverse tax consequences may apply if your total salary deferral contributions to all 401(k) plans (and 403(b) accounts) exceed the maximum annual dollar limit. If you participated in more than one 401(k) plan (or 403(b) account) during a year, and you contributed more than the maximum dollar limit during such year, you may request that any excess salary deferral contributions made to this Plan, with earnings, be distributed to you by April 15th of the following year. Your request should be made no later than March 1st of the following year. If you think this limitation may apply to you, contact your Plan Administrator.

The maximum amount that certain "highly compensated employees" can contribute in a Plan Year may be further limited in order for the Plan to comply with IRS nondiscrimination rules. (For the definition of "highly compensated employee", see "**Who is a highly compensated employee?**" at the end of this section).

You may be allowed to make additional catch-up salary deferral contributions beginning in the calendar year in which you become age 50 or in any calendar year after 2001 if you are already age 50 or older. For the 2016 calendar year, your catch-up contributions cannot exceed $6,000. After calendar year 2016, the catch-up contribution limit may increase for cost-of-living increases. You may make such catch-up contributions, if you have already contributed salary deferral contributions up to the maximum limit permitted by law, or you have reached other plan or IRS limits for that year. To make catch-up salary deferral contributions, you must elect to have a portion of your salary contributed to the Plan through payroll withholding. Please visit the participant website or call Transamerica at 800-755-5801 in order to make your initial catch-up salary deferral contribution election. Unless you amend it, the election will remain in effect for each succeeding year.

Is there a limit on how much of my salary I can contribute as a Roth deferral?

Yes. The total of your combined pre-tax salary deferral contributions and Roth deferrals may not exceed the maximum dollar limitation allowable under the law. In 2016, the maximum dollar limitation is $18,000.

If you are age 50 or older at any time during 2016, your 2016 limit is increased to $24,000.

How often may I change the percentage of my salary deferral contributions and catch-up contributions?

You may change the percentage of your pre-tax or Roth salary deferral contributions, as well as catch-up contributions, at any time by visiting the participant website or by calling Transamerica at 800-755-5801. Changes will be effective as of the next payroll period or as soon as administratively possible thereafter.

May I stop making salary deferral contributions and catch-up contributions to the Plan?

Yes, you may stop making pre-tax or Roth salary deferral contributions, as well as catch-up contributions, at any time by visiting the participant website or by calling Transamerica at 800-755-5801. Your change will be effective as of the next payroll period or as soon as administratively possible thereafter. If you decide to start making salary deferral contributions and/or catch-up contributions again at a later date, you may begin making them by visiting the participant website or by calling Transamerica. Contributions will be deducted as of the next payroll period or as soon as administratively possible thereafter.

Does my Employer make contributions to the Plan?

Your Employer may make contributions to the Plan as follows:

Matching Contributions. Your Employer will make a matching contribution each payroll period equal to 50% of your salary deferral contributions, up to a maximum of 1.5% of your salary.

Nonelective Contributions. Your Employer may choose to make a nonelective contribution. If so, the amount credited to your account will be in the same ratio that your salary bears to the total salary of all participants in the Plan. The amount of the nonelective contribution, if any, will be determined each Plan Year and announced to all participants.

Are Roth deferrals eligible for an Employer matching contribution?

Yes. Roth deferrals are eligible for an Employer matching contribution in the same manner as pre-tax salary deferral contributions, but they do not increase the amount or rate of the maximum Employer matching contribution that can be made to the Plan.

What happens if I go on a qualified military service leave?

Generally, when you go on a qualified military service leave, you are no longer able to make pre-tax or Roth salary deferral contributions or catch-up contributions until you return to work. However, when you return to work, you will be given an opportunity to make up the contributions that you could have made while you were on such leave. You will have a period of three times the period of military service to make up these contributions, not to exceed five years.

When determining the contributions to be restored to your account, your Employer will use the salary you would have received during the period of your leave, based on your rate of pay, or if not reasonably certain, your average salary during the 12-month period preceding your leave.

May I make a rollover contribution to the Plan?

Yes, unless you are an excluded employee. If you were a participant in another plan (for example, a qualified plan, governmental 457(b) plan or 403(b) account from a previous employer), you may elect that a direct rollover or a participant rollover contribution be made into this Plan from the other plan. You generally have 60 days from the date of a distribution to contribute that amount to this Plan as a participant rollover contribution. If you elect a direct rollover, that amount will be contributed directly to this Plan and may include after-tax contributions, provided the direct rollover is from a qualified Roth contribution program, or a 403(b) account or another qualified plan. You may also roll over amounts that were previously contributed to a traditional Individual Retirement Account ("IRA"). To make a rollover contribution, you must provide Transamerica with a certification from your former employer, plan administrator or IRA provider stating that the distribution you received from their plan or traditional IRA qualifies as a rollover contribution. Please call Transamerica at 800-755-5801 if you want to make a rollover contribution.

May I make a rollover contribution prior to meeting the Plan's eligibility requirements?

Yes, as long as you are not an excluded employee.

What does it mean for a plan to become top heavy?

A plan is considered "top heavy" when more than 60% of the plan's assets have been allocated to key employees (e.g., certain owners, officers and other employees of the company as of a specific date). Your Plan Administrator will notify you if the Plan becomes top heavy.

What happens if the Plan becomes top heavy?

If the Plan becomes top heavy and you are not a key employee of the company, your Employer will be required to make a top heavy minimum contribution ("minimum contribution") to your account if one has not already been made. The contribution your Employer must make to your account will equal the lesser of:

- 3% of your salary; or
- the same percentage as the largest allocation to a key employee.

What is the most that may be contributed to the Plan on my behalf?

The Internal Revenue Service (IRS) places a maximum limit on the amount of money (the "Annual Contributions") that may be contributed to your account each Plan Year. For your Plan, this limit applies to:

- your own contributions to the Plan (excluding catch-up contributions)
- your Employer's contributions to the Plan

For the 2016 Plan Year, the maximum Annual Contributions to your account cannot exceed the lesser $53,000 or 100% of your total salary. Total salary for this purpose includes any salary deferral contributions to 401(k) plans, Section 125 cafeteria plans, Section 132(f)(4) plans, governmental 457(b) plans, 403(b) accounts, simplified employee pension plans or simple retirement accounts.

NOTE: In general, for purposes of applying these limits (which may be adjusted in future years), contributions to all qualified defined contribution plans maintained by your Employer are counted.

If you are a "highly compensated employee", the IRS also places an annual limit on the amount of salary deferral contributions, Roth deferrals and matching contributions which may be made to your account. Contributions may be limited to an amount that enables the Plan to meet certain nondiscrimination tests.

In addition, in order to pass these tests (known as the ADP and ACP tests), your Employer may return or forfeit excess contributions to highly compensated employees. As an alternative your Employer may choose to make a 100% vested contribution to any or all of the members of the non-highly compensated group who have met the eligibility requirements for your Plan. Your Employer will notify you if your contributions exceed these limits and if they will need to be adjusted or refunded.

Who is a highly compensated employee?

A highly compensated employee is one who:

- owns more than 5% of the Employer's company in the current or prior year; or

- receives salary from the Employer of over $120,000 (2016 Plan Year limit) in the prior year.

NOTE: The IRS may adjust the salary limit stated above in future years based on the cost-of-living index.

Is my total salary used to calculate contributions?

For the 2016 Plan Year, the IRS allows salary up to $265,000 to be used when calculating contributions. This limit may be adjusted in future years based on the cost-of-living index.

Your salary used to calculate contributions will be your total salary (up to the maximum salary as described above) actually paid during the Plan Year, excluding reimbursements or other expense allowances, fringe benefits (cash and non-cash), moving expenses, deferred compensation, welfare benefits, severance pay, and generally including any salary deferral contributions made to any salary deferral plan(s) of the Employer (e.g., to this 401(k) Plan or a Section 125 cafeteria plan).

The amount of your salary used to calculate any minimum contributions or maximum contribution amounts that may be contributed on your behalf is your total annual salary (again, up to the maximum salary as described above).

For your first year of participation in the Plan, your salary will be recognized as of the date you enter the Plan.

What happens if I defer too much money or the Plan must return a portion of my Roth deferrals because of certain testing rules?

If you are required to receive money back from the Plan because you either deferred too much (see the question **"Is there a limit on how much of my salary I can contribute as a Roth deferral?"**), or because the Plan failed the special testing rules that apply to pre-tax salary deferral contributions and Roth deferrals, you will receive a return of excess contributions first from your pre-tax salary deferral contributions and then from Roth deferrals. If Roth deferrals are returned to you, they will not be included in your income if they are timely distributed. However, any earnings on returned Roth deferrals will be included in your income in the year that the deferrals are distributed to you.

Managing Your Account

Who decides how the money in my account is invested?

You do. When you become eligible to participate in the Plan you may select from a variety of professionally managed investment funds. You will receive enrollment material that will include the following information for each fund:

- a description of the investment objectives;
- the risk and return characteristics;
- the type and diversification of the assets; and
- the investment manager.

To help you make your selection, investment education material will be made available to you through your Plan Administrator. You may also visit the participant website for more information or contact Transamerica at 800-755-5801 for investment information to help you make investment decisions. Transamerica is equipped to handle your calls and questions in over 140 languages through Language Line® service. It also provides services for those who are hearing-impaired. All calls are recorded for your protection.

Once you decide how you would like your contributions invested, you will need to either call Transamerica at 800-755-5801 or visit the participant website.

NOTE: If you have not made your investment elections, all contributions made on your behalf will be invested in one of the JPMorgan SmartRetirement Blend Target Date funds, based on the year in which you attain age 65. This is known as the "Default Alternative." Your Employer has chosen to qualify the Default Alternative as a Qualified Default Investment Alternative ("QDIA") established in accordance with the legal requirements under Section 404(c)(5) of ERISA and regulations thereunder. This means that the Plan fiduciary would not be liable for any investment losses that result, notwithstanding that you did not affirmatively elect to invest in the Default Alternative. This relief from liability applies whether or not the Plan is intended to be an ERISA 404(c) plan. You have the right to direct any assets invested in the Default Alternative to other investment options available under the Plan, without financial penalty.

Your Plan is intended to be a 404(c) plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (“ERISA”). This provision provides special rules for plans that permit participants to have control over their accounts (like yours). Because you choose your own investments, you are responsible for any investment gains or losses that result from your investment decisions. The Plan's fiduciaries (the Plan Administrator, etc.) are not liable if the value of your account declines because of investment losses based on your investment decisions.

Is there any other information available?

Certain additional information is available to you directly from your Plan Administrator upon request. The information for each investment fund includes:

- a description of the annual operating expenses;
- the most recent copies of financial statements, prospectuses (if applicable), reports and other information;
- a listing of assets comprising the portfolio of each designated investment fund holding "plan assets", its value, and information related to fixed-rate investment contracts (rate of return and maturity date); and
- a performance history and information regarding the value of shares or units in the investment fund and in your account.

How do I change the way my future contributions will be invested?

You may change the way your contributions are invested by visiting the participant website or by calling Transamerica at 800-755-5801. Changes received by Transamerica before 4:00 p.m. Eastern Time will be effective the same day. You may change the way your contributions are invested at any time. Please note that your choices must be in whole percentages. Confirmation of any changes you make will be sent to you within five business days.

May I transfer money among the different investment funds?

Yes, you may transfer money among the various investment funds by visiting the participant website or by calling Transamerica at 800-755-5801. Transfers received before 4:00 p.m. Eastern Time will be processed the same day. You may transfer money among the various investment funds at any time. Confirmation of your transfer will be sent to you within five business days.

NOTE: Some investment funds may impose trading restrictions and/or redemption fees as a result of frequent trading activity. If a prospectus is issued for any investment fund in which you invest, please read it carefully to determine if the fund imposes any trading restrictions or redemption fees.

Ownership of Your Account (Vesting)

What does vesting mean?

Vesting means ownership of your account. The portion of your account that is yours is called your vested account.

You are always 100% vested in (i.e., have full ownership of) your account.

What if a Qualified Domestic Relations Order ("QDRO") is issued against my account?

Generally, your vested account may not be sold, used as collateral for a loan outside the Plan, given away, or otherwise transferred. In addition, with certain limited exceptions (e.g., an IRS levy), your creditors may not interfere with your account in any way. An exception to this general rule, however, is a QDRO. A QDRO is a decree or order issued by a court that makes you pay child support or alimony, or otherwise allocates a portion of your account to your spouse, former spouse, child or other dependent. If a QDRO is received by Transamerica, all or a portion of your benefits may be used to satisfy such order. Transamerica will determine if the decree or order issued by the court meets the requirements of a QDRO. Participants and beneficiaries can obtain a description of the procedures for QDRO determinations at no charge from Transamerica, and should do so before having their legal counsel draft any domestic relations order.

Withdrawals

May I make a withdrawal while I am employed?

Yes, you may make a withdrawal as follows:

Contributions available for withdrawal at any time

You may withdraw all or a portion of your account balance at any time from the following source(s).

- rollover contributions

NOTE: If you are under age 59 ½ when you make your withdrawal, a 10% penalty tax in addition to income taxes may apply. The plan allows for penalty-free withdrawals for military reservists called into active duty who receive a qualified reservist distribution.

Age 59 ½ or Older

When you reach age 59 ½, you may withdraw all or a portion of your account balance from the following source(s):

- salary deferral contributions

- Roth deferral contributions

- catch-up contributions
- matching contributions
- nonelective contributions

NOTE: The conditions for the withdrawal of Roth deferrals while you are still employed are the same as those that apply to in-service withdrawals of pre-tax salary deferral contributions.

Hardship

Your Plan allows you to make hardship withdrawals. A "hardship withdrawal" is a withdrawal made for an "immediate and heavy financial need," such as:

- unreimbursed medical expenses for you, a dependent, a properly designated primary beneficiary of your account under the Plan or a non-custodial child;
- purchase of your principal residence, excluding mortgage payments. Funds cannot be withdrawn to purchase a vacation home;
- post-secondary education (e.g., college), tuition and related educational fees and room and board expenses for the next 12 months for you, your spouse, your child, a properly designated primary beneficiary of your account under the Plan or your dependent;
- amounts necessary to prevent foreclosure or eviction from your principal residence (e.g., unpaid rent or mortgage payments);
- unreimbursed burial or funeral expenses for your deceased parent, spouse, child, a properly designated primary beneficiary of your account under the Plan or dependent;
- unreimbursed expenses for the repair of damage to your principal residence that qualifies for the casualty loss deduction under Code Section 165 (without regard to whether the loss exceeds 10% of adjusted gross income); or
- amounts for other expenses which the IRS may later define as a hardship withdrawal.

The amount of the hardship withdrawal cannot exceed the exact amount needed to cover your financial need, plus any income taxes or penalties reasonably anticipated to result from the hardship withdrawal. In addition, in order to receive approval for a hardship withdrawal, it must be determined by Transamerica that your need for the withdrawal cannot reasonably be relieved by:

- stopping of salary deferral contributions under any Plan; or
- other distributions or nontaxable loans from plans maintained by the Employer or any other employer.

Transamerica will determine whether you qualify for a hardship withdrawal using uniform and nondiscriminatory standards. If Transamerica determines that you qualify for a hardship withdrawal, you may withdraw the following contributions and earnings (if applicable):

- rollover contributions and earnings
- salary deferral contributions
- Roth deferral contributions

Are there any restrictions relating to hardship withdrawals?

Yes. If you take a hardship withdrawal, you may not make any pre-tax or Roth salary deferral contributions for 6 months from the date of your hardship withdrawal.

How do I apply for a withdrawal?

You can apply for an in-service withdrawal by calling Transamerica at 800-755-5801 and requesting a withdrawal form. Transamerica will process your withdrawal request within five business days (or as soon as administratively possible) after it receives your properly completed request.

You can apply for a hardship withdrawal by calling Transamerica at 800-755-5801 and requesting a withdrawal form. Transamerica will process your withdrawal request within five business days (or as soon as administratively possible) after it receives your properly completed request.

If I make a withdrawal, may I repay it?

No, amounts withdrawn from the Plan may not be repaid.

What are the tax effects of making a withdrawal?

If you make a withdrawal from the Plan, you generally will have to pay income taxes on the money you withdraw. Unless you are withdrawing money to make a direct rollover contribution to another qualified plan, governmental 457(b) plan, 403(b) account, or traditional IRA, your withdrawal is generally subject to the mandatory 20% federal income tax withholding.

Since hardship withdrawals are not eligible to be rolled over to another plan, they are subject to optional 10% federal income tax withholding. Also, if you are under age 59 ½ when you make your withdrawal, an additional 10% penalty tax may apply (unless you are a military reservist called into active duty and you receive a qualified reservist distribution).

NOTE: You will not pay income tax on any Roth deferral contributions you withdraw from the Plan since these contributions were taxed before being contributed to the Plan. However, the earnings in your Roth deferral account may qualify for federal tax-free treatment if such a distribution is a "qualified distribution" from your Roth deferral account. See the question "**What is a 'qualified distribution' from a Roth deferral account?**" in the "**Taxes on Distributions**" section of this SPD.

Loans

How do I apply for a loan?

If you are a participant, you may model and initiate a loan by visiting the participant website or by calling Transamerica at 800-755-5801.

Personal Loans.
You may take a personal loan for any reason.

Home Loans.
If you are applying for a loan for your principal residence with a loan period greater than five years, you will receive a home loan kit, which will explain the loan application process and includes a home loan application for your completion. You must submit the completed application and the appropriate documentation within 30 days for review and approval, or your request will automatically be cancelled.

Once approved, your loan will be processed. You will be notified if your loan request is denied.

What are the conditions for the loan?

- You may not borrow less than $1,000.

- You must pay a loan set-up charge of $75 per loan. This charge will be deducted from your account when your loan request is processed.

- A loan may be made from all contributions that are part of your vested account balance.

- You may only have 1 loan(s) outstanding at a time.

- You must repay your loan within 5 years, unless you are on authorized leave for military service for a period which extends the maturity date of the loan beyond five years.

If you are using the loan to purchase your principal residence, the repayment period may be set for a loan term that will extend up to 10 years.

What is the maximum loan amount I may borrow?

The maximum amount you may borrow is determined by your vested account balance. You may borrow up to the lesser of 50% of your vested account balance or $50,000. However, if you had an outstanding loan(s) in the previous 12 months (Note: this includes active outstanding loans, defaulted loans and defaulted loans that are deemed distributions. See the question **"Can a loan be defaulted?"** for the definition of "deemed distribution"), the amount of your highest outstanding loan balance(s) will be deducted from the maximum amount you are allowed to borrow. For example, if you are applying for a loan of $50,000 this year and you had an outstanding active or defaulted loan whose highest outstanding loan balance in the last 12 months was $12,000, you would, assuming your vested account balance was sufficient, only be allowed to borrow up to $38,000.

Can I take a loan from my Roth deferral account?

Yes. Your Roth deferral account is taken into consideration for purposes of calculating the maximum amount that you may borrow. The conditions for loans from a Roth deferral account are the same as those that apply to loans from a pre-tax salary deferral contributions account.

How is the interest rate determined for my loan?

The interest rate is based on the Prime Rate plus 1%. Any changes in the Prime Rate will be reflected on the following business day.

In accordance with the Servicemembers Civil Relief Act (the "SCRA"), the interest rate on your loan(s) issued before your military service leave begins cannot exceed 6% during the period that you are on military leave provided you submit a written notice of your call to military service and a copy of your military orders and any order extending your military service to your Employer within 180 days after you terminate service or are released from military service [see the question **"What happens to my loan if I am on a leave of absence?"**].

In accordance with the SCRA, you have the right to waive the reduction in loan interest during your period of military service leave by providing a written waiver which specifies the loan(s) to which the waiver applies. The waiver may be submitted at any time during or after your military service period and must be agreed to by the Plan Administrator. Please contact your Plan Administrator for additional information on this option.

How do I make loan repayments?

If you are actively employed by your Employer, your loan repayments will be deducted from your payroll check (after taxes have been deducted). The frequency of your loan repayments is based on your pay frequency.

If you are no longer employed by your Employer, and you still have money in your account, you may continue to make loan repayments via coupon method. Upon receipt of your request to continue payments, Transamerica will issue a coupon book. You may make your loan repayments quarterly by money order, certified check or bank check.

Each loan repayment will be equal to the interest payable on the portion of the loan that is still outstanding (known as the loan principal) and an installment of the loan principal. Your loan repayments will be deposited to your account according to your current investment elections in the Plan.

A loan repayment may not be treated as a new or current contribution to the Plan.

What happens to my loan if I am on a leave of absence?

If you go out on an authorized (non-military) leave of absence, your loan repayments, which would otherwise be due during your leave, may be suspended for up to 12 months ("maximum suspension period"). Your loan repayments will be suspended if you go on authorized (non-military) leave of absence provided that (a) you go on leave without pay from your Employer, or (b) your rate of pay (after applicable employment tax withholdings) is insufficient to cover loan repayments. You will be permitted to prepay your loan(s) in full at any time.

Your loan will be reamortized over the remaining term of your loan at the earlier of your return to work or the end of the maximum suspension period. The suspension will not cause the loan to be treated as a taxable distribution, as long as (a) at the end of your authorized leave of absence (not to exceed the maximum suspension period), you resume making your loan repayments in substantially level payments (note that these repayments may not be less than the original loan repayment amounts); (b) you make such repayments at a frequency which is not less than the frequency required under the terms of the loan; and (c) the loan is fully repaid by the last date permitted under the Internal Revenue Code (i.e., 5 years from the date of the loan, unless your loan is a home loan with a longer maturity date).

If you go out on a military service leave, your loan repayments which are due during your military service leave will be suspended and the loan maturity date will be extended for the length of your military service leave. Your loan will be reamortized to the extended maturity date at the end of your military leave period. You will be permitted to prepay your loan(s) in full at any time.

The suspension will not cause the loan to be treated as a taxable distribution, as long as (a) when your military service leave ends, you resume making your loan repayments in substantially level payments (note that these repayments may not be less than the original loan repayment amounts); (b) you make such repayments at a frequency which is not less than the frequency required under the terms of the loan; and (c) the loan is fully repaid (including interest that accrues during the military service leave) by the end of the period equal to the original loan period plus the military service leave.

Can a loan be defaulted?

Yes, your entire loan will be in default if:

- you do not make a loan repayment by the end of the calendar quarter following the quarter in which the repayment was due (Note: If you do not make loan repayments due to an authorized military service leave or due to authorized (non-military) leave of absence, your loan will not be in default during the authorized maximum suspension period);

- you do not resume loan repayments when your authorized leave of absence ends (non-military or military) (Note: Your Plan Administrator will establish a reasonable time period when loan repayments must begin, which will not be less than 15 days from the date your leave of absence ends no later than the timeframe described above);

- there is still an outstanding balance on the loan's maturity date;

- you revoke (i.e., stop) your payroll deduction or it becomes invalid while you are still an active employee;

- you die;

- a lien is made against the loan collateral (in this case, your loan balance); or

- you terminate employment with your Employer, AND

  - you fail to continue to make repayments as described above.

If you default on your loan and you are still employed, but are not eligible to take an in-service withdrawal, your loan is considered a deemed distribution ("deemed loan"). A deemed loan is considered an outstanding loan and will continue to accrue interest for purposes of calculating the maximum amount you may borrow in the future. You may repay a deemed loan by money order, certified check or bank check.

What happens if my loan is defaulted?

If your loan is defaulted or it is a deemed loan, you will have to pay income taxes on the amount that is defaulted or deemed distributed. In addition, if you are under age 59 ½ when the loan defaults, an additional 10% penalty tax may apply.

The 10% penalty tax is waived for military reservists called into active duty who receive a qualified reservist distribution.

If your loan includes monies from a Roth deferral account and is defaulted or it is treated as a deemed distribution, the portion of the distribution attributable to the Roth deferral account will not be treated as a "qualified distribution" even if it occurs after you attain age 59 ½ and satisfy the five taxable year period of participation in your Roth deferral account. You will have to pay income taxes on the earnings amount that is defaulted or deemed distributed. In addition, if you are under age 59 ½ when the loan defaults, an additional 10% IRS penalty tax may apply (unless you are a military reservist called into active duty) and you receive a qualified reservist distribution..

What happens if the Plan is frozen while I have an outstanding loan?

If the Plan is frozen, you may continue to repay your loan. If you do not continue to repay the loan, the outstanding loan balance will be in default and reported to the IRS as a distribution from the Plan. This means that you will have to pay income taxes on the balance.

If you have any questions about the loan program, please contact your Plan Administrator, visit the participant website or call Transamerica at 800-755-5801.

What happens if the Plan terminates while I have an outstanding loan?

If the Plan terminates, your loan must be repaid. If you do not repay the loan, the outstanding loan balance will be in default and reported to the IRS as a distribution from the Plan. This means that you will have to pay income taxes on the balance.

If you have any questions about the loan program, please contact your Plan Administrator, visit the participant website or call Transamerica at 800-755-5801.

Benefits

When may I retire under the Plan?

Your normal retirement date is your 65th birthday.

When will I begin to receive benefits from the Plan?

If you terminate service, you have the option to receive the total vested value of your account at any time. Based on the minimum distribution requirements, the Plan is required by law to distribute your benefits no later than April 1st of the calendar year following the year in which you reach age 70 ½.

However, if you are still working for your Employer at the time you reach age 70 ½ (and you are not a 5% owner of your Employer), you may:

- delay payment of your benefits until April 1st of the calendar year following the year you retire; or

- delay the rest of your benefit payments until April 1st of the calendar year following the year you retire, if you had already begun to receive payment of your benefits.

If I terminate employment with my Employer for any reason, do I need to take my money immediately?

It depends.

Generally, if your vested account balance is over $5,000, you may leave your money in the Plan, unless otherwise required by the Plan's minimum distribution requirements.

A special rule applies (known as a "mandatory distribution") if your vested account balance is over $1,000 but not more than $5,000, and you have not attained the later of age 62 or the normal retirement age under the Plan. In such case, if you do not make a timely distribution or direct rollover election, your entire vested account balance, including any prior rollover contributions, will automatically be rolled over to a traditional IRA serviced by Transamerica. (In computing your vested account balance for purposes of any automatic rollover to an IRA, any loan default amount is not included.) Generally, if your vested account balance is $1,000 or less, and you do not make a timely distribution or direct rollover election, your vested account balance will be paid directly to you by check as a mandatory distribution (subject to required 20% federal withholding and any applicable state withholding).

The IRA will be invested in the Money Market Fund of the Transamerica Partners Funds Group. This Fund has been designated to preserve principal and provide a reasonable rate of return and liquidity. You may thereafter elect to transfer your monies from such IRA by completion of the appropriate form(s) provided by Transamerica.

For additional information, please visit the participant website or call Transamerica at 800-755-5801.

How will my account be paid to me?

Your account will be paid to you in one lump sum payment.

What happens if I become disabled?

If you become disabled, your disability retirement date will be the first day of the month following the date that you become disabled. Your account will be paid to you in one lump sum payment.

You will be considered disabled if you furnish proof of the existence of a disability in the form and manner consistent with the requirements of your Employer's Disability Insurance to receive benefits.

Does the Plan provide for death benefits?

Yes. If you die before your benefits begin under the Plan, your account will be paid to your beneficiary.

Who will be the beneficiary of my death benefits?

If you are married, you may not designate a beneficiary other than your spouse without your spouse's written consent. A notary public or Plan representative must witness your spouse's signature on the consent form.

You have the right to designate your beneficiary or beneficiaries at any time. If you fail to designate a beneficiary, if your beneficiary designation is not valid or if your beneficiary fails to survive you, then your benefits will be paid in the following order to: (1) your spouse; and (2) your estate.

You can designate your beneficiary by completing a beneficiary form that is in your enrollment kit. You may also visit the participant website or call Transamerica at 800-755-5801 to make or change a beneficiary designation.

IMPORTANT NOTE: If you have designated your spouse as your beneficiary and you then get legally divorced, your designation of your spouse will be considered **not** valid unless you complete a new beneficiary form after the divorce redesignating your former spouse as beneficiary.

May a nonspouse beneficiary roll over a death benefit?

Yes, a nonspouse designated beneficiary of a deceased participant may request a direct rollover to an "inherited IRA". An inherited IRA means that the title of the IRA account must identify it as an IRA with respect to a deceased individual and also identify the deceased individual and the beneficiary. The rules for determining the required minimum distributions under the Plan with respect to a nonspouse beneficiary also apply under the inherited IRA.

Taxes on Distributions

What are the tax effects of taking my taxable money?

If you withdraw money from the Plan and you do not directly roll it over into another qualified plan, governmental 457(b) plan, 403(b) account or eligible IRA, you generally will have to pay income taxes on the money. The amount you withdraw is generally subject to a mandatory 20% federal income tax. **NOTE:** Since hardship withdrawals are not eligible to be rolled over to another plan, they are subject to an optional 10% federal income tax withholding. In addition, if you are under age 59 ½ when you make the withdrawal, an additional 10% IRS penalty tax may apply (unless you are a military reservist called into active duty and you receive a qualified reservist distribution).

NOTE: You will not pay income taxes on any Roth deferrals contributions you withdraw from the Plan since these contributions were taxed before being contributed to the Plan. However, the earnings in your Roth deferral account may qualify for federal tax-free treatment if such a distribution is a "qualified distribution" from your Roth deferral account. See the question **"What is a 'qualified distribution' from a Roth deferral account?"** in this section of this SPD.

Is there a way to reduce or defer the taxes due on the taxable portion of my distribution?

Yes, there are ways to either reduce or defer the income taxes due on your distribution. For example:

(1) If you receive a taxable distribution from the Plan, you generally have 60 days from the date of the distribution to roll over all or a portion of that amount to an eligible IRA, another employer's qualified plan, a governmental 457(b) plan or to a 403(b) account. If you roll over your account in any of these ways, you generally will not pay taxes on the money. You will however, have to pay taxes when you begin to withdraw money from a traditional IRA or new employer's plan.

Under certain circumstances, all or a portion of your distribution may not qualify as a rollover contribution to a traditional IRA or another employer's qualified plan, governmental 457(b) plan or 403(b) account. In addition, most distributions will be subject to a mandatory 20% federal income tax. This tax will reduce the actual amount you receive in your distribution. For this reason, if you wish to roll over all or a portion of your distribution, you may want to take advantage of the direct rollover option described in (2) below.

(2) If you roll over your distribution directly to an eligible IRA or another employer's qualified plan, governmental 457(b) plan or 403(b) account, no taxes will be taken out. Taxes will be payable, however, when you begin to receive payments.

Like the rollover (described in (1) above), all or a portion of your distribution may not qualify for a direct rollover to an eligible IRA, other qualified plan, governmental 457(b) plan, or 403(b) account.

(3) If you qualify, you may also elect favorable income tax treatment, such as "10-year forward averaging" or "capital gains" method of taxation.

You will receive additional information regarding the special tax rules, rollover distributions and direct rollovers when you request a distribution.

Are there any special rules regarding direct rollovers of Roth deferrals?

Yes, there are some special rules that apply to direct rollovers of Roth deferrals. A direct rollover of a distribution from a Roth deferral account under this Plan can only be made to a Roth deferral account under another Roth plan that accepts rollovers from a Roth deferral account or to a Roth IRA.

The Plan does not provide for a direct rollover (including any automatic rollover) of distributions from your Roth deferral account if the amount of those distributions that are "eligible rollover distributions" is less than $200 during a year. Additionally, any distribution from your Roth deferral account will not be taken into consideration when determining whether distributions from your other accounts are reasonably expected to total less than $200 during a year. However, eligible rollover distributions from your Roth deferral account are taken into consideration when determining whether the total amount of your account balances under the Plan exceed $5000.0 for purposes of mandatory distributions from the Plan and the treatment of those distributions. (See the "**Benefits**" section of this SPD for the full explanation of "eligible rollover distributions" and for information regarding mandatory distributions and the automatic rollover provisions of this Plan.)

If you were a participant in another Roth plan and you receive a distribution from that plan which includes monies in a Roth deferral account, you may be able to roll over those amounts to this Plan through a direct rollover (see the section "**Contribution to the Plan**" in this SPD to verify that direct rollovers are accepted by this Plan). All Roth deferral account amounts will be accounted for separately from any other contribution accounts you have under this Plan. The Roth plan that you wish to transfer your Roth deferral account from over to this Plan must first report to this Plan the amount of your Roth deferrals, as well as associated earnings, and the first year of the five taxable year period applicable to that Roth deferral account. When counting the five consecutive tax years of Plan participation in this Plan (as the recipient Plan), year one is calculated as starting on the first day of the first taxable year in which you make a Roth deferral to any designated Roth deferral account established for you under the transferor plan or the recipient plan, whichever Roth contribution date is earlier.

What is a “qualified distribution" from a Roth deferral account?

A distribution from a Roth deferral account in the Plan is considered a "qualified distribution" if certain conditions are met. First, such distribution is made on or after the date on which you attain age 59 ½, or is made to your beneficiary (or to your estate) on or after your death, or is distributed to you due to your becoming disabled (as defined in this SPD). Second, such distribution must be paid from a Roth deferral account after a five-taxable year period of participation in order for the distribution to be qualified. When counting the five taxable years, year number one is calculated as starting on the first day of the first taxable year in which you make a Roth deferral to the Plan. Note: If you roll over (by means of a direct rollover) Roth deferrals from another Roth plan to this Plan, your five-taxable-year period of participation under this Plan is the earliest of the two participation periods applicable to both plans.

If a distribution is a qualified distribution, neither your contributions nor the earnings will be includible in your gross income.

May I convert my non-Roth contributions to Roth deferrals?

Yes. Any vested non-Roth contributions in the Plan may be converted to Roth contributions, provided that the non-Roth contributions are available for distribution as an eligible rollover distribution (e.g., in-service withdrawals and distributions upon separation from service). Amounts not eligible include amounts available only for hardship withdrawals, minimum required distributions, corrective distributions, and other similar payments. In general, once a conversion occurs, revocation of the conversion is not permitted.

Once converted, the converted amounts will be treated the same as any rollover contributions you may have for purposes of the in-service withdrawal, loan or hardship withdrawal rules. In addition, even if your Plan requires spousal consent for a distribution, you will not need spousal consent for any Roth conversion you make however, spousal consent will be required for any subsequent distribution from your Roth conversion account (see the **"Benefits"** section of your SPD for more information on spousal consent).

How are the converted amounts taxed?

All taxable amounts that are converted to Roth deferrals will be immediately taxed in the year of conversion. The converted amounts are not subject to the 10% early withdrawal tax at the time of conversion.

Distribution Claim Procedures

How do I apply for benefits?

You ("you" includes your beneficiary throughout this section) may apply for benefits by submitting a request as previously described. Your request for benefits must be made at least 30 days before you want to receive your distribution.

What if my claim is denied?

Your application for benefits is also known as your "claim for benefits". If your claim for benefits is wholly or partially denied, you will receive written notice of this decision no later than 90 days after the date you submitted your claim. This written notice will explain:

- why your claim was denied;
- the Plan provisions which led to your claim being denied;
- the additional information, if any, needed to process your request for benefits; and
- the Plan's review procedures and applicable time limits, including a statement of your right to bring a civil action in accordance with Section 502(a) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

How may I appeal a claim denial?

If your claim for benefits is denied, you may appeal the decision. However, you must do so within 60 days of receiving the denial notice from your Plan Administrator. You and your representative (such as your attorney) are entitled to review any of the appropriate documents involved in the denial of your claim. All comments must be submitted in writing.

A final decision on your appeal will be made in writing no later than 60 days after receipt of the appeal. The Plan Administrator may request an extension of time to review your appeal, if there are special circumstances (e.g., a need to hold a hearing concerning the appeal). Such an extension will not be longer than 120 days counting from the date your appeal was received.

Legal Rights

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). ERISA provides that all Plan participants are entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as work sites and union halls, all documents governing the Plan, including any insurance contracts and collective bargaining agreements, if applicable, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including any insurance contracts and collective bargaining agreements, if applicable, and copies of the latest annual report (Form 5500 Series) and an updated summary plan description. The Plan Administrator may charge a reasonable amount for the copies.

- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

- Obtain a statement telling you whether you have a right to retirement benefits from your Plan at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working now. If you do not have a right to retirement benefits, the statement will tell you how many more years you have to work to get a right to your retirement benefits. This statement must be requested in writing and is not required to be given more than once every 12 months. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your Employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a retirement benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a retirement benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights.

- For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

- If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in a federal court.

- If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court.

The court will decide who should pay the court costs and legal fees. If you are successful, the court may order the person you sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (for example, if the court finds your claim is frivolous).

Assistance With Your Questions

If you have any questions about your Plan, you should contact your Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Additional Information

Who handles the administration of the Plan?

The Plan is administered by your Employer. As Plan Administrator, your Employer is generally responsible for Plan operations and has sole discretion to interpret Plan provisions. Note that Transamerica has agreed to assume certain fiduciary responsibilities of the Plan Administrator in accordance with certain agreed upon administrative procedures between Transamerica and your Employer.

Transamerica performs some, but not all, of the recordkeeping services for your Plan. Transamerica performs these functions at the direction of the Plan Administrator in accordance with the provisions of the Plan and the Plan funding documents. Transamerica:

- receives the Plan contributions;
- credits your account for those contributions; and
- pays benefits to you and/or your beneficiaries.

Who pays the costs of administering the Plan?

The costs of administering your Plan may be shared between you and your Employer. In addition, some of the costs of administering your Plan may be paid from Plan assets. Note that any Plan administrative fees that are actually deducted from your contributions or your account will be disclosed on your quarterly Plan benefit statement. Any Plan administrative fees are in addition to any expenses of the underlying investment options available under the Plan.

In addition, a plan service credit may be added to your account. If applicable, this will lower the effective annual expense ratios of the investment fund(s) for which a plan service credit applies. Any plan service credit will be disclosed on your quarterly Plan benefit statement.

Can my Employer amend and/or terminate the Plan?

Your Employer may choose to amend and/or terminate the Plan at any time. If your Employer terminates the Plan (or a partial plan termination occurs), you will automatically become 100% vested in your account. This means that you would have full ownership of the money in your account. If your Employer decides to amend the Plan, your vested benefit in the account cannot be reduced.

Upon full termination of the Plan, the Employer will direct the distribution of the assets to participants in a manner that is consistent with the provisions of the Plan. Distributions will be made in cash and if permitted by the Plan, through the purchase of irrevocable nontransferable commitments from Transamerica Financial Life Insurance Company. Except as permitted by Internal Revenue Service regulations, the termination of the Plan shall not result in any reduction of protected benefits.

Is this Plan insured?

No, this Plan is not insured. The assets of the Plan are held entirely separate from the assets of your Employer. All assets of the Plan are dedicated to the exclusive benefit of the Plan's participants. ERISA established a special federal agency, the Pension Benefit Guaranty Corporation (PBGC), to protect employees' benefits in certain pension plans when there is not enough money to cover benefits if a plan should terminate. By definition, benefits under this Plan are always equal to the value of the investments in the Plan. Thus, there is no need for insurance, nor is coverage available, for plans of this type.

TO OUR EMPLOYEES:

We wish to announce that the MHM Services, Inc. 401(k) Savings Plan ("Plan") has been amended, effective October 1, 2016, to change the minimum age requirement under the Plan. Therefore, in order to conform your Summary Plan Description ("SPD") to reflect the Plan's amended provision, the following is substituted for the answer to the question "**When can I become a participant in the Plan?**" in the Section entitled **Joining the Plan**:

"For purposes of pre-tax and Roth deferrals, you may become a participant as soon as administratively feasible following your 18th birthday.

For purposes of Employer matching contributions, you may become a participant as soon as administratively feasible on the first day of the month coinciding with or next following your 18th birthday.

For purposes of Employer nonelective contributions, you may become a participant on the first day of the month coinciding with or next following your completion of six months of service and your 18th birthday.

If you are a rehired employee, or you are returning from a qualified military service leave, and you were previously a participant in the Plan, you may join the Plan on your rehire date.

If you are a rehired employee, and you were not previously a participant in the Plan, your Plan Administrator will determine the date you may enter the Plan."

Please attach this notice to your SPD for future reference.

MHM Services, Inc.

TRANSAMERICA®
Retirement Solutions

440 Mamaroneck Avenue
Harrison, NY 10528

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