

Prepare for your future through your Directed Account Plan 401(k)



Your retirement savings journey starts with automatic enrollment into the Directed Account Plan 401(k). Take advantage of these plan features available in your plan designed to help you get closer to your retirement goals.

How do I contribute?

You are automatically enrolled with a 6% individual (pre-tax) and 6% employer match savings rate for a total of 12% savings to your 401(k) per paycheck. You may save more or less by taking action online.

The 2024 IRS contribution limit for employees who participate in a 401(k) plan is \$23,000. The catch-up contribution limit is \$7,500. Employees 50 and older can contribute up to \$30,500.

How do I log into my DAP account?

Log on to www.dap401k.com and select *Register*.

Choose the *I do not have a PIN tab*. Provide the requested information, answer security questions, and follow the prompts to establish your username and password.

The enclosed enrollment guide has more information about your personal website

For more help call, 844-861-4327 (4DAP)

What is auto-enrollment & auto-increase?

Auto-enrollment automatically enrolls you into your 401(k) plan. The Plan also has an Auto-increase feature that will automatically increase your savings annually. Auto-enrollment and Auto-increase establishes a savings program for you in absence of an election.

You are **Auto-Enrolled** with a 6% pre-tax contribution. You can take control by going online to change your savings rate or to change your contribution source. You have access to a Roth contribution source in addition to your pre-tax source.

You will be **Auto-Increased** with an annual increase of 1% to your existing contribution, unless you take action online. The auto-increase will stop after you reach a 15% annual contribution rate.

Need to talk to a representative?

The telephone voice response system is available 24 hours a day for account information. Retirement Specialists are available Monday - Friday between 7 a.m. to 9:00 p.m. Central time and Saturdays between 8 a.m. - 4:30 p.m. Central time. Call 1-844-861-4327 (1-844-861-4DAP).

How do I learn more information about my 401(k) plan?

There is an informational website, www.dapretirement.com, with more information including your Summary Plan Description, Investment Performance, Investment and Financial Well Being Education and your Investment Menu Overview. You will not have personal account access at this website but information tailored to your plan.

How does CACU contribute?

Match: CommunityAmerica matches your contribution amount each pay period up to 6% of your eligible compensation.

Examples - Your eligible compensation is \$2,500 biweekly and your contribution rate is ...

3% - You contribute \$75 and CACU \$75 per pay period. Total savings is \$3,900 per year.

6% - You contribute \$150 and CACU \$150 per pay period. Total savings is \$7,800 per year.

10% - You contribute \$250 and CACU \$150 per pay period. Total savings is \$10,400 per year.

Prepare for your future - take advantage of your full match and maximize your retirement savings.

Profit Sharing: This discretionary contribution is determined annually based on Company performance and will be announced following the end of the Plan year. If a payout is approved, you will be eligible if you have completed 1,000 hours of service and are employed on the last day of the Plan year.

How do I establish a beneficiary?

Log on to www.dap401k.com.

Look for the *I want to* box on the landing page. There is a link to update your beneficiary information. Link to your account statement/documents, upload files, and view/manage investments in this box.

How do I rollover into the plan?

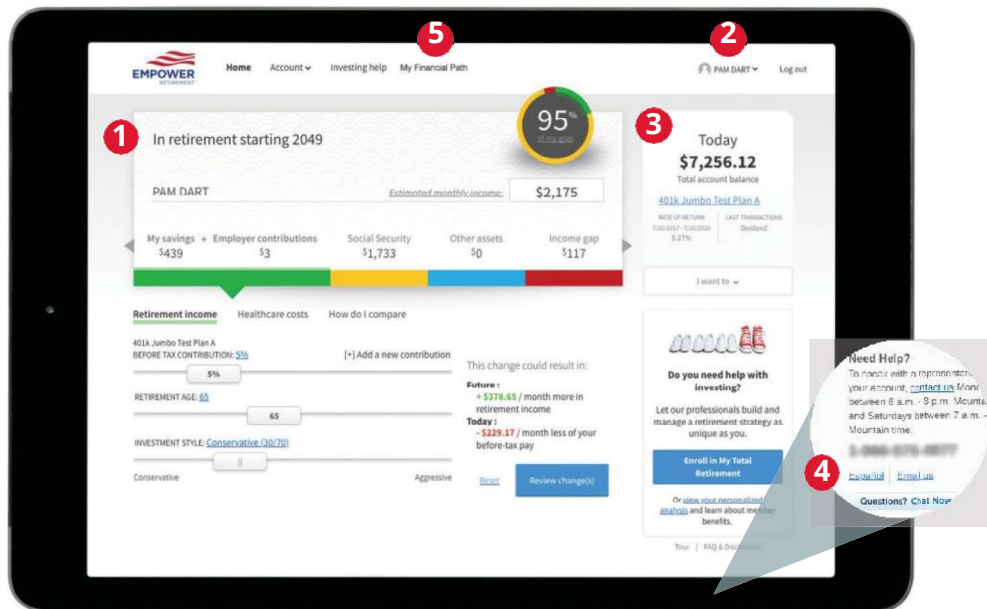
Consolidate your assets within your DAP 401(k) plan by rolling over your accounts from previous employers. Call a retirement consultant to learn more at 888-737-4480.

Stay on track by going online

www.dap401k.com

See where you stand. View how you compare. Get next steps.

Visit your plan website and log in to your account to easily see how much you've saved and more.



FOR ILLUSTRATION PURPOSES ONLY

1. Know your estimated monthly income in retirement

See what your retirement might look like and what percent of your goal you're on track to reach.

- Adjust the sliders to see how changes affect your savings in real time.
- Put your savings in context.
- Make changes with just one click.

2. Receive plan messaging

Stay up to date on plan events and changes.

3. Get your account details

Access account information like total account balance and year-to-date contributions. The *I want to* dropdown helps you quickly find where you need to go to:

- View/manage investments.
- Update username and/or password.
- View/edit beneficiary information.
- View statements.
- Upload documents.

4. Choose Spanish translation

Click on *Español* to have future statements and the website delivered to you in Spanish.

5. Quickly link to My Financial Path

Access personalized, actionable solutions that may help you reduce financial stress, take control of your finances and stay on track to reach your goals.

To experience all these features and more, visit www.dap401k.com (or for more help, call 844-861-4327(4DAP))

Start by registering your account

- Log on to www.dap401k.com and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.

For more help, call **844-861-4327(4DAP)**

Representatives are available weekdays 7 a.m.-9 p.m. Central time
and Saturdays 8 a.m.-4:30 p.m. Central time

Account verification
Enter the information below to verify your account.

I do not have a PIN I have a PIN I have a plan enrollment code

SOCIAL SECURITY NUMBER

ZIP / POSTAL CODE

LAST NAME (GENERALLY INCLUDES SUFFIX: E.G., JR, SR, III)

DATE OF BIRTH MM/DD/YYYY

NUMERIC PORTION OF STREET ADDRESS OR P.O. BOX



Get the Empower Retirement mobile app
and connect to your plan whenever, wherever

Available for your mobile device or Apple Watch® in the App Store®
from Apple® for IOS® or on Google Play™ from Android™.

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

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Know where your savings stand

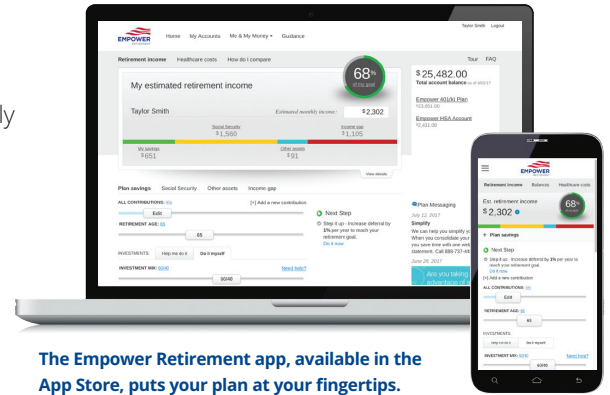
Knowing your estimated monthly income in retirement can help you better prepare for your future.

Your Directed Account Plan provides you with an easy-to-understand monthly estimate that:

- Gives you a savings goal.
- Helps you plan for your future.
- Shows how you compare with other savers.

Use the online tool to:

- Easily model different savings scenarios.
- Take the next step to help boost your retirement income.
- Quickly adjust contributions and rebalance your portfolio.



The Empower Retirement app, available in the App Store, puts your plan at your fingertips.

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Get the most out of your plan

Take advantage of features available in your plan designed to help you get closer to your retirement goals.

- Easy payroll deductions so you can save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Any earnings on Roth contributions may be tax-free at the time of withdrawal.*
- Ability to save up to \$23,000 in 2024, plus an extra \$7,500 if you're age 50 or older.
- Additional plan details, including when you become eligible to enroll, are available in the plan's Summary Plan Description and/or plan documents on the website.

*Subject to requirements: Roth contributions must be in your account for at least five years and the money withdrawn after age 59½, death or disability. If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.

Your journey begins with automatic enrollment

Money will be automatically taken from your pay and contributed to your plan account at a pretax contribution rate of 6% of your pay, unless you choose a different contribution amount or choose not to contribute. Also, your contribution rate will increase 1% annually until you reach 9%. Your contributions will be automatically invested in the plan's default investment option(s), unless you make a different election. You can change how your account is invested at any time.

You'll get more information about the plan's enrollment features.

Save more with matching contributions

Your plan provides for a match of 100% of deferrals up to 6% of compensation. Check out the details in the plan documents on the website.



An investment in your future

One key to investing is choosing investments based on your age, your unique situation and your investing style.

Do-it-myself investor

Your plan offers a range of investments that allows you to choose the mix of investments to fit your strategy.

Help-me-do-it investor

You may want to simplify your approach when choosing an investment by considering a single pre-diversified target date fund based on when you expect to retire. Generally, the asset allocation of a target date fund will gradually become more conservative as the target date nears. The date in the fund's name represents when you plan to start withdrawing money (generally assumed to be at age 65). The principal value of the fund is not guaranteed at any time, including at the time of the target date and/or withdrawal.

Do-it-for-me investor

Your plan also offers My Total Retirement™*, which provides a personalized retirement strategy created by our experienced professionals potentially for additional fees. If you prefer to manage your own investments, you can choose online advice at no additional cost.*

There is no guarantee provided by any party that participation in any of the Advisory Services will result in a profit or that the related account will outperform a self-managed portfolio invested without assistance.

Experienced investor

A self-directed brokerage (SDB) account offers a range of investments beyond those available through your plan. This approach is for sophisticated investors who understand and acknowledge the risks associated with investments contained in the SDB account.



Manage your account

Get information fast!

Provide your email address and sign up to receive electronic communications. Simply log on and follow these easy steps:

1. Click on your name in the upper right of the screen.
2. Go to *Communication preference* to make your election.

Designate your beneficiary

Ensure you pass your plan benefits on to the people you intend. Log on to the website and follow these steps:

1. Choose your plan name.
2. Click on *Beneficiaries*.

Keep life simple

Consider rolling over your accounts from previous employer plans and:

- Get one statement.
- View one website.
- Call one number.

Call Empower at **1-844-861-4327(4DAP)** to get started.

You can get more information about your plan, fees and investment choices at any time online.

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