Empower Retirement Advisory Services

You have access to investment advice and personalized retirement advisory services through your DAP 401(k) Plan. This new service is available now — learn more through this brochure and online by checking the *Investing help* link at **www.dap401k.com**.

Not an investment expert?

With Empower Retirement Advisory Services, you don't need to be.

Empower Retirement Advisory Services, provided by Advised Assets Group, LLC, a registered investment adviser, and powered by Morningstar Investment Management LLC, is a full-scale investment solution designed to help keep you on the right path to and through retirement. By choosing the level of assistance that makes the most sense for you along your journey, you can start to create a saving and investing strategy that fits what's most important — you.

My Total Retirement™

Online Advice:
At no additional cost to you!

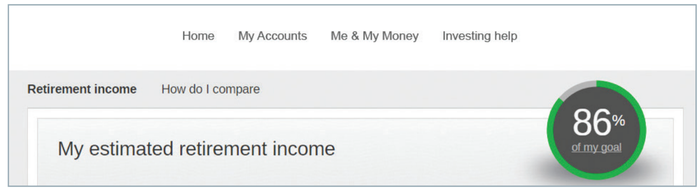
Online Advice offers fund-specific investment portfolio and savings rate recommendations using the plan's core funds. What's great is that the guidance you receive is tailored to you — reflecting your unique time horizon, savings outlook and financial situation.

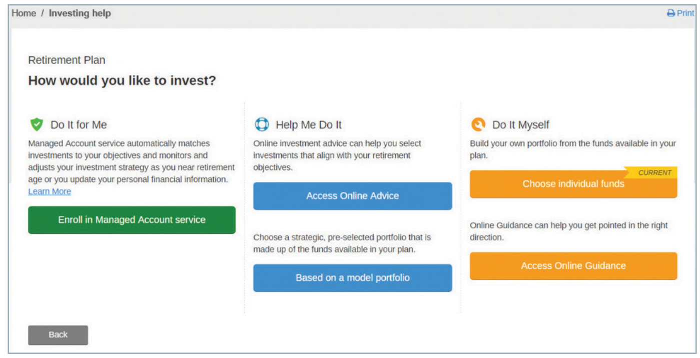
Online Advice features:

- Professional portfolio advice
- Personalized savings strategy
- Annual retirement income statements
- Unlimited use of this service at no additional cost to you
- Dedicated phone support from investment adviser representatives

It's easy to sign up!

To enroll in or access Online Advice, log in to your account, click *Investing help* at the top of the page and then select *Access Online Advice*.





Just remember, Online Advice is a point-in-time exercise. Ultimately, it's your responsibility to implement an investment strategy and then monitor it on an ongoing basis. Desire more personalized assistance? No problem. Consider enrolling in My Total Retirement™.

My Total Retirement:
Want more personalized assistance?

Through Advisory Services, you also have the option to sign up for My Total Retirement for a quarterly fee that is based on your assets under management.

My Total Retirement may be the ideal solution for participants who are more reluctant — or busy investors who lack the time, interest or confidence — to manage their own accounts and prefer to have investment professionals select and manage the funds within their retirement plan for them. My Total Retirement goes beyond advice and asset allocation recommendations in that it provides ongoing professional asset management. Plan participants receive a personalized and strategically designed retirement portfolio that is managed quarter to quarter and that reflects their unique time frame, personal retirement information (including a Social Security estimate) and household financial picture. To get more information, contact an AAG investment adviser representative at 844-302-2448.

To enroll in My Total Retirement, log in to your account at **www.dap401k.com**, click *Investing help* at the top of the page and then select *Enroll in Managed Accounts service* (see picture above). There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Spend-down advice: Remember, your investment strategy doesn't end at retirement

When you participate in advisory services, you get the added benefit of spend-down advice, which assists you when you are ready to begin withdrawing money from your retirement account.

With the goal of building financial assets to help provide you with sustainable income in retirement, the spend-down advice feature takes into account your available income sources and then determines how much money you can spend throughout retirement. This is done by calculating your maximum sustainable spending rate based on your wealth, your spouse's wealth and your respective retirement time horizons.

Tips for speaking with an investment adviser representative

Whether your meeting will take place over the phone or in person, it's important to prepare ahead of time.

Have available:

- Statements from outside accounts.
- Social Security statement (or an estimate of your benefit).
- Pension benefit statement (or an estimate).

Think about:

- The age you plan to retire.
- What level of income you may need in retirement.
- Other sources of income that may be available to you in retirement (e.g., part-time work or rental income).
- Any larger ongoing or one-time expenses in retirement (e.g., medical bills or specific purchases).

These items also apply to your spouse, so consider taking a holistic view in advance of your time with an investment adviser representative.

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

Help when you need it!
For more information, contact AAG by phone at 844-302-2448 or by email at AdvisedAssetsGroup@retirementpartner.com

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