

ENROLLMENT GUIDE





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Do You Have an Existing Balance in a Former Retirement Account?

Simplification of accounts may make sense based on investment options, fee schedule and educational opportunities. Talk to your plan representative about your options within your participating retirement plan.

Heartland Retirement Plan Services are offered through Dubuque Bank and Trust. Products offered through Heartland Retirement Plan Services are not FDIC insured, are not bank guaranteed and may lose value. Neither Dubuque Bank and Trust, nor its affiliates, officers or employees can provide plan participants with specific recommendations regarding investments, retirement options, tax advice, or legal advice. None of the information contained within or posted to our website should be construed as investment, tax or legal advice. Plan participant are responsible for determining which investment options are suitable for their specific retirement objectives and personal and financial situations. Neither Dubuque Bank and Trust nor the plan sponsor guarantees that your retirement income goals will be achieved by investing in any one or combination of investment options under the Plan. Dubuque Bank and Trust encourages plan participants to consult their own financial, legal or tax advisors for assistance in these matters.



Congratulations and Welcome to Your Employer Retirement Plan

Start saving today for security tomorrow.

From all of us at HTLF Retirement Plan Services (RPS), we are excited to serve your retirement saving and investment needs. By reviewing the following information, you are taking the first step toward securing your retirement goals. A workplace retirement plan is one of the most important employee benefits offered. In partnership with your company, the team at RPS is available to assist in any phase of your retirement plan enrollment, participation or distribution.

It is up to each and every one of us to responsibly save and prepare for retirement. To help you accomplish this important goal, your employer offers a 401(k) plan as

part of your comprehensive benefits program. This vehicle is essential in building a sound and secure financial future.

The funds that comprise the 401(k) plan have been carefully selected to create a broad cross section of funds from many different investment styles that should provide you with a variety of investment choices to achieve your financial goals.

We are excited about the opportunity to serve you. With each paycheck, you are contributing to your future happiness, comfort, and goals.

To contact HTLF Retirement Plan Services:



Phone: 800.399.2083



Website: www.htlfrps.com

As part of your enrollment into a plan we are required to provide you with the following documents.

- Summary Plan Description
- Safe Harbor and QDIA Notice
- Quarterly Statement Notice
- Participant Fee Disclosure

These are available by logging into your account online or can be requested from your employer.

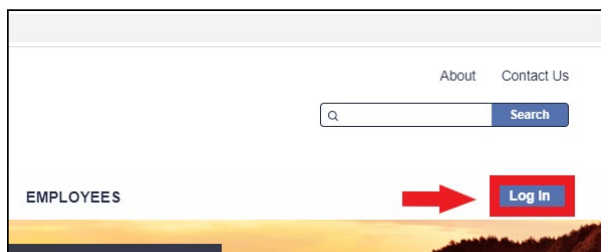
To access online, log into your account, click on the Forms & Reports option at the top of the screen, then choose Reports and you will see a section called Required Employee Documents.

Name	Size	File Type	Print Date	To Date	Delete
Report Group: Required Employee Documents					
Annual Fee Disclosure	122kb	Adobe Acrobat			
Summary Plan Description	450kb	Adobe Acrobat			
Safe Harbor Hardship Distribution Notice	354kb	Adobe Acrobat			
Safe Harbor Hardship Distribution SMM	274kb	Adobe Acrobat			
2020 QDIA Notice	172kb	Adobe Acrobat			
2020 Safe Harbor Notice	48kb	Adobe Acrobat			

How to Access your Account

1 GETTING STARTED – LOGGING INTO THE WEBSITE: HTLFRPS.COM

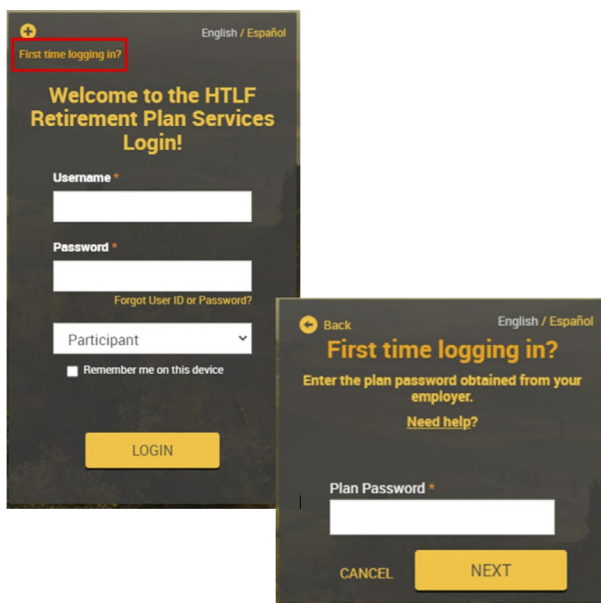
Access your retirement plan account online 24 hours a day, 7 days a week by clicking the "Log In" button in the navigation bar.



2 INITIAL LOGIN

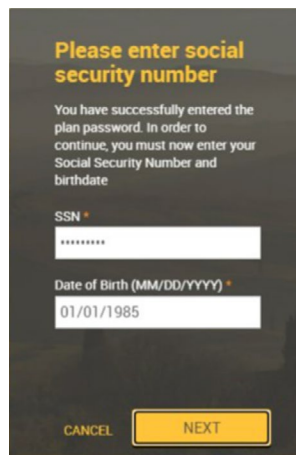
Select "First Time Logging In?"

Password: Enter the plan password obtained from your employer.



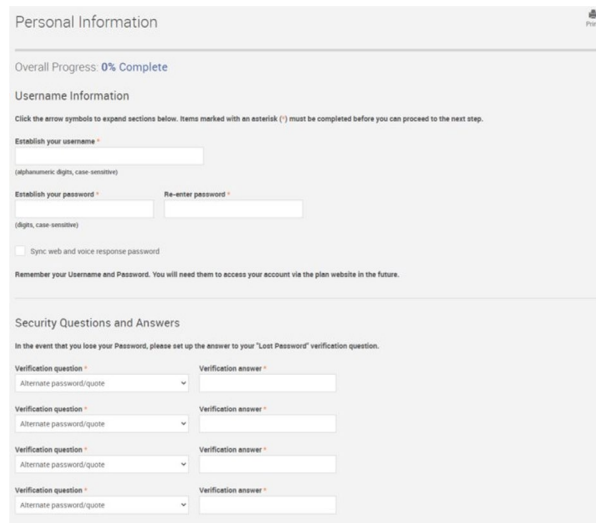
3 ADDITIONAL INFORMATION

Enter your Social Security number and date of birth.



4 PROCEED THROUGH REMAINING ENROLLMENT STEPS

Enrollment includes setting up your new username, password, and security answers.



5 DEVICE REGISTRATION

You will be prompted to register your device. If you are at a private computer that you will use regularly to access your online retirement account login, select 'Remember this device'. If you are at a public computer, select 'Do not remember this device'. Click 'Submit' to complete the Authentication Process and proceed to your online retirement account session.



Additional Retirement Plan Tools

RPS offers a number of helpful tools and resources on our website that can help you plan and execute your financial strategy within your retirement plan.

FINANCIAL EDUCATION

When it comes to preparing for a successful retirement, you need a solid foundation. You've come to the right place: practical tips, robust articles, videos, and sound strategies are all here to assist you in creating the plan you need for the retirement you want.

HTLFTM

Retirement Plan Services

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WHO WE ARE

EMPLOYERS

PARTNERS

EMPLOYEES

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HTLF RETIREMENT PLAN SERVICES
FINANCIAL EDUCATION

You need a sound foundation to build a successful financial life. The basics begin here.

FINANCIAL EMPOWERMENT SERIES

Education is key no matter where you are in your retirement journey. Our "Financial Empowerment Series" videos provide quick and easy-to-understand information about different areas of financial education, all meant to help you gain and maintain financial confidence.

Financial Math

How Taxes Work

Aligning Values with Actions

RETIREMENT CALCULATOR

Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years, and give you an idea of what your estimated balance will be for each year.

HTLF

Dashboard

eStatements

Manage

Tools

Performance

Withdrawals

Forms & Reports

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Personal Information

Plan Selection

Education & Tools Retirement Calculators

Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year.

Retirement Income and Savings

	You	Spouse
Current age	57	0
Retirement age	67	
Life expectancy age	85	
Current salary	\$ 0.00	\$ 0.00
Annual salary increase	2.00 %	0.00 %

Retirement plan savings	\$ 65540.37	\$ 0.00
Annual contribution %	3.00 %	0.00 %
Company match %	99.99 %	0.00 %
Other savings	\$ 0.00	\$ 0.00
Annual savings increase	\$ 0.00	\$ 0.00
Annual social security benefit	\$ 16000.00	\$ 0.00

Top 10 Reasons to Start Saving for Your Future

1 BENEFITS OF COMPOUNDING

Compound interest makes your money grow faster because interest is calculated on the accumulated interest over time as well as on your original principal. Compounding can create a snowball effect, as the original investments plus the income earned from those investments grow together.

2 SAVINGS CAN GROW TAX-DEFERRED

You don't pay taxes on contributions or earnings until you take money out of the plan, so the money you would have paid Uncle Sam can grow and compound for your future.

3 LOWER YOUR TAXABLE INCOME

Every before-tax dollar you contribute to the plan is one less dollar included in your taxable income on your tax return.

4 PORTABLE SAVINGS

It doesn't matter if you're still working for the same employer when you retire because the vested portion of your plan is portable. That means if you change jobs, your vested account can move with you.

5 DISCIPLINED SAVINGS PATH

Your contributions are directly deducted from your paycheck so you aren't tempted to spend that money elsewhere.

6 EASY TO PARTICIPATE

You don't have to make a big commitment and it's simple to participate in your retirement plan. You can save as little as 1% of your pay.

7 INVESTMENT FLEXIBILITY

Your retirement plan offers several different investment options – so you decide how your savings are invested.

8 CAN YOU COUNT ON SOCIAL SECURITY?

Social Security benefits can change over time. It's unlikely that Social Security benefits alone will be enough to support you in retirement.

9 INFLATION

Remember how much an ice cream cone cost ten years ago? Imagine how expensive it will be to take your grandchildren for ice cream when you retire!

10 PEOPLE ARE LIVING LONGER

It is not uncommon to enjoy a 30-year retirement or longer, so you may need more money than you think.

Taking Saving Seriously

You may not be planning on retiring until age 67, but that doesn't mean you should put off saving. If you start early, you can save less than you'll have to if you procrastinate for ten years. If your goal is to save \$250,000, would you rather save \$16 per week for 40 years, or \$314 per week for ten years? The choice is yours.

Years Until Retirement	Weekly Contribution: \$50,000	Weekly Contribution: \$100,000	Weekly Contribution: \$250,000
40	\$3.27	\$6.54	\$16.36
30	\$7.68	\$15.36	\$38.39
20	\$19.46	\$38.92	\$97.30
10	\$62.72	\$125.48	\$313.70

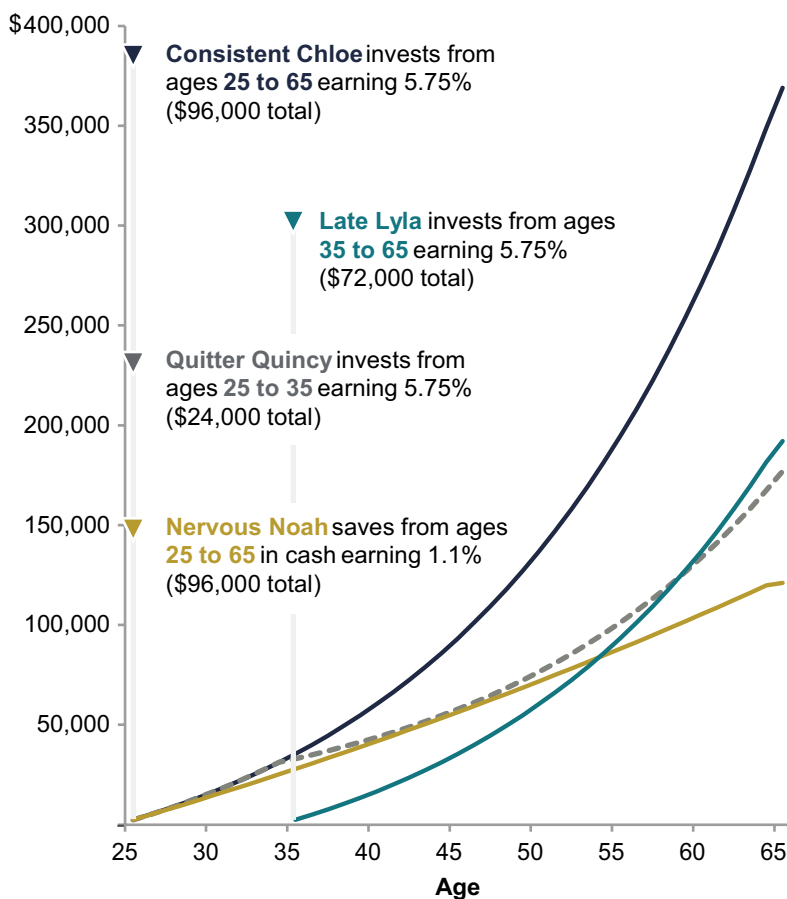
This chart is for illustrative purposes only and is not meant to represent the performance of any of the investment options available in your plan. Assumes an 8% annual return compounded weekly. Your results may vary.



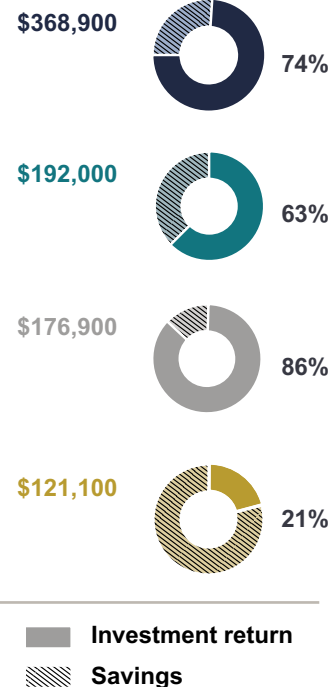
Benefits of Saving and Investing Early

Saving early and often, and investing what you save are some of the keys to a successful retirement due to the power of long-term compounding.

Account Growth of \$200 Invested/Saved Monthly



Ending Portfolio



The above example is for illustrative purposes only and not indicative of any investment. Account value in this example assumes a 5.75% annual return and cash assumes a 1.1% annual return.
Source: J.P. Morgan Asset Management, Long-Term Capital Market Assumptions. Compounding is the increasing value of assets due to investment return earned on both principal and prior investment gains.



How Much Will You Need to Retire?

How much do you need to retire? And, equally important, how do you reach that goal? These questions baffle many American savers, and it’s no wonder. Financial experts throw out retirement savings numbers ranging from \$1 million to \$5 million, along with confusing rules about how much you should save, what your retirement living expenses will look like, and

how much you can withdraw from your portfolio each year. Let’s try to clear up that confusion with real-life numbers.

The table below shows estimated retirement income, savings targets, and required monthly contributions for different salary levels and time frames.

Salary	Estimated Income Needed from Savings (70%)	Savings Target	Monthly Contribution with 20 Years to Reach Target (% of Salary)	Monthly Contribution with 25 Years to Reach Target (% of Salary)	Monthly Contribution with 30 Years to Reach Target (% of Salary)
\$50,000	\$35,000	\$777,778	\$1,480 (36%)	\$955 (23%)	\$635 (15%)
\$60,000	\$42,000	\$933,333	\$1,785 (36%)	\$1,145 (23%)	\$765 (15%)
\$75,000	\$52,500	\$1,166,667	\$2,230 (36%)	\$1,435 (23%)	\$955 (15%)
\$100,000	\$70,000	\$1,555,556	\$2,970 (36%)	\$1,910 (23%)	\$1,270 (15%)
\$110,000	\$77,000	\$1,711,111	\$3,270 (36%)	\$2,100 (23%)	\$1,395 (15%)
\$125,000	\$87,500	\$1,944,444	\$3,715 (36%)	\$2,395 (23%)	\$1,585 (15%)

Data source: The Motley Fool.

Are you Saving Enough? A Little Can Go a Long Way

Try to add at least 1% to the amount you save each year. The savings adds up without a big impact on your paycheck.

An increase of 1% only equates to \$11.54 per paycheck. An additional \$300 per year for 20 years at 8% growth is another \$14,827 in your account!





Annual Salary: \$30,000		
Deferral Rate	Amount Saved Per Year	Amount Per Paycheck
4%	\$1,200	\$46.15
5%	\$1,500	\$57.69
6%	\$1,800	\$69.23

An annual interest rate of 8% posted at the beginning of each year was used to determine the 20 years savings amount.

Where Will You Find the Extra Funds?

One obstacle you may face in contemplating participating in your company's retirement plan is the feeling that you can't afford it. Consider reviewing your spending habits and then decide what you need and what you could do without.

For example, bringing your lunch to work or renting a movie instead of going to the cinema could make a big impact on your retirement savings. It seems like a small price to pay for a long-term reward.

Activity	Money Spent	15 Year Savings	30 Year Savings
 Gourmet Coffee	If you buy three gourmet coffees a week that cost \$4 each, see what your retirement balance could be if you invested that \$12 into your retirement plan instead.	\$18,192.64	\$78,684.56
 Movie for Two	A movie for two with popcorn and pop could run you \$25. Check out your retirement plan balance if you decided not to go to a movie each month.	\$8,650.96	\$37,258.99
 Fast Food Meal	Instead of spending \$27 a week having lunch at a fast food restaurant, look how much you could have in your retirement plan if you brought your lunch instead.	\$40,933.44	\$177,046.25
 Dinner for Two	It's amazing how much you could accumulate if you contributed \$50 a month to your retirement plan rather than going out to dinner twice a month with your significant other.	\$37,768.29	\$163,870.26

An annual interest rate of 8% was used to determine the 15 and 30 years savings amount.

Examples

Often, people don't understand that any amount they can contribute to their retirement plan will help them save for the future.

The examples here illustrate the amounts that you might invest, using sample salaries and deferral percentages. If the actual amount invested each week for 10, 20, 30 or 40 years earned an 8% rate of return each year, you can see how the dollars would grow.

Tax Advantaged Savings (the dollar amount in parentheses) demonstrates how the pre-tax contributions might affect your take home pay. For example, if you defer \$10 each paycheck, pre-tax, your take home pay will only be decreased by \$8.

In addition, you may be eligible for a tax credit called the Savers Credit.





For more information:
<https://www.irs.gov/>

Salary Amount	Deferral Percentage			
\$20,000	3%	6%	8%	10%
Actual Amount Invested Per Week	\$12	\$23	\$31	\$38
(Tax Advantaged Savings Per Week)	(\$10)	(\$19)	(\$25)	(\$31)
10 Years	\$9,601	\$18,403	\$24,805	\$30,406
20 Years	\$31,024	\$59,463	\$80,145	\$98,243
30 Years	\$78,684	\$150,812	\$203,268	\$249,167
40 Years	\$185,148	\$354,868	\$478,301	\$586,305
\$30,000	3%	6%	8%	10%
Actual Amount Invested Per Week	\$17	\$35	\$46	\$58
(Tax Advantaged Savings Per Week)	(\$14)	(\$29)	(\$38)	(\$48)
10 Years	\$13,602	\$23,204	\$36,807	\$46,409
20 Years	\$43,950	\$74,975	\$118,926	\$149,950
30 Years	\$111,469	\$190,154	\$301,624	\$380,308
40 Years	\$262,294	\$447,443	\$709,737	\$894,886
\$40,000	3%	6%	8%	10%
Actual Amount Invested Per Week	\$23	\$46	\$62	\$77
(Tax Advantaged Savings Per Week)	(\$19)	(\$38)	(\$51)	(\$63)
10 Years	\$18,403	\$36,807	\$49,610	\$61,612
20 Years	\$59,463	\$118,926	\$160,291	\$199,071
30 Years	\$150,812	\$301,624	\$406,536	\$504,892
40 Years	\$354,868	\$709,737	\$956,602	\$1,188,039
\$50,000	3%	6%	8%	10%
Actual Amount Invested Per Week	\$29	\$58	\$77	\$96
(Tax Advantaged Savings Per Week)	(\$24)	(\$48)	(\$63)	(\$79)
10 Years	\$23,204	\$46,409	\$61,612	\$76,815
20 Years	\$74,975	\$149,950	\$199,071	\$248,193
30 Years	\$190,154	\$380,308	\$504,892	\$629,476
40 Years	\$447,443	\$894,886	\$1,188,039	\$1,481,191

We used the 15% tax bracket as well as 3% for state taxes to calculate the amount of money taken out of your paycheck.

Contribution Considerations

	Pre-Tax Contributions	Roth Contributions
 When I Contribute	Your contributions are deducted from your pay before taxes are withheld.	Your contributions are made with after-tax dollars, money you've already paid taxes on.
	You lower your current taxable income.	You do not lower your current taxable income and may see less take-home pay.
	Any earnings grow tax-deferred.	Any earnings grow tax-free. ¹
 When I Withdraw	Your contributions and any earnings are taxed upon distribution.	Your contributions and any associated earnings are tax-free if you take a qualified distribution. ¹

¹Consult your financial or tax advisor for specific rules and limitations.

Advantages of Investing Pre-Tax Dollars

	Adam Invests in a Savings Account	Megan Invests in a 401(k) or 403(b)
Monthly Gross Pay	\$ 2000.00	\$ 2000.00
Pre-Tax Savings/Deductions	\$ 0.00	\$ 100.00
Taxable Income	\$ 2000.00	\$ 1900.00
Taxes	\$ 550.00	\$ 522.50
After-Tax Savings	\$ 100.00	\$ 0.00
Net Pay	\$ 1350.00	\$ 1377.50
Total Amount Invested	\$ 100.00	\$ 100.00
Total Cost of Investment	\$ 100.00	\$ 72.50

Assumes Adam and Megan are in the 27.5 percent tax bracket. Calculations show federal income tax withholding only.

Roth Contributions

ROTH CONTRIBUTIONS *(If your plan provides)*

Unlike pre-tax contributions, Roth contributions are made with after-tax dollars, or money you've already paid taxes on. This means that the amount you contribute is included in the current income that you report and pay taxes on. When you make Roth contributions, any earnings are not taxed when you take qualified distributions. The bottom line: You can potentially maximize your spendable income in retirement, even if it means giving up pre-tax advantages now.

ROTH QUALIFIED DISTRIBUTIONS

A qualified distribution is tax-free if taken at least five years after the year of your first Roth contribution and you've reached age 59 1/2, have become totally disabled, or have died. If your distribution is not qualified, any withdrawal from your account will be partially taxable. These rules apply to Roth distributions only from employer-sponsored retirement plans. Additional plan distribution rules apply.

CHOOSING YOUR INVESTMENT ALLOCATION



Investor Questionnaire – Choose Your Investment Mix

This questionnaire is designed to provide an asset allocation that might be appropriate for you. Remember, your asset allocation decision is an important one and should be made for the long term. The examples of actual past returns are not a guarantee of future results. They are provided for illustration purposes only.

Answer these questions with your retirement goal in mind. To determine your investment approach for other goals, fill out the questionnaire as many times as you like, with a different goal in mind each time.

1. I plan to begin taking money from my retirement funds in . . .

- A. 1 year or less
- B. 1—2 years
- C. 3—5 years
- D. 6—10 years
- E. 11—15 years
- F. More than 15 years

2. As I withdraw money from these investments, I plan to spend it over a period of . . .

- A. 2 years or less
- B. 3—5 years
- C. 6—10 years
- D. 11—15 years
- E. More than 15 years

3. I plan to have some retirement money invested for . . .

- A. 1—2 years
- B. 3—4 years
- C. 5—6 years
- D. 7—8 years
- E. More than 8 years

4. From September 2008 through November 2008 stocks lost over 31%. If I owned stock investments that lost 31% in three months, I would . . . (If you owned stocks during this period, please select the answer that matches your actions at that time.)

- A. Sell all of the remaining investment
- B. Sell some of the remaining investment
- C. Hold on to the investment and sell nothing
- D. Buy more of the investment

5. Generally, I prefer an investment with little or no ups or downs in value, and I am willing to accept the lower returns these investments might earn.

- A. I strongly disagree
- B. I disagree
- C. I somewhat agree
- D. I agree
- E. I strongly agree

6. When the market goes down, I tend to sell some riskier investments and put the money in safer investments.

- A. I strongly disagree
- B. I disagree
- C. I somewhat agree
- D. I agree
- E. I strongly agree

7. Based only on a brief conversation with a friend, co-worker, or relative, I would invest in a mutual fund.

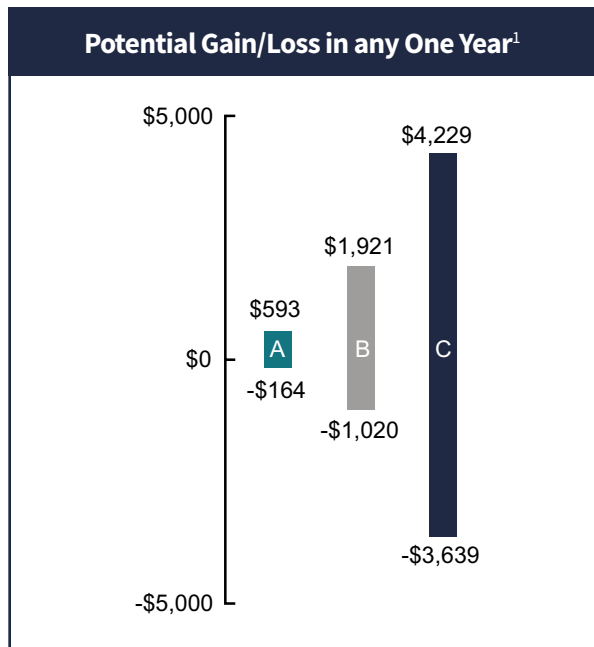
- A. I strongly disagree
- B. I disagree
- C. I somewhat agree
- D. I agree
- E. I strongly agree

8. From September 2008 through October 2008, bonds lost nearly 4%. If I owned bond investments that lost 4% in two months, I would . . . (If you owned bonds during this period, please select the answer that matches your actions at that time.)

- A. Sell all of the remaining investment
- B. Sell some of the remaining investment
- C. Hold on to the investment and sell nothing
- D. Buy more of the investment

9. The chart below shows the highest one-year loss and the highest one-year gain on three different hypothetical investments of \$10,000.* Given the potential gain or loss in any one year, I would invest my money in . . .

- A. Investment A
- B. Investment B
- C. Investment C



¹The maximum gain or loss on an investment is impossible to predict. The ranges shown in the chart are hypothetical and are designed solely to gauge an investor's risk tolerance.

10. My current and future income sources (such as salary, Social Security, pension) are . . .

- A. Very unstable
- B. Unstable
- C. Somewhat stable
- D. Stable
- E. Very stable

11. When it comes to investing in stock or bond mutual funds (or stocks or bonds), I would describe myself as . . .

- A. Very inexperienced
- B. Somewhat inexperienced
- C. Somewhat experienced
- D. Experienced
- E. Very experienced

Answer Key: Use the following answer key to score your questionnaire. For example, if you answered "C" to question 1, give yourself 4 points.

	A	B	C	D	E	F	Total
1	0	1	4	7	12	17	
2	0	1	3	5	8	—	
3	0	1	3	5	7	—	
4	1	3	5	6	—	—	
5	6	5	3	1	0	—	
6	5	4	3	2	1	—	
7	5	4	3	2	1	—	
8	1	3	5	6	—	—	
9	1	3	5	—	—	—	
10	1	2	3	4	5	—	
11	1	2	3	4	5	—	
Add up your score and enter the total here:							

Use your score to find your suggested investment mix in the chart on the following page.

	Biggest Advantages	Biggest Risks
Cash Equivalents (Money Market Funds, Treasury Bills and CDs)	<ul style="list-style-type: none"> Stability of principal Liquidity Income based on current market rates 	<ul style="list-style-type: none"> No inflation protection Income volatility
Bonds	<ul style="list-style-type: none"> Fixed income Higher yields than cash equivalents Generally perform well when interest rates decline 	<ul style="list-style-type: none"> Little inflation protection Generally decline when interest rates rise Risk of default
Stocks	<ul style="list-style-type: none"> Potential growth of capital Possible dividends Good inflation protection 	<ul style="list-style-type: none"> Higher price volatility Potential loss of principal

Determine your Investment Portfolio

Based on your overall score from the Investment Questionnaire, your suggested investment mix models are represented below. The sample models below show the approximate ratio of different asset classes that correspond with the number.

You can use the information from your sample portfolio to help you determine a mix of investments among those options in your retirement fund menu, or you can

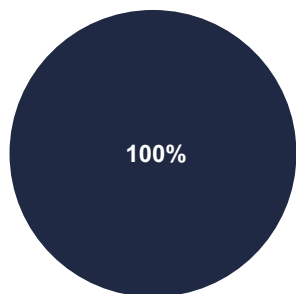
apply your own investment strategy. **As you determine your allocation, keep in mind that diversification is an important element in retirement investing success.**

Asset Classes

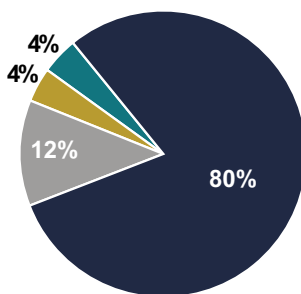
- Bonds/Cash
- Large-Cap Stocks
- Mid-Cap Stocks
- Small-Cap Stocks
- International Stocks

CONSERVATIVE

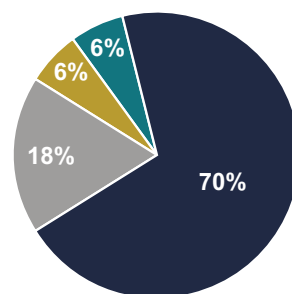
7 – 22 Points



23 – 28 Points

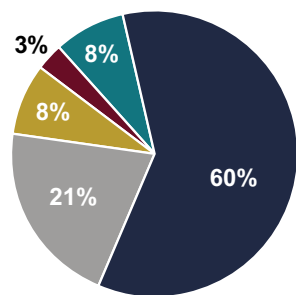


29 – 35 Points

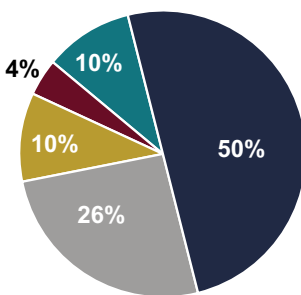


BALANCED

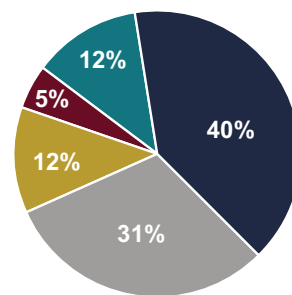
36 – 41 Points



42 – 48 Points

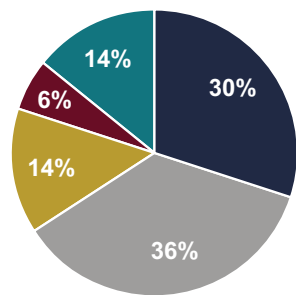


49 – 54 Points

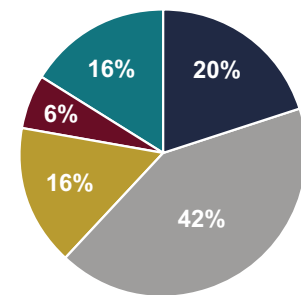


AGGRESSIVE

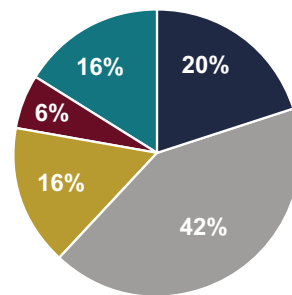
55 – 61 Points



62 – 68 Points



69 – 75 Points



Magic of Diversification

The practice of spreading money among different investments to reduce risk is known as diversification. As the old saying goes, “Don’t put all your eggs in one basket.” This timeless adage involves allocating your money between various investments in the hope that if one investment loses money, the other investments will make up for those losses.

MONEY MARKET FUNDS

Provide income and liquidity while seeking to maintain a constant value by investing in short-term, high-quality debt instruments.

BOND FUNDS

A bond is nothing more than a loan in which you are the lender. Generally more conservative than balanced funds or stock funds and rising interest rates negatively affect bond performance.

BALANCED FUNDS

Invests in both stocks and bonds.

STOCK FUNDS

Purchasing stock in a company provides ownership in that company. A stock mutual fund will invest mainly in individual companies or other stock mutual funds.

LARGE-CAP STOCK FUNDS

Invest primarily in common stocks of large, well-established companies.

MID-CAP STOCK FUNDS

Invest primarily in common stocks of mid-sized companies.

SMALL-CAP STOCK FUNDS

Invest primarily in common stocks of small companies.

INTERNATIONAL FUNDS

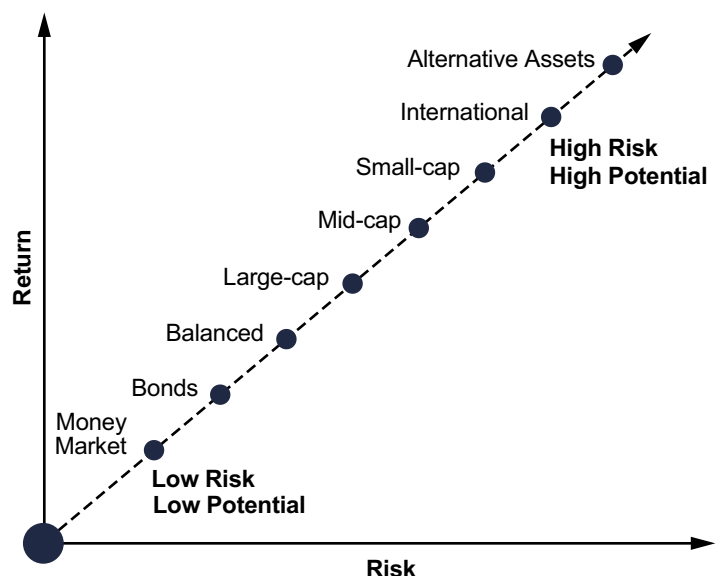
Invest in stocks and bonds of foreign companies. Foreign investments may be more volatile and involve additional expenses and special risks. Emerging market investments may be especially volatile.

ALTERNATIVE ASSETS

An investment that is not traditionally considered part of an investment portfolio. Examples may include real estate, commodities, private equity, hedge funds, etc.

Understanding Risk Tolerance

Risk can be defined in a variety of ways. For the purposes of this graph, risk is defined as the volatility of a particular investment category. Volatility is defined as the historical ranges of the asset's variation in the rate of return. Generally, an investor may look to be compensated with higher return potential for taking greater investment risk. Some statistical measures of risk include standard deviation, beta, variance and duration.



401(k) FAQs

WHERE CAN I FIND PLAN INFORMATION?

Please review the Required Notices and Summary Plan Description (SPD) under the Notices & eStatements section of the participant website or they can be obtained from your employer. The SPD will explain specific eligibility and plan provisions selected by your company.

HOW DO I INCREASE, DECREASE OR STOP MY CONTRIBUTION RATE?

If your plan allows for contribution rate changes, you can adjust those on our website. Within the site:

- From the “My Dashboard” page, click on “Change Contribution Rate”
- Deferral rate changes take effect as soon as administratively possible; typically, within one to two pay periods.

CAN I ROLLOVER MONEY FROM MY PRIOR EMPLOYER'S PLAN?

Yes. Request a distribution form from your previous provider or IRA custodian.



The check should be made out to:
DB&T, Trustee
f/b/o (YOUR NAME)



The check will need to be mailed to:
Dubuque Bank and Trust
Attn: Heartland Retirement Plan Services
PO Box 941, Dubuque, IA 52004-0941

WHERE CAN I LEARN ABOUT THE PLAN INVESTMENTS AND MAKE CHANGES?

Log into your plan account to view links to the investment offerings. Under the Performance section of your account dashboard, the Morningstar links will describe the investment objectives, risk/return characteristics for the investment option, and discusses the type and diversification of assets making up the investment option.

To make changes to your investment allocations on the website:

- Click on “Manage” and then select “Manage Investments” from the drop-down menu.
- Click on “Change Elections” to update the investments for future contributions.
- Click on “Move Money” to move your existing account balance into different investments.



RPS cannot accept investment allocation change requests via email or the phone.

CAN I TAKE A LOAN OR MAKE A WITHDRAWAL FROM MY PLAN, AND IF SO, HOW?

If available, you will see the option Loans & Withdrawals in the heading on the home page of your personalized account dashboard. Please refer to the Summary Plan Description and your account for eligibility and additional information.

If you would like to submit a request online, simply choose an option from the drop-down list and continue through the guided process.



If you are no longer employed, to prevent having to pay multiple transaction fees, do not request your distribution until you've received your final paycheck or final contributions.

WHAT HAPPENS IF I TERMINATE MY EMPLOYMENT WITH THE PARTICIPATING EMPLOYER?

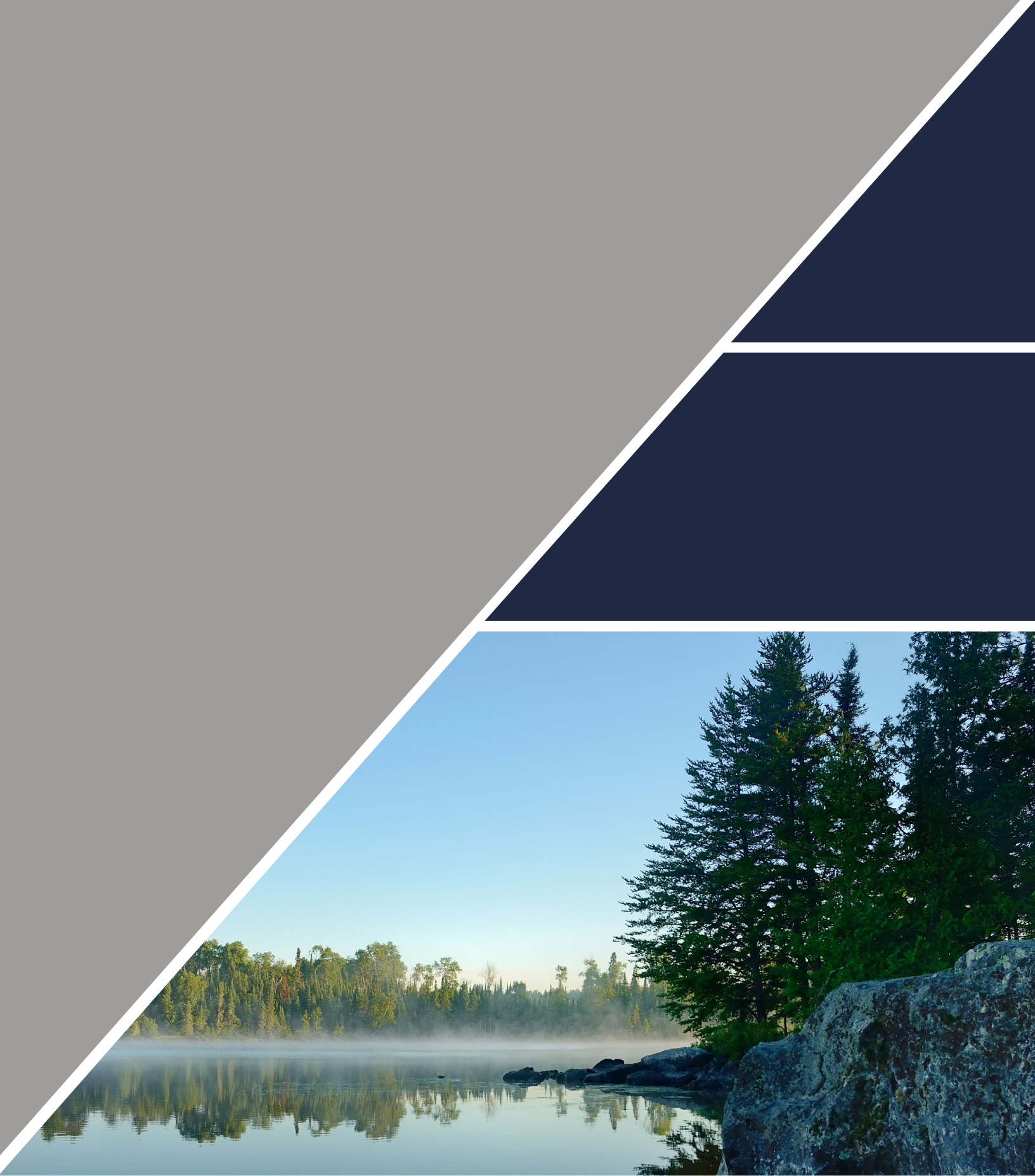
If you are no longer working for the company sponsoring your plan, please contact Customer Service: 800.399.2083. A distribution package will not be mailed until your termination date has been updated on your account.




HOW DO I UPDATE MY NAME OR MAILING ADDRESS?

If you are actively working for the company sponsoring your plan, RPS cannot update your name or address. Please provide your updated information to your Human Resources representative.



If you are no longer working for the company sponsoring your plan, contact Customer Service: 800.399.2083.



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