

PURSuing THE FUTURE YOU IMAGINE

Your Sports Facilities Management 401(k) plan overview



PURSuing THE FUTURE YOU IMAGINE

Key takeaways

Getting to know Empower Retirement

Benefits of saving through your plan

Investing choices

How to enroll

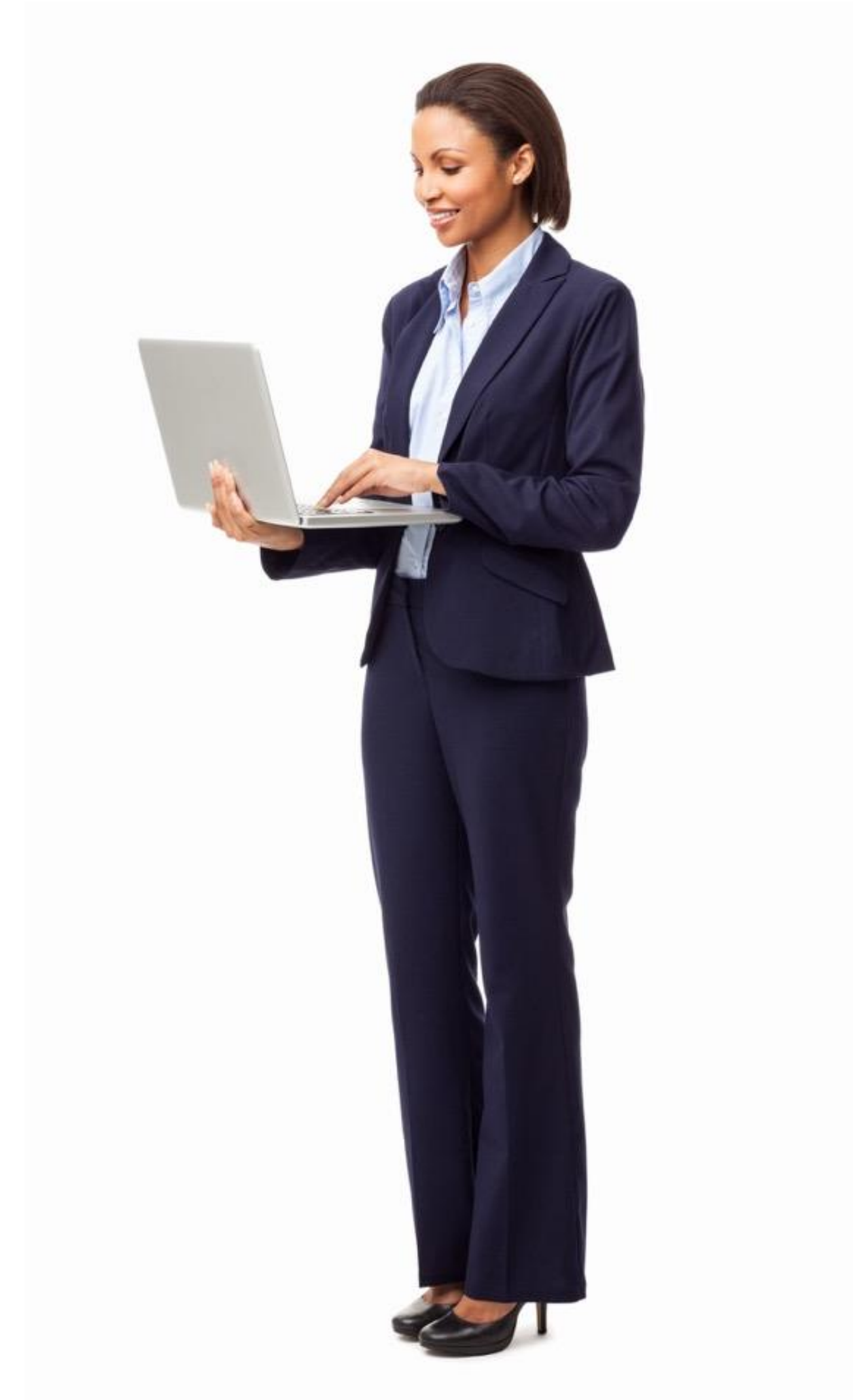


What we do and why we do it

Our goal is to help you replace — for life — the income you made while working.

As partners, we're here to:

- › Help you reach your financial goals.
- › Give you a better view of your financial picture.
- › Offer ongoing support and guidance.
- › Help you plan for the retirement you imagine.



Pursuing the future you imagine

What will your retirement look like? No matter how far or near you are to retirement, you probably have a picture in your head of what you'd like it to look like. How you want to live in retirement will help determine how much you need to save.



Travel to places you've always wanted to visit



Spend more time with friends and family



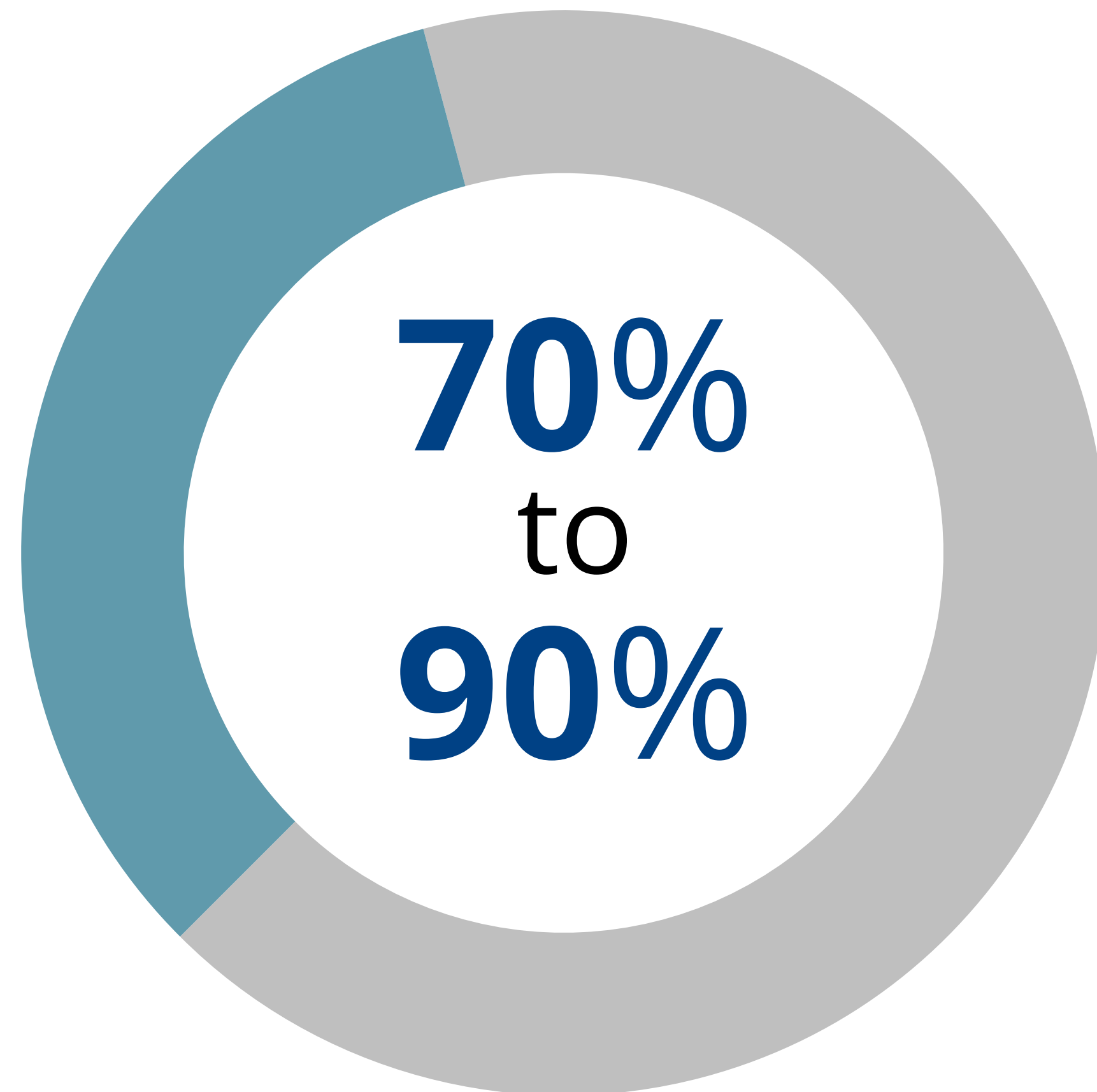
Split time between two homes



Have more quiet time at home or a busy social calendar

■ How much does it take to retire?

Many financial advisors recommend saving enough to cover 70% to 90% of your pre-retirement annual income to maintain your standard of living.



■ When you can get started

Eligibility

- › Age 21 or older
- › Completed 1 year(s) and 1000 hour(s) of service
- › Eligible employees may enroll monthly



Take your savings to the next level with matching contributions

A closer look at your match

Safe Harbor Matching contribution

- ▶ Your plan provides for a match of 100% up to 3% and 50% on the next 2% of compensation.



■ How much you can contribute

Like everything in life, there are some rules when it comes to contributing to your plan.

- ▶ IRS limit for individual: \$20,500
- ▶ Catch-up contributions: An additional \$6,500 for people 50 and older, for a total contribution of \$27,000.



■ The different ways to add to your account

One account, many ways to help it grow



Pretax



Roth



Matching contributions



Rollover

Consider all your options and their features and fees before moving money between accounts.

How pretax contributions work

Contributions are made before taxes are taken out.

On the plus side

- ▶ Any growth is tax-deferred.
- ▶ You may pay lower taxes later.



How Roth contributions work

Roth contributions are deducted from your paycheck after taxes are taken out, and any earnings are also tax-free for qualifying withdrawals.

On the plus side

- ▶ May be a good option if you expect to be in the same tax bracket you are in now, or higher, when you retire.
- ▶ Money you save today has the potential for long-term growth if you don't plan to access it for many years.



The power of one — rolling money in

If you'd like, you can roll money from previous employers into your plan. That way you only have one account to manage.

- ▶ You can roll qualified balances into your account.
- ▶ Rollovers don't count as part of your annual contribution limits.



Contact your previous employer to request the money you would like to roll in to your new account



What kind of investor are you?

Knowing your investing style can help you determine how you want to manage your retirement plan account — and how.

- › Do-it-myself investor
- › Do-it-for-me investor



■ Building your portfolio on your own

You can choose from the individual core funds included as part of your plan to create a diversified mix of investments to match your risk tolerance.

- › Select your own mix of individual funds.
- › Decide how much to invest in each fund.
- › Manage and monitor your account accordingly.



Why diversification matters

Asset allocation, diversification, dollar-cost averaging and/or rebalancing do not ensure a profit or protect against loss.

Sample of diversified investments



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How target date investment options work

These investment options provide a diversified mix of investments from different asset classes or investment categories that align with an expected retirement date.

- › Professionally managed
- › Provide diversification through a single fund
- › Adjust over time to become more conservative

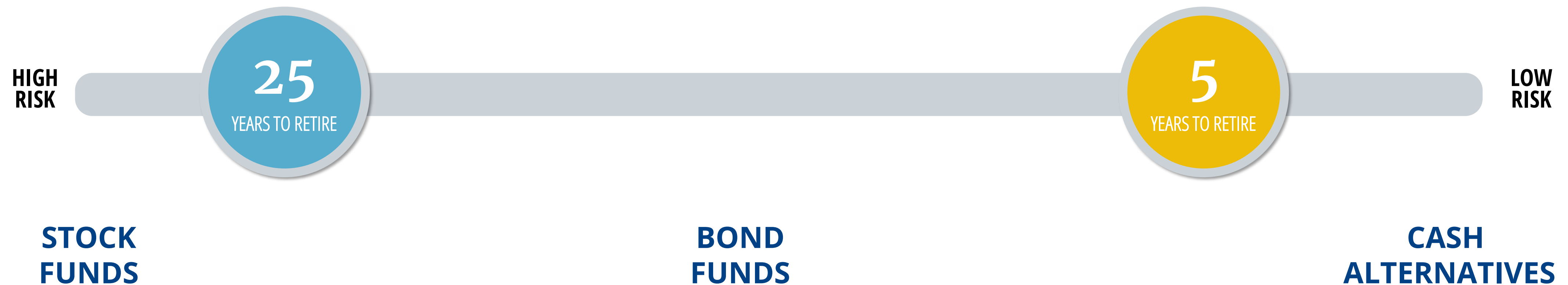
The date in the name of the target date investment option is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.

Asset allocation investment options and models are subject to the risks of their underlying investments.



How your age and risk tolerance influence your investment strategy

Generally speaking, the further people are from retirement, the more aggressive they are able to invest.



My Total Retirement™

You may want to look into a professionally managed account that offers a personalized approach to planning for the future you want.

- ▶ **Personalized**

We develop an investment strategy that fits your needs and goals.

- ▶ **Simple**

We do the work for you to help you stay on track for your future.

- ▶ **Comprehensive**

We look at your saving, investing and retirement income needs.

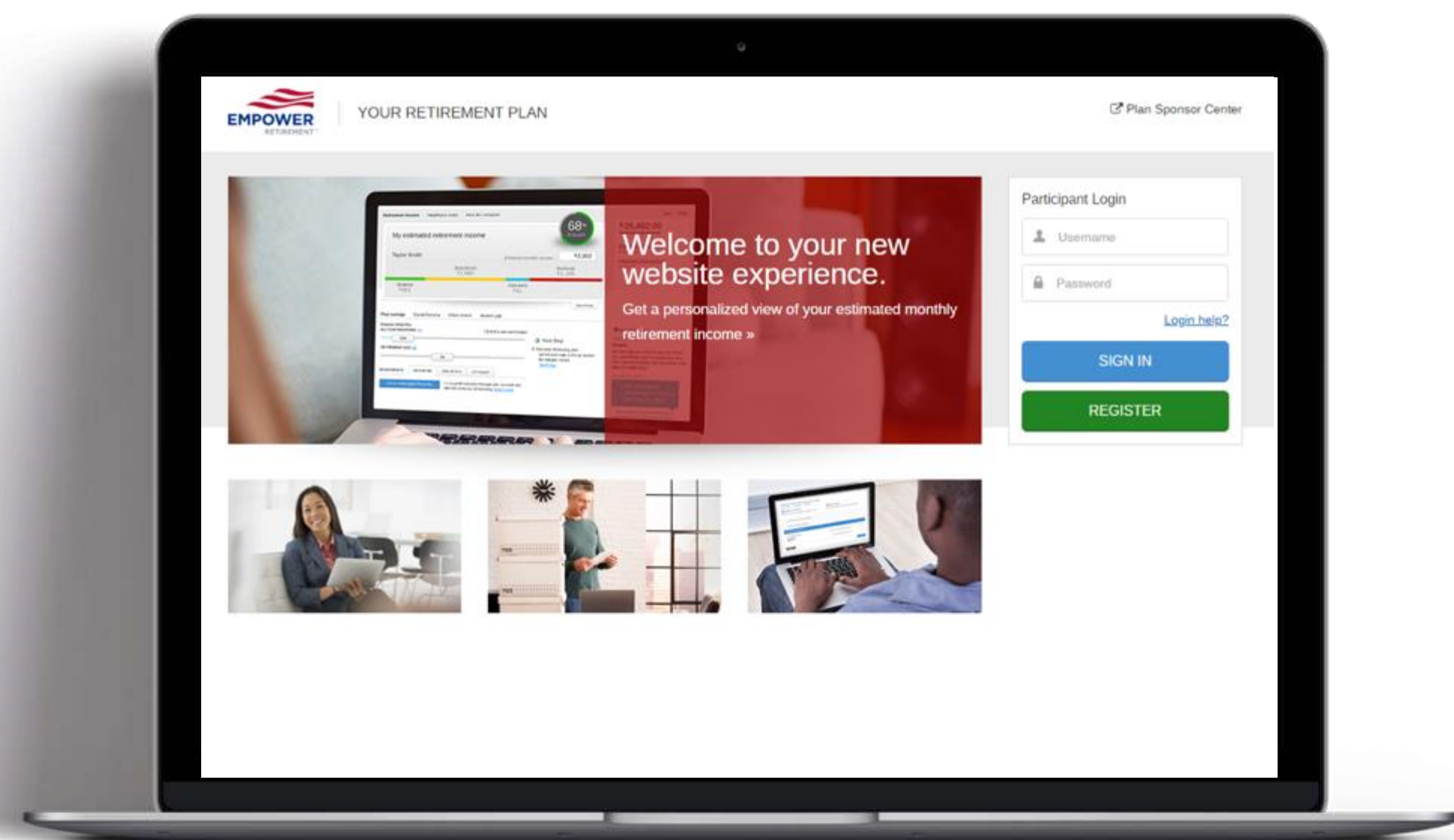
- ▶ **One-to-one**

You have ongoing access to investment adviser representatives.

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



■ We're here when you need us



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empowermyretirement.com

800-338-4015

Weekdays 8 a.m. to 10 p.m. Eastern time

Saturdays 9 a.m. to 5:30 p.m. Eastern time

Automated system available 24/7.

Password required.

TTY: 800-345-1833

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Important information regarding your meeting with representatives of Empower Retirement

Your Empower Retirement representative is a retirement plan advisor (RPA) acting on behalf of Advised Assets Group, LLC (AAG) and GWFS Equities, Inc. (GWFS). AAG is a federally registered investment adviser that provides investment advisory services to retirement plan participants and IRA accountholders nationwide. AAG's goal, through the RPAs and otherwise, is for you to leverage AAG's investment expertise to make retirement planning smarter and more accessible than ever before. GWFS is a broker-dealer registered with FINRA and the U.S. Securities and Exchange Commission. GWFS primarily provides broker-dealer services to employer-sponsored retirement plans. Both AAG and GWFS are members of the Empower Retirement family of companies.

Your RPA is authorized to act as both an investment advisor representative of AAG and a registered representative of GWFS. Your RPA acts as an AAG investment advisor representative when providing investment counseling or recommendations and as a GWFS registered representative when executing securities transactions on your behalf.

Your RPA may conduct a Retirement Readiness Review with you and educate you about available investment options and products offered by AAG. During a Retirement Readiness Review, you will meet with a plan advisor to discuss your current and future goals. Your RPA will look at your full financial picture and provide tailored recommendations in order to help you achieve your personal retirement readiness. Your RPA will assist you with learning about (and, when appropriate, enrolling in) Empower managed accounts solutions, rollovers into plan options, optimized investment allocation and savings amounts, financial planning, general financial wellness, health savings accounts (HSAs), distribution options, and additional products/ solutions offered by your plan and aligned with your needs. While basic investment strategies consider only your age, the service of your RPA includes consideration of a wide range of factors to develop a more in-depth picture of who you are before creating a strategy that best fits your individual needs. Your RPA considers your individual financial situation and goals to create a plan designed to help you reach the future you want. Your RPA, acting on behalf of GWFS, can assist you with executing securities transactions related to the recommendations they provide. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.



Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Investing involves risk, including the potential loss of principal.

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Not Insured by Any Federal Government Agency**