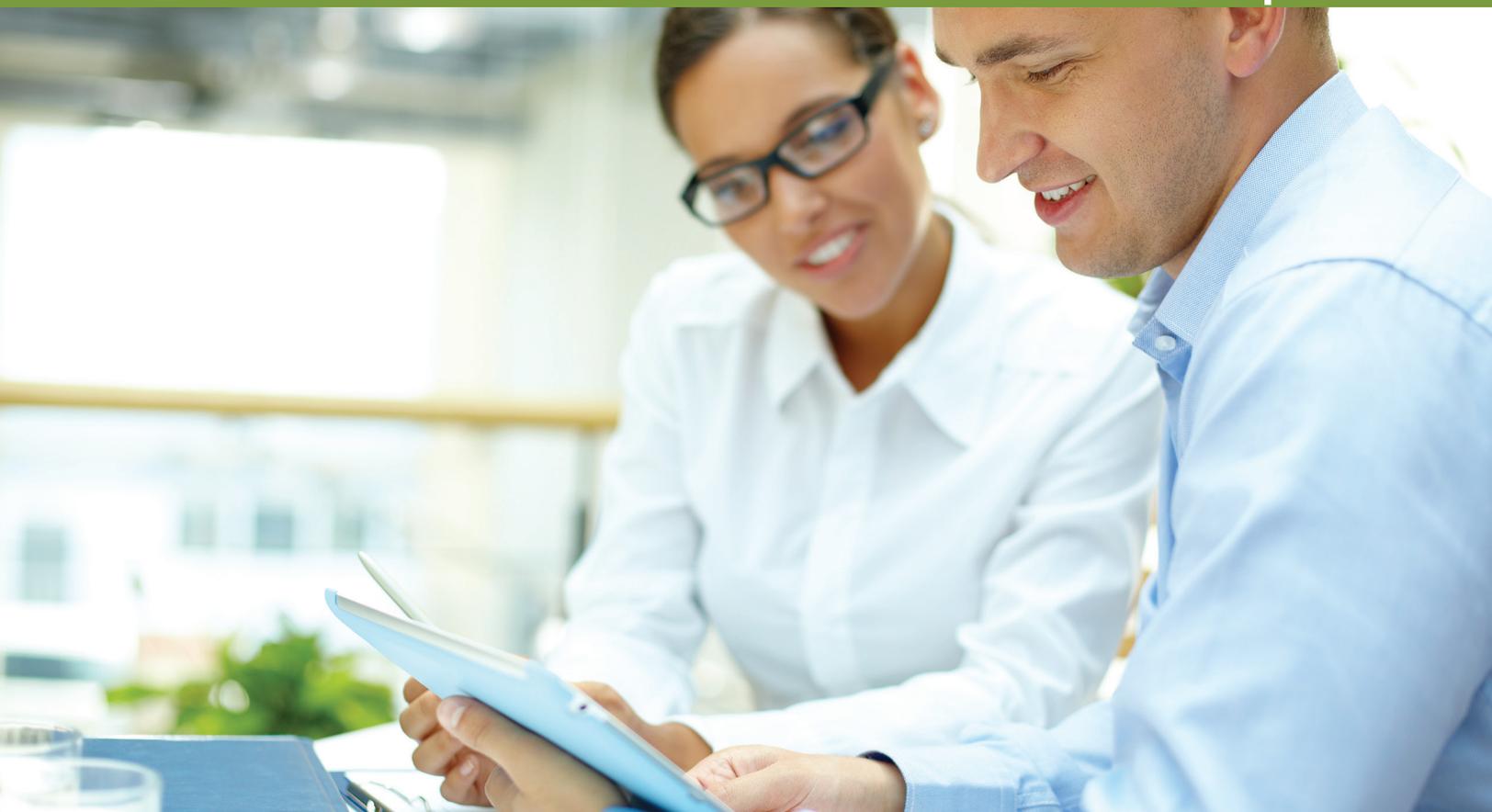


# The DONALD L. MOONEY ENTERPRISES, LLC 401 (K) PLAN

Join the plan



Because you deserve to retire on your own terms

**BB&T**

Saving for retirement is about giving yourself choices.

You're putting yourself in the best position to influence what your retirement will look like. The good news is that your employer has chosen a plan that can help make your vision a reality.

# Join the plan

## Planning made easy

- Why save now? ..... page 2
- Why use your plan? ..... page 4
- How much is enough? ..... page 5
- What type of investor are you? ..... page 6
- What's next? ..... page 8

## Reference materials

- Investment options ..... page 9
- Plan highlights..... page 17

## Forms

- Rollover ..... page 21

Last Modification Date: November 02, 2016 17:53:33

Online: <https://www.planservices.com/bbt>

Phone: 866-547-8809

Join the plan

Page 1

# Why save now?

A secure retirement won't just happen. Take ownership of your savings strategy to help ensure you have the resources needed when the time comes.

# 80%

is roughly the amount of your annual income that many experts estimate you'll need for each year of retirement.<sup>1</sup>

<sup>1</sup> David Blanchett, *Estimating the True Cost of Retirement*, June 30, 2015.

<sup>2</sup> Source for eggs per dozen, gas per gallon, coffee per pound: Bureau of Labor Statistics; Source for movie ticket: Box Office Mojo.

<sup>3</sup> Centers for Medicare & Medicaid Services, *National Health Expenditure Projections 2014-2024*.

<sup>4</sup> Social Security Administration, *Fast Facts & Figures about Social Security*, 2015.

## Retirement can be expensive.

While certain expenses may decrease, others will likely increase. And because we are living longer, this may mean needing enough money to last for decades.

### Living expenses are on the rise.<sup>2</sup>

Look at how prices for everyday items have increased in the last 20 years.

## 1996 to 2016



### Healthcare may be your new mortgage payment.<sup>3</sup>

While you may have your home paid off by retirement, healthcare expenses could likely take its place.



### Your retirement plan will likely be your largest source of income.<sup>4</sup>

Social Security may cover only a small portion of what you'll need—the rest would be up to you.



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## Time makes all the difference.

No matter where you are in life, now is always better than later to start saving. Consider the scenario below.

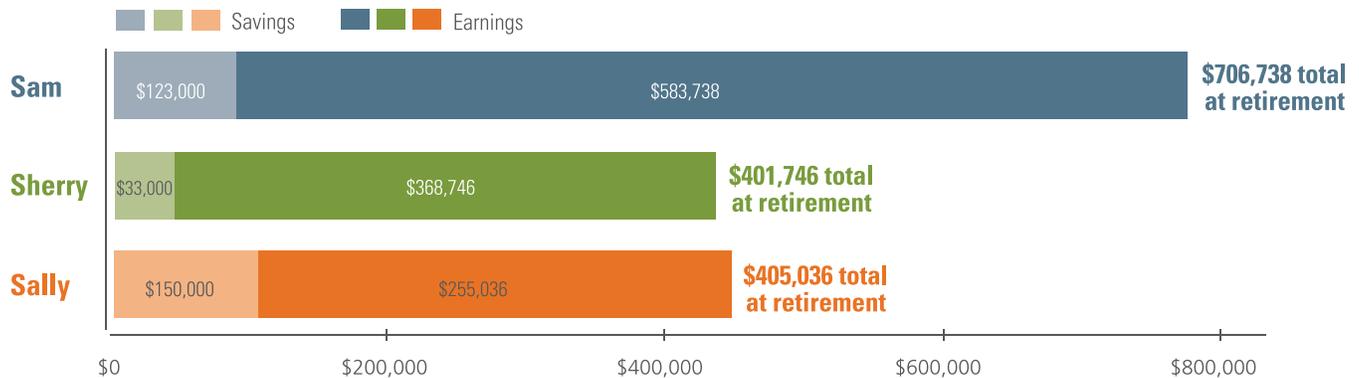
### Who do you think comes out ahead?

- Sam starts saving early and keeps saving until retirement.
- Sherry starts saving early, but only saves for 11 years before stopping.
- Sally starts saving later, but saves double what Sam and Sherry save per year.

### Projected monthly income in retirement [to age 90]



### Let your money work for you



### The results:

- Sam saves the most by more than **\$300,000**.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

### There can be a cost to delaying saving. Put time on your side.

The illustrations above assume a retirement age of 65 and that the individual receives the monthly retirement payment shown until age 90. The amount saved until retirement assumes an annual investment return of 7%. The monthly payment amount in retirement assumes an annual investment return of 5%. The investment performance shown does not represent the return of any particular investment and does not guarantee any future rate of return.

The final account balance does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred account before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

# Why use your plan?

Your plan offers important savings benefits to help you meet your goals.

## Don't leave money on the table.

Your employer wants to see you succeed in retirement and is willing to help you along the way.

### Profit sharing

Your plan includes a profit sharing feature, which means DONALD L. MOONEY ENTERPRISES, LLC may make periodic contributions into your account on your behalf.

## Convenience

A portion of your salary—as determined by you—will be deducted from your paycheck and invested into your account.

## Ownership

The money you contribute to your account and any earnings on that money belong to you. You can take it with you throughout your career and every phase of life to use in retirement.

## Tax advantages

Your money can be invested before taxes and grow tax deferred until it's withdrawn. This reduces your taxable income each year and may allow your savings to grow faster over time.

Your plan also offers a Roth feature, which allows you to pay taxes up front so you can make withdrawals tax-free during retirement. Typically, the Roth feature is considered to be beneficial in the long term if you are a younger investor and/or if you think your income taxes will be higher at the time of your retirement.

## One spot for all your retirement savings

If you have a retirement account from a previous employer, you can roll it into your DONALD L. MOONEY ENTERPRISES, LLC account. Having all your retirement money in one place may reduce the fees you pay and may make it more convenient for you to manage your savings strategy. To get started, use the rollover form on page 21.

# How much is enough?

Many people underestimate how much they'll need. Saving enough can help you maintain the lifestyle you desire.

## Don't outlast your money.

- Consider saving at least 12% to 17% of your pay [including any contributions your employer might make].<sup>1</sup>
- If you aren't able to save the maximum amount yet, save as much as possible and plan to make increases each year. **Remember, every bit counts.**

## Make saving a priority.

Life gets busy. Priorities change. Things happen. Still it's important to stay focused on retirement. Whether you're faced with financing a car, saving for a vacation, buying a home, or funding a college education, it shouldn't mean putting retirement savings on the back burner. Unlike other expenses, retirement can't be financed with a loan and you don't always have the option of putting it off. You'll be glad the money is there when you need it.

## Create opportunities to save



### Brown bag it.<sup>2</sup>

Monthly savings = \$120



### Drop cable for online streaming.<sup>3</sup>

Monthly savings = \$91.50



### Lose the landline.<sup>4</sup>

Monthly savings = \$20



### Be a discount shopper.<sup>5</sup>

Monthly savings = \$40

<sup>1</sup> Aon Hewitt, *The Real Deal: Retirement Income Adequacy at Large Companies*, 2015.

<sup>2</sup> Based on purchasing lunch 20 times a month at a minimum of \$10.00 per meal versus packing a \$4.00 lunch.

<sup>3</sup> Marcia Breen, *Cable and Satellite TV Costs Will Climb Again in 2016*, NBC News, December 22, 2015, and Bobby Bernstein, *Netflix vs. Amazon Prime vs. Hulu Plus*, June 6, 2016.

<sup>4</sup> Average cost of basic phone service, including local and long distance calls, and average cost of VOIP services: <http://electronics.costhelper.com/phone-line.html>

<sup>5</sup> Based on using a 20% coupon for a purchase of \$200 or greater.

# What type of investor are you?

You should feel comfortable making investment selections. Knowing what type of investor you are will help you find a suitable approach to keep your savings strategy on target.

You are a:

If you:

Guided investor

- have little time or desire to research investment options on your own, and/or
- are looking for a solution to take the complexity out of investment decision making.

You are an:

If you:

Engaged investor

- want to stay actively involved in the investment selection process, and/or
- have the time and desire to make investment decisions on your own.



## Guided investor

For guided investors, your plan offers the convenience of professionally managed options that provide a straightforward way to get in the plan and begin saving meaningfully.

### The most appropriate target date investment based upon your age

This is where your savings will be invested if you do not make any investment elections. The specific fund selected is based on when you would reach a target retirement age as selected by the investment.

### Target date investments

This fund includes a pre-selected investment mix based on when you expect to retire. The investment mix will be automatically updated for you as you get closer to retirement. Investments in target date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date. Find where you belong below.

Target date investment	Start Year End Year	Target date investment	Start Year End Year
JPMorgan SmartRetirement® 2015 Fund Class A Shares	2015 or earlier	JPMorgan SmartRetirement® 2040 Fund Class A Shares	2036 to 2040
JPMorgan SmartRetirement® 2020 Fund Class A Shares	2016 to 2020	JPMorgan SmartRetirement® 2045 Fund Class A Shares	2041 to 2045
JPMorgan SmartRetirement® 2025 Fund Class A Shares	2021 to 2025	JPMorgan SmartRetirement® 2050 Fund Class A Shares	2046 to 2050
JPMorgan SmartRetirement® 2030 Fund Class A Shares	2026 to 2030	JPMorgan SmartRetirement® 2055 Fund Class A Shares	2051 or later
JPMorgan SmartRetirement® 2035 Fund Class A Shares	2031 to 2035		

*If a date of birth is not on record, you will be automatically placed into the BB&T Insured Deposit Program.*

### A personalized investment strategy just for you.

Morningstar® Retirement Manager<sup>SM</sup> is a service available to you once you've enrolled in the plan. When you provide basic information about your situation and goals, the experts at Morningstar Investment Management LLC will generate a personalized investment strategy.

## Engaged investor

For engaged investors, we offer planning tools and resources that empower you to make the best choices for your personal situation. You can choose from the many investments offered in your plan, using fund information provided online or in the Investment options of this book.

# What's next?

Enrollment is only the first step in getting the most from your plan. Use this checklist to make sure you take advantage of all that is available to you. To access a wide range of planning resources designed to help you succeed, register online at <https://www.planservices.com/bbt>.

## Your retirement account checklist

- Enroll in the plan** – Our online enrollment process makes it convenient at <https://www.planservices.com/bbt>
- Set and track progress** – Set, update, and track your goals using our interactive, online personal planning calculator.
- Simplify** – Decide if you want to consolidate your investments by rolling over outside retirement assets into this account.
- Learn more** – Go to the online learning station for easy access to fund information, educational guides, relevant financial articles, and tools.
- Get professional support** – Get the backing of the experts at Morningstar, a leading and trusted source for investment guidance and expertise. Through Morningstar Retirement Manager, you can:
  - use Morningstar's resources to create a personalized investment strategy recommended for you at no cost or
  - let Morningstar's professionals set up and manage your investment strategy for an annual fee of 0.45% of your average account assets.
- Monitor performance** – Make a habit of going online to check your balance, see performance history, view account activity, and access your quarterly statements.
- Stay informed** – Get account updates through our online messaging center.
- Update your strategy** – At least once a year, make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as a raise, marriage, a change in your beneficiaries, or the birth of a child.
- Stay connected** – Scan this code from your mobile device for account access on the go.



Morningstar® Retirement Manager<sup>SM</sup> is offered by Morningstar, Inc. and is intended for citizens or legal residents of the United States or its territories. The investment advice delivered through Morningstar Retirement Manager is provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management and its affiliates are not affiliated with Ascensus and its affiliates.

# Investment options

As of September 30, 2016

	Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
<b>T</b>	<b>Target date</b>								
	JPMorgan SmartRetirement® 2015 Fund Class A Shares	0.81%	2.40%	7.00%	4.63%	7.72%	4.86%	5.00%	05/15/2006
	JPMorgan SmartRetirement® 2020 Fund Class A Shares	0.86%	3.05%	8.36%	5.52%	9.25%	5.40%	5.49%	05/15/2006
	JPMorgan SmartRetirement® 2025 Fund Class A Shares	0.89%	3.48%	8.95%	5.92%	10.42%	N/A	5.05%	07/31/2007
	JPMorgan SmartRetirement® 2030 Fund Class A Shares	0.91%	3.77%	9.15%	6.05%	11.20%	5.70%	5.78%	05/15/2006
	JPMorgan SmartRetirement® 2035 Fund Class A Shares	0.93%	4.07%	9.45%	6.21%	11.89%	N/A	5.14%	07/31/2007
	JPMorgan SmartRetirement® 2040 Fund Class A Shares	0.94%	4.38%	9.78%	6.26%	12.07%	5.92%	6.00%	05/15/2006
	JPMorgan SmartRetirement® 2045 Fund Class A Shares	0.94%	4.44%	9.82%	6.27%	12.09%	N/A	5.37%	07/31/2007
	JPMorgan SmartRetirement® 2050 Fund Class A Shares	0.94%	4.44%	9.77%	6.25%	12.08%	N/A	5.38%	07/31/2007
	JPMorgan SmartRetirement® 2055 Fund Class A Shares	0.94%	4.42%	9.89%	6.32%	N/A	N/A	9.51%	01/31/2012
	JPMorgan SmartRetirement® Income Fund Class A Shares	0.76%	2.46%	7.02%	4.19%	6.32%	4.65%	4.81%	05/15/2006
<b>R</b>	<b>Target risk</b>								
	Columbia Balanced Fund Class A	1.04%	2.79%	10.71%	8.06%	11.87%	7.70%	8.02%	11/01/2002
<b>E</b>	<b>Equity</b>								
	Alger Spectra Fund Class A	1.19%	6.11%	10.76%	11.04%	16.64%	11.46%	10.77%	07/28/1969
	Columbia Contrarian Core Fund Class A	1.09%	4.21%	14.68%	10.82%	17.13%	9.21%	6.62%	11/02/1998
	Delaware Emerging Markets Fund Class A	1.70%	14.24%	35.14%	0.28%	6.64%	5.85%	7.48%	06/10/1996
	Goldman Sachs Small Cap Value Fund Class A	1.34%	6.69%	15.02%	7.35%	16.46%	7.95%	10.51%	10/22/1992
	JPMorgan Equity Income Fund Class A	1.04%	1.85%	13.34%	9.11%	14.82%	7.25%	8.60%	02/18/1992
	MFS Mid Cap Growth Fund Class R3	1.22%	4.40%	10.55%	9.38%	15.39%	6.44%	6.05%	04/01/2005
	MFS Mid Cap Value Fund Class R3	1.18%	4.24%	13.38%	8.78%	16.47%	7.84%	7.95%	04/01/2005
	Nationwide International Index Fund Class A	0.71%	5.89%	5.84%	0.05%	7.09%	1.31%	1.71%	12/29/1999
	Nationwide S&P 500 Index Fund Class A	0.61%	3.72%	14.72%	10.53%	15.72%	6.65%	3.83%	12/29/1999
	Nationwide Small Cap Index Fund Class A	0.66%	8.88%	15.00%	6.28%	15.32%	6.53%	6.28%	12/29/1999
	The Hartford International Opportunities Fund Class R4	1.15%	6.47%	6.16%	2.25%	8.55%	N/A	3.35%	12/22/2006
	Victory Sycamore Small Company Opportunity Fund Class A	1.31%	8.24%	17.04%	9.98%	15.92%	8.42%	10.01%	03/26/1999
	Wells Fargo Small Company Growth Fund - Class A	1.34%	8.93%	5.51%	5.60%	16.00%	7.80%	7.38%	01/30/2004
<b>B</b>	<b>Bond</b>								
	Eaton Vance High Income Opportunities Fund Class A	0.90%	4.40%	10.41%	5.58%	8.51%	6.53%	6.85%	03/11/2004
	Nationwide Inflation-Protected Securities Fund Class A	0.80%	0.81%	6.22%	1.92%	N/A	N/A	-0.18%	09/17/2012
	Pioneer Bond Fund Class A	0.85%	1.53%	5.45%	4.08%	4.25%	5.43%	7.41%	10/31/1978
	Principal Bond Market Index Fund R-3 Class	0.82%	0.18%	4.13%	3.02%	2.11%	N/A	3.19%	12/30/2009
<b>O</b>	<b>Other</b>								
	American Century Real Estate Fund A Class	1.39%	-1.71%	17.75%	13.46%	14.97%	4.97%	10.86%	10/06/1998
	BB&T Insured Deposit Program	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Columbia Global Energy And Natural Resources Fund Class A	1.30%	2.53%	16.88%	-4.66%	1.77%	N/A	-2.09%	09/28/2007

	3-month total	1-year total	3-year annual	5-year annual	10-year annual
<b>E</b> Morningstar US Large Cap TR USD	3.82%	14.98%	11.05%	16.18%	7.16%
<b>B</b> Morningstar US Core Bd TR USD	0.52%	5.40%	4.20%	3.28%	5.02%
<b>C</b> Morningstar Cash TR USD	0.09%	0.21%	0.09%	0.07%	0.78%

**Note:** Fund fact sheets and prospectuses with more investment information are available online.

## Fund Disclosures

**The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent month-end, visit <https://www.planservices.com/bbt>. Figures for periods of less than one year are cumulative returns. All other figures represent annualized returns. Performance data shown does not reflect the deduction of sales loads or fees, where applicable, and, if reflected, the load or fee would reduce the performance quoted.**

### A Note About Risk:

All investing is subject to risk, including the possible loss of the money you invest. Investments that employ a "fund of funds" strategy and invest assets in other mutual funds are subject to the risks associated with those underlying funds.

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

The Morningstar benchmarks listed above are provided solely for informational purposes and are not the benchmarks that the funds listed seek to track. The performance of the Morningstar benchmarks is not an exact representation of any particular investment, as you cannot invest directly in a benchmark. For more information about each fund's benchmark, please see the fund's prospectus.

Because high-yield bonds are considered speculative, investors should be prepared to assume a substantially greater level of credit risk than with other types of bonds.

Funds that concentrate on a relatively narrow market sector face the risk of higher share-price volatility.

Bond funds contain interest rate risk, the risk of issuer default, and inflation risk.

While U.S. Treasury or government agency securities provide substantial protection against credit risk, they do not protect investors against price changes due to changing interest rates. While the market values of government securities are not guaranteed and may fluctuate, these securities are guaranteed as to the timely payment of principal and interest.

Prices of mid-cap stocks often fluctuate more than those of large-company stocks.

Prices of small-cap stocks often fluctuate more than those of large-company stocks.

Foreign investing involves additional risks including currency fluctuations and political uncertainty.

Stocks of companies in emerging markets are generally more risky than stocks of companies in developed countries.

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# Investment options

As of September 30, 2016

**T** Target date **R** Target risk **E** Equity **B** Bond **C** Money market/Stable value **O** Other

## JPMorgan SmartRetirement® 2015 Fund Class A Shares

**Ticker: JSFAX**  
**Expense Ratio: 0.81%**

Fund Description: The investment seeks total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2015 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

## JPMorgan SmartRetirement® 2020 Fund Class A Shares

**Ticker: JTTAX**  
**Expense Ratio: 0.86%**

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2020 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

## JPMorgan SmartRetirement® 2025 Fund Class A Shares

**Ticker: JNSAX**  
**Expense Ratio: 0.89%**

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2025 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

## JPMorgan SmartRetirement® 2030 Fund Class A Shares

**Ticker: JSMAX**  
**Expense Ratio: 0.91%**

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2030 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

## JPMorgan SmartRetirement® 2035 Fund Class A Shares

**Ticker: SRJAX**  
**Expense Ratio: 0.93%**

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2035 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

## JPMorgan SmartRetirement® 2040 Fund Class A Shares

**Ticker: SMTAX**  
**Expense Ratio: 0.94%**

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2040 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

## JPMorgan SmartRetirement® 2045 Fund Class A Shares

**Ticker: JSAAX**  
**Expense Ratio: 0.94%**

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2045 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

# Investment options

As of September 30, 2016

**T** Target date **R** Target risk **E** Equity **B** Bond **C** Money market/Stable value **O** Other

## JPMorgan SmartRetirement® 2050 Fund Class A Shares

**Ticker: JTSAX**  
**Expense Ratio: 0.94%**

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2050 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

## JPMorgan SmartRetirement® 2055 Fund Class A Shares

**Ticker: JFFAX**  
**Expense Ratio: 0.94%**

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2055 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

## JPMorgan SmartRetirement® Income Fund Class A Shares

**Ticker: JSRAX**  
**Expense Ratio: 0.76%**

Fund Description: The investment seeks current income and some capital appreciation. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors who are retired or about to retire soon. It is designed to provide exposure to a variety of asset classes through investments in underlying funds, with an emphasis on fixed income funds over equity funds and other funds.

## Columbia Balanced Fund Class A

**Ticker: CBLAX**  
**Expense Ratio: 1.04%**

Fund Description: The investment seeks high total return by investing in common stocks and debt securities. Under normal circumstances, the fund invests in a mix of equity and debt securities. Its assets are allocated among equity and debt securities (which include cash and cash equivalents) based on an assessment of the relative risks and returns of each asset class. The fund generally will invest between 35% and 65% of its net assets in each asset class, and in any event will invest at least 25% and no more than 75% of its net assets in each asset class under normal circumstances.

## Alger Spectra Fund Class A

**Ticker: SPECX**  
**Expense Ratio: 1.19%**

Fund Description: The investment seeks long-term capital appreciation. The fund invests primarily in the equity securities of companies of any size that Fred Alger Management, Inc. believes demonstrate promising growth potential. It can leverage, that is, borrow money to purchase additional securities. The fund can invest in foreign securities.

## Columbia Contrarian Core Fund Class A

**Ticker: LCCAX**  
**Expense Ratio: 1.09%**

Fund Description: The investment seeks total return, consisting of long-term capital appreciation and current income. Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks. In addition, under normal circumstances, it invests at least 80% of its net assets in equity securities of US companies that have large market capitalizations (generally over \$2 billion) that the fund's investment manager believes are undervalued and have the potential for long-term growth and current income. The fund may also invest up to 20% of its net assets in foreign securities.

## Delaware Emerging Markets Fund Class A

**Ticker: DEMAX**  
**Expense Ratio: 1.70%**

Fund Description: The investment seeks long-term capital appreciation. The fund invests primarily in a broad range of equity securities of companies located in emerging market countries. Emerging market countries include those currently considered to be developing by the World Bank, the United Nations, or the countries' governments. These countries typically are located in the Asia-Pacific region, Eastern Europe, the Middle East, Central America, South America, and Africa. Under normal circumstances, at least 80% of the fund's net assets, plus any borrowings for investment purposes, will be invested in emerging market issuers (80% policy).

Online: <https://www.planservices.com/bbt>

Phone: 866-547-8809

Join the plan

Page 13

# Investment options

As of September 30, 2016

**T** Target date **R** Target risk **E** Equity **B** Bond **C** Money market/Stable value **O** Other

## Goldman Sachs Small Cap Value Fund Class A

**Ticker: GSSMX**  
**Expense Ratio: 1.34%**

Fund Description: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at time of purchase) ("net assets") in a diversified portfolio of equity investments in small-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell 2000® Value Index at the time of investment. Although it will invest primarily in publicly traded US securities, including real estate investment trusts, it may also invest in foreign securities.

## JPMorgan Equity Income Fund Class A

**Ticker: OIEIX**  
**Expense Ratio: 1.04%**

Fund Description: The investment seeks capital appreciation and current income. Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred stock convertible to common stock. "Assets" means net assets, plus the amount of borrowings for investment purposes. Although the fund invests primarily in securities of large cap companies, it may invest in equity investments of companies across all market capitalizations.

## MFS Mid Cap Growth Fund Class R3

**Ticker: OTCHX**  
**Expense Ratio: 1.22%**

Fund Description: The investment seeks capital appreciation. The fund invests at least 80% of the fund's net assets in issuers with medium market capitalizations. MFS generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap® Growth Index over the last 13 months at the time of purchase.

## MFS Mid Cap Value Fund Class R3

**Ticker: MVCHX**  
**Expense Ratio: 1.18%**

Fund Description: The investment seeks capital appreciation. The fund normally invests at least 80% of the fund's net assets in issuers with medium market capitalizations. The adviser generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap® Value Index over the last 13 months at the time of purchase. It normally invests the fund's assets primarily in equity securities.

## Nationwide International Index Fund Class A

**Ticker: GIIAX**  
**Expense Ratio: 0.71%**

Fund Description: The investment seeks to match the performance of the MSCI Europe, Australasia and Far East Index as closely as possible before the deduction of fund expenses. The fund employs a "passive" management, or indexing, approach, which seeks to match approximately the performance of the MSCI EAFE Index before the deduction of Fund expenses. It normally invests at least 80% of its net assets in a statistically selected sampling of equity securities of companies included in the MSCI EAFE Index. The MSCI EAFE Index includes securities of large- and mid-cap companies located in Europe, Australia and Asia (including the Far East).

## Nationwide S&P 500 Index Fund Class A

**Ticker: GRMAX**  
**Expense Ratio: 0.61%**

Fund Description: The investment seeks to provide investment results that correspond to the price and yield performance of publicly traded common stocks, as represented by the Standard & Poor's 500® Index. The fund employs a "passive" management, or indexing, approach, which seeks to match approximately the performance of the S&P 500 Index before the deduction of fund expenses. It normally invests at least 80% of its net assets in equity securities of companies included in the S&P 500 Index. The S&P 500 Index includes approximately 500 stocks of large US companies in a wide range of businesses.

# Investment options

As of September 30, 2016

**T** Target date **R** Target risk **E** Equity **B** Bond **C** Money market/Stable value **O** Other

## Nationwide Small Cap Index Fund Class A

**Ticker: GMRAX**  
**Expense Ratio: 0.66%**

Fund Description: The investment seeks to match the performance of the Russell 2000® Index as closely as possible before the deduction of fund expenses. The fund employs a "passive" management, or indexing, approach, which seek to match approximately the performance of the Russell 2000 Index before the deduction of fund expenses. It normally invests at least 80% of its net assets in a statistically selected sampling of equity securities of companies included in the Russell 2000 Index. The Russell 2000 Index is composed of approximately 2,000 common stocks of small-cap US companies in a wide range of businesses.

## The Hartford International Opportunities Fund Class R4

**Ticker: IHOSX**  
**Expense Ratio: 1.15%**

Fund Description: The investment seeks long-term growth of capital. The fund normally invests at least 65% of its net assets in stocks issued by non-US companies that trade in foreign markets that are generally considered to be well established. It may invest up to the greater of 25% or the weight of emerging markets in the MSCI All Country World ex USA Index ("MSCI AC World ex USA Index") plus 10% of its net assets in companies domiciled in emerging markets.

## Victory Sycamore Small Company Opportunity Fund Class A

**Ticker: SSGSX**  
**Expense Ratio: 1.31%**

Fund Description: The investment seeks capital appreciation. The fund invests primarily in the equity securities of smaller companies that the Adviser believes to be undervalued relative to the underlying earnings potential of the company. Under normal circumstances, the fund will invest at least 80% of its net assets in equity securities of small companies. "Small companies" are companies that at the time of purchase have market capitalizations within the range of companies comprising the Russell 2000® Value Index.

## Wells Fargo Small Company Growth Fund - Class A

**Ticker: WFSAX**  
**Expense Ratio: 1.34%**

Fund Description: The investment seeks long-term capital appreciation. The fund invests at least 80% of its net assets in equity securities of small-capitalization companies. It is a gateway fund that invests substantially all of its assets in the Small Company Growth Portfolio, a master portfolio with a substantially identical investment objective and substantially similar investment strategies. The fund invests principally in equity securities of small-capitalization companies, which the managers define as companies with market capitalizations within the range of the Russell 2000® Index at the time of purchase.

## Eaton Vance High Income Opportunities Fund Class A

**Ticker: ETHIX**  
**Expense Ratio: 0.90%**

Fund Description: The investment seeks to provide a high level of current income; growth of capital is a secondary investment objective. The fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in fixed-income securities, including preferred stocks and other hybrid securities (many of which have fixed maturities), senior and subordinated floating rate loans ("bank loans") and convertible securities. The fund invests primarily in high yield, high risk corporate bonds. The fund invests a substantial portion of its assets in bonds issued in connection with mergers, acquisitions and other highly-leveraged transactions.

## Nationwide Inflation-Protected Securities Fund Class A

**Ticker: NIFAX**  
**Expense Ratio: 0.80%**

Fund Description: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. Under normal circumstances, the fund invests at least 80% of its net assets in fixed-income securities (or "bonds") that are indexed or linked to the rate of inflation in the United States. It may invest up to 20% of its net assets in fixed-income securities that are not linked to inflation. In selecting securities, the subadviser typically maintains a dollar-weighted average portfolio maturity that is up to one year greater than or less than the dollar-weighted average portfolio maturity of the Barclays US Treasury: US TIPS Index.

Online: <https://www.planservices.com/bbt>

Phone: 866-547-8809

Join the plan

Page 15

# Investment options

As of September 30, 2016

**T** Target date **R** Target risk **E** Equity **B** Bond **C** Money market/Stable value **O** Other

## Pioneer Bond Fund Class A

**Ticker: PIOBX**  
**Expense Ratio: 0.85%**

Fund Description: The investment seeks to provide current income from an investment grade portfolio with due regard to preservation of capital and prudent investment risk. Normally, the fund invests at least 80% of its net assets (plus the amount of borrowings, if any, for investment purposes) in debt securities issued or guaranteed by the US government, its agencies and instrumentalities, investment grade debt securities (including convertible debt) of corporate or other issuers and cash, cash equivalents and other short-term holdings.

## Principal Bond Market Index Fund R-3 Class

**Ticker: PBOIX**  
**Expense Ratio: 0.82%**

Fund Description: The investment seeks to provide current income. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in investments designed to replicate the Barclays US Aggregate Bond Index (the "index") at the time of each purchase. The index is composed of investment grade, fixed rate debt issues with maturities of one year or more, including government securities, corporate securities, and asset-backed and mortgage-backed securities (securitized products).

## American Century Real Estate Fund A Class

**Ticker: AREEX**  
**Expense Ratio: 1.39%**

Fund Description: The investment seeks high total investment return through a combination of capital appreciation and current income. Under normal market conditions, the fund invests at least 80% of its net assets in equity securities issued by real estate investment trusts (REITs) and other companies engaged in the real estate industry. The portfolio managers look for real estate securities they believe will provide superior returns, focusing on companies with the potential for stock price appreciation, plus sustainable growth of cash flow to investors. The fund is non-diversified.

## Columbia Global Energy And Natural Resources Fund Class A

**Ticker: EENAX**  
**Expense Ratio: 1.30%**

Fund Description: The investment seeks long-term capital appreciation. Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of borrowings for investment purposes) in equity securities (including, but not limited to, common stocks, preferred stocks and securities convertible into common or preferred stocks) of US and foreign companies engaged in the energy and natural resources industries. It typically invests at least 50% of its assets in crude oil, petroleum and natural gas companies. It is non-diversified.

**Note:** Fund fact sheets and prospectuses with more investment information are available online.

# Plan highlights

## Eligibility requirements

To begin contributing to the plan, you must meet the following requirements. Because your plan has multiple levels of eligibility, you must meet different requirements depending on the type of contribution. Continue reading for more details on the types of contributions available.

## Your deferral contributions

### Employee pretax requirements

- You must be at least 18 years of age.

The following employees are excluded:

- Union employees
- Nonresident aliens with no US earned income

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### Employee Roth requirements

- You must be at least 18 years of age.

The following employees are excluded:

- Union employees
- Nonresident aliens with no US earned income

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## Employer contributions

### Profit sharing requirements

- You must be at least 18 years of age.

The following employees are excluded:

- Union employees
- Nonresident aliens with no US earned income

## Enrollment period (entry date)

If you meet eligibility requirements, you may enroll in the plan on 01/01/2017.

## Your deferral contributions

### Pretax deferrals

Pretax deferrals are contributed into the plan on a pretax basis. Unlike the compensation you actually receive, pretax deferrals will not be taxed at the time they are paid by your employer. Instead, these deferrals and any earnings accumulated while invested in the plan will be taxable to you when withdrawn from the plan. This will reduce your taxable income for each year that you make a

contribution. Through payroll deduction, you can contribute from 1% up to 100% of your salary pretax as long as the amount does not exceed \$18,000, which is the maximum limit for 2016 set by the Internal Revenue Service (IRS).

### Roth deferrals

Roth deferrals are contributed to the plan from amounts that have already been treated as taxable income. Roth deferrals will not reduce your taxable income in the year in which you contribute a portion of your compensation into the plan. You may contribute from 1% up to 100% of your salary as a Roth deferral as long as the total amount, when combined with any pretax deferrals, does not exceed the IRS contribution limit of \$18,000 for 2016.

When Roth deferrals are withdrawn, distributions—including contributions and any earnings—are tax free as long as certain requirements are met. In order to receive tax-free withdrawals, generally your money must remain in the account for five years and you must have reached age 59½, die, or become disabled.

### Catch-up contributions

If you are age 50 or older, you are entitled to contribute an additional “catch-up contribution” beyond the maximum IRS limit of \$18,000 for 2016. This is intended to help employees boost their savings prior to retirement. The maximum catch-up contribution is \$6,000 for 2016.

## Employer contributions

### Profit sharing contributions

Your employer may make profit sharing contributions on your behalf.

## Rollovers

Many individuals find it helpful to maintain their retirement savings in one place. You are allowed to roll over money from other qualifying retirement accounts into this account using the form on page 21.

# Plan highlights

There are important factors to consider when rolling over assets from an IRA or an employer retirement plan account. These factors include, but are not limited to, investment options in each type of account, fees and expenses, available services, potential withdrawal penalties, protection from creditors and legal judgments, required minimum distributions, and tax consequences of rolling over employer stock to an IRA.

## Vesting

Vesting refers to the amount of your retirement account savings that belongs to you.

- The money that you contribute from your salary and the money it earns are always 100% vested.
- Any rollover contributions you make are always 100% vested.
- The money contributed on your behalf by your employer becomes vested based on the schedule(s) below:

### Profit sharing contribution vesting schedule

Years of employment	Vesting %
0	0%
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

### Profit sharing contribution vesting schedule

You are immediately vested

## Contribution changes

As you review and refine your savings strategy over time, you may choose to change the amount you save or how you invest your money. You may stop making or change contributions by going online or

by contacting your employer. Once stopped, you have the option to begin contributing again in accordance with your plan's policy.

## Withdrawals

Money can be withdrawn from your account if:

- You are age 59½ or older.
- You have reached the normal retirement age of 65.
- You request an in-service withdrawal as defined by your plan.
- You no longer work for DONALD L. MOONEY ENTERPRISES, LLC.
- Death
- Disability
- You experience a qualifying financial hardship, which, in general, can include the following:
  - the purchase of your primary residence
  - payment of tuition and related costs for you, your spouse, dependents, or children who are no longer your dependents for post-secondary education
  - payment of certain medical expenses
  - prevention of eviction from or foreclosure on your primary residence
  - funeral/burial expenses for a parent, spouse, child, or dependent
  - repair of qualifying damages to your primary residence

Note: Withdrawals of certain types of elected deferrals and employer contributions may be subject to restrictions.

There are certain penalties and tax implications you should consider before making a withdrawal. In general, if you take a distribution from the plan before you are age 59½, a 10% early distribution penalty will apply to the taxable portion of your distribution. There are some exceptions to the 10% penalty.

In addition, if your distribution is eligible to be rolled over into another qualifying retirement account (e.g.,

# Plan highlights

an individual retirement account or IRA) and you choose to take the distribution rather than roll over the amount, 20% of the distribution must be withheld and remitted to the IRS as a credit toward the taxes you will owe on the distribution amount.

Your tax professional can provide guidance on potential outcomes of withdrawing money from your account.

## Loans

While your retirement account is designed to be used when you retire, you can take a loan if a need arises. Loans may be taken from vested employer and applicable employee contributions.

Loans must follow these guidelines:

- You can only have 1 loan(s) outstanding at a time.
- The amount you may borrow is limited by tax laws. In general, all loans will be limited to the lesser of one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1,000.
- Generally, all loans must be repaid within 60 months.
- Other requirements, limits, and certain fees may apply.
- The one-time cost of taking a loan is \$150.

## Summary Plan Description

This enrollment guide offers an overview of The DONALD L. MOONEY ENTERPRISES, LLC 401(K) PLAN. Greater detail and other important information about the plan's features and benefits are available in the Summary Plan Description (SPD), which will be provided to you separately. You are encouraged to review the SPD carefully and contact your employer with any questions. You may also examine a copy of the plan document, which contains all of the provisions that the IRS requires, by making arrangements with your employer. If there are any inconsistencies between this enrollment guide, the SPD, and the plan document, the plan document will be followed.



## Stay focused

Investing for retirement is a long term endeavor. With a plan in place, you can start enjoying peace of mind and confidence in what lies ahead.

# Rollover form instructions

Review this information before completing the rollover form on the following pages.

- **What is a rollover?**  
A rollover contribution is generally a tax-free movement of retirement plan assets from one retirement plan or a traditional or SIMPLE IRA into another plan. This enables you to consolidate retirement assets while avoiding tax or withdrawal penalties.
- **How do I roll over my assets?**  
By completing Part 1 and 2 of this rollover form and writing (or endorsing) your rollover check to the trustee or custodian, you can complete a rollover contribution to this plan.
  - Part 1 of the form (on the back of this page) is what you will need to request a check to transfer your assets. The check should be returned to the Trust company per the instructions on the form.
  - Part 2 of the form provides instructions on how to treat your rollover contribution. This form should be returned to your employer.

**Important:**

Review both Part 1 and Part 2 of the form carefully before taking action. Knowing what information you will need at each point will be helpful when you begin the process of rolling over your account. Your employer may ask you for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.



# Rollover form – Part 2

## Savings and investment elections

Name \_\_\_\_\_  
first middle initial last

Social Security number \_\_\_\_\_ Email \_\_\_\_\_

Plan ID 229644

**Employer use only:** Upon receipt of this form, verify that the plan document permits rollover contributions and that the rollover contribution qualifies for rollover treatment and that all information provided by the participant is accurate and complete.

### Complete and return Part 2 of the Rollover form to your employer.

#### Important:

- This form may only be used to move (i.e., roll over) retirement plan assets from a retirement plan, traditional IRA, or SIMPLE IRA into your employer's plan.
- This form may not be used to request a rollover from this plan to another retirement plan.
- If more than one rollover contribution is being sent, use a separate form for each rollover contribution.
- If this rollover contribution is being made during or after the first year for which you must take a required minimum distribution, you cannot roll over any amount which constitutes a required minimum distribution. Please check with your employer for more information about this rule.
- If you are completing an indirect in-plan Roth rollover, the taxable amount of your rollover will be included in income. Your plan administrator may ask for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.

### My savings

1. The amount of my rollover contribution is \$ \_\_\_\_\_ (amount on check)
2. The amount of my rollover contribution attributable to after-tax (non-Roth) contributions is \$ \_\_\_\_\_
3. The amount of my rollover contribution attributable to Roth contributions is \$ \_\_\_\_\_  
The date of my first Roth contribution was \_\_\_\_\_
4. The amount of my rollover contribution attributable to an in-plan Roth rollover completed under another plan is \$ \_\_\_\_\_
  - The year in which I completed the in-plan rollover for the amount I am rolling over into the plan was \_\_\_\_\_
5. The amount of my plan rollover contribution that is an indirect in-plan Roth rollover is \$ \_\_\_\_\_
6. The rollover contribution is from the following type of plan:
  - QP/401(k)/Roth401(k) plan
  - 403(a) plan
  - 403(b) plan
  - Governmental 457(b) plan
  - Traditional IRA
  - SIMPLE IRA
  - Current plan

Note: If necessary, the retirement plan/account service provider can provide the information requested above.

**Continued on back**

# Rollover form – Part 2

## Savings and investment elections

Name \_\_\_\_\_  
first middle initial last

Social Security number \_\_\_\_\_ Email \_\_\_\_\_

Plan ID 229644

### My investments

You have choices for investing your rollover assets. Helpful information on selecting investments is available in the “What type of investor are you?” section of this book.

#### Invest my rollover contribution according to my current investment elections.

Check this box to invest your entire rollover contribution in the same funds and percentages you previously selected for your retirement plan contributions.

#### Make new investment elections for my rollover contribution.

Check this box if you choose to invest your rollover contribution in different funds and/or percentages than you previously selected. Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%.

#### Create a custom mix

Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%.

Investment name	Investment %	Investment name	Investment %
<b>Target date</b>		<b>Equity (Cont)</b>	
JPMorgan SmartRetirement® 2015 Fund Class A Shares	_____ %	JPMorgan Equity Income Fund Class A	_____ %
JPMorgan SmartRetirement® 2020 Fund Class A Shares	_____ %	MFS Mid Cap Growth Fund Class R3	_____ %
JPMorgan SmartRetirement® 2025 Fund Class A Shares	_____ %	MFS Mid Cap Value Fund Class R3	_____ %
JPMorgan SmartRetirement® 2030 Fund Class A Shares	_____ %	Nationwide International Index Fund Class A	_____ %
JPMorgan SmartRetirement® 2035 Fund Class A Shares	_____ %	Nationwide S&P 500 Index Fund Class A	_____ %
JPMorgan SmartRetirement® 2040 Fund Class A Shares	_____ %	Nationwide Small Cap Index Fund Class A	_____ %
JPMorgan SmartRetirement® 2045 Fund Class A Shares	_____ %	The Hartford International Opportunities Fund Class R4	_____ %
JPMorgan SmartRetirement® 2050 Fund Class A Shares	_____ %	Victory Sycamore Small Company Opportunity Fund Class A	_____ %
JPMorgan SmartRetirement® 2055 Fund Class A Shares	_____ %	Wells Fargo Small Company Growth Fund - Class A	_____ %
JPMorgan SmartRetirement® Income Fund Class A Shares	_____ %	<b>Bond</b>	
<b>Target risk</b>		Eaton Vance High Income Opportunities Fund Class A	_____ %
Columbia Balanced Fund Class A	_____ %	Nationwide Inflation-Protected Securities Fund Class A	_____ %
<b>Equity</b>		Pioneer Bond Fund Class A	_____ %
Alger Spectra Fund Class A	_____ %	Principal Bond Market Index Fund R-3 Class	_____ %
Columbia Contrarian Core Fund Class A	_____ %	<b>Other</b>	
Delaware Emerging Markets Fund Class A	_____ %	American Century Real Estate Fund A Class	_____ %
Goldman Sachs Small Cap Value Fund Class A	_____ %	BB&T Insured Deposit Program	_____ %
		Columbia Global Energy And Natural Resources Fund Class A	_____ %

Rollover\_Form\_SHELL\_P2B.pdf 11/20/2014



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**This is your opportunity. The decision to save today can shape your future. You'll thank yourself later.**

# Join the plan

Retire ready. Retire happy.



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