



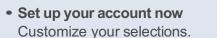
Virginia's savings program for private-sector workers

Your employer registered with RetirePath Virginia. Set up your account or opt out at this time.

The Commonwealth of Virginia created RetirePath Virginia to ensure that more Virginians have access to a workplace retirement savings program.

30 days to decide:

Start saving







Opt out

Opt out of RetirePath Virginia Choose not to participate.

Respond at RetirePathVA.com or call 833-608-6776 Monday – Friday from 9 a.m. to 8 p.m. ET. Closed holidays.

Enroll Automatically

If you take no action on your RetirePath Virginia account during the 30-day window, you will start contributing to your Roth individual retirement account (IRA) at the default rate and investment options.

- 5% of your total pay (wages before taxes and other deductions) will be contributed to your Roth IRA, with an annual 1% increase until your savings rate reaches a maximum of 10% of your total pay.
- · Initial contributions are invested in a capital preservation fund, then move to a target retirement date fund after 30 days.
- Contributions into a Roth IRA are made after-tax and are not taxable when you remove them from your account. Any earnings on those contributions could be tax free if you meet certain criteria. You may withdraw your funds at any time. You should consult with your tax advisor to be sure you understand the impact of any withdrawals you make.
- An annual \$27 account fee and 0.29% asset-based fee is taken out of your account balance automatically to cover program administration. You will not receive a bill.

RetirePath VirginiaSM is governed by the Board of the Commonwealth Savers Plan ("the Board"), an independent agency of the Commonwealth of Virginia. Vestwell State Savings, LLC ("Vestwell"), dba Sumday Administration ("Sumday"), is the program administrator. Vestwell and The Bank of New York Mellon are responsible for day-to-day program operations. Participants who use RetirePath Virginia beneficially own and have control over their individual retirement accounts ("IRA"), as provided in the program offering set out at RetirePathVA.com. Account balances in RetirePath Virginia IRA accounts will vary with market conditions and are not guaranteed or insured by the Board, the Commonwealth of Virginia, the Federal Deposit Insurance Corporation ("FDIC") or any other organization.

RetirePath Virginia is a completely voluntary retirement program. Saving through an IRA will not be appropriate for all individuals. Employer facilitation of RetirePath Virginia should not be considered an endorsement or recommendation by your employer of RetirePath Virginia, IRAs, or the investment options in the program. IRAs are not exclusive to RetirePath Virginia and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to a RetirePath Virginia IRA through payroll deduction may offer some tax benefits and consequences. You should consult appropriate professional advice or consultation if you have questions related to taxes or investments.

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Employee Opt-Out Form

RetirePath Virginia is a completely voluntary program. You can opt out at any time online, by phone, or by completing this form. If you do not opt out your employer will send payroll contributions to your RetirePath Virginia account. Amounts you save in this account are always your money. Your account is in your control and goes with you from job to job in accordance with the RetirePath Virginia Program terms. Every little bit you save now can potentially make a difference in retirement. To opt out of payroll contributions to RetirePath Virginia for more than one employer you must submit a separate form for each employer.



Employee information (All fields required)

To verify your information, please provide either the last four digits of your Social Security number/taxpayer identification number, or your Access Code and date of birth. The Access Code can be found in the email or letter you received from RetirePath Virginia.

Legal name (First)		(M.I.)
Legal name (Last)		
Address		
City	State	
Telephone number (In case we have a question)		
Last four digits of the Social Security or taxpayer identification number		

Birth date (mm/dd/yyyy)

Contact us:

9am to 8pm EST, M-F

Employer assistance:

1-833-608-6281

Employee assistance:

1-833-608-6776

Completed forms should be mailed to:

RetirePath Virginia P.O. Box 534492 Pittsburgh, PA 15253-4492

Overnight address:

RetirePath Virginia Attention: 534492 500 Ross Street, 154-0520 Pittsburgh, PA 15262

Fax

844-756-9625

RetirePathVA.com



Access Code

Employee Opt-Out Form

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Opt-out reason	
I don't qualify for a Roth IRA due to my income	I don't trust the financial markets
I would prefer a Traditional IRA	I'm not satisfied with the investment options
I have my own retirement plan	I'm not interested in contributing through this employer
I can't afford to save at this time	Other
Employer information	
Employer name	
Signature I do not wish to participate in the RetirePath Virginia Pr	rogram at this time. I understand that I can change my mind nia at a later date, subject to and in accordance with the opt back in, I can contact RetirePath Virginia.

