



# Self-Directed Brokerage Window

One of the new investment tools available to you through your 401(k) Savings Plan is a self-directed brokerage account. Through this account, you have access to thousands of different investments using the money that is already in your Savings Plan. The self-directed brokerage window feature is not appropriate for everyone. It is designed for plan participants who have a strong knowledge of the investment marketplace, want greater flexibility to create a more customized portfolio, and have the ability, time, and desire to personally research and evaluate different investments. The self-directed brokerage window investment platform is provided through Alight Financial Solutions, a broker-dealer subsidiary of Alight Solutions LLC and member FINRA/SIPC. The Savings Plan does not play any role in selecting or limiting the investments that Alight Financial Solutions makes available through the self-directed brokerage window, and neither Alight Financial Solutions, your employer nor the Plan endorses or recommends any particular investment offered through the window.

## Using a Self-Directed Brokerage Window

With a self-directed brokerage window, you will have access to over 400 mutual fund families. In addition, more than 7,000 of the mutual funds are available with waived loads and/or no transaction fees (NTF)\*.

## More Flexibility, More Responsibility

The Core Funds that are available through your 401(k) Savings Plan were specifically chosen to give you basic fund choices which let you build a diversified portfolio. In addition, the Plan offers Target Date Funds that are designed to be a single investment solution that is generally appropriate for a given expected retirement date. Both the Core Funds and Target Date Funds represent a wide range of asset classes that have varying degrees of potential risk and return and that provide the flexibility you need to meet most investing needs.

When you invest through a self-directed brokerage account, you gain the flexibility to diversify your investments beyond the Plan's Core and Target Date investment options. As is the case with all of the investment decisions you make with respect to your account under the Plan, you assume the full risk and responsibility for your investment selections under a self-directed brokerage account. You will need to select your investment options prudently and monitor your investment decisions carefully and frequently.

\* Other fees and expenses regularly charged by the funds will apply. Before investing in any mutual fund, please read its prospectus carefully. For a copy of any prospectus, which includes information about risk considerations, fees and other expenses, visit the Alight Financial Solutions website at [www.alightfinancialsolutions.com](http://www.alightfinancialsolutions.com)



## How to Open a Self-directed brokerage account

You may open a self-directed brokerage account at any time. To open an account, simply:

- Log on to your Benefits site
- Select **View Your Benefits**
- Select the **Brokerage Account tile** under the Highlights for You
- Select **an enrollment method, either online or by sending in an enrollment form**
- Complete and submit your enrollment form
- A self-directed brokerage account will be established for you in one to two business days of receiving your enrollment form. Once your account is set up, you'll receive a welcome email from Alight Financial Solutions with information on accessing and using your self-directed brokerage account.

### FEATURES OF YOUR SELF-DIRECTED BROKERAGE ACCOUNT

Alight Financial Solutions provides a number of tools and resources to assist you in making investment decisions in your self-directed brokerage account. These features are made possible through the Alight Financial Solutions website at [www.alightfinancialsolutions.com](http://www.alightfinancialsolutions.com).

#### Research

Learn about thousands of different investments on the Alight Financial Solutions website using analysis from many respected research sources including Lipper, S&P and Thomson.

#### Real-Time Information

Check your account balance and holdings; place trades and monitor the markets through Dow Jones Newswires and other sources to stay on top of all the financial news.

## How to Transfer Money into Your Self-Directed Brokerage Account

It is easy to transfer money from your 401(k) Savings Plan account into your self-directed brokerage account. Here's how:

- Log on to your Benefits site.
- Select the Core or Target Date investment option(s) you want to transfer from as well as the dollar amount you want to transfer.
- Funds transferred into the self-directed brokerage account will be invested in the Alight Money Market Fund and are available the next business day.
- Use the Alight Financial Solutions website, or call a Alight Financial Solutions representative to invest your transferred money.

## How to Transfer Money Back into Your Core or Target Date Investment Options

You may transfer any amount of money from your self-directed brokerage account back into the Core or Target Date investment options at any time. However, funds must be in the Alight Money Market Fund before they are eligible for transfer. Here is how the process works:

- First, sell the self-directed brokerage account investments.
- Once the trades settle, the proceeds will be invested in the money market fund in your self-directed brokerage account. This process will take three to five business days to complete depending on the settlement period of the investments liquidated.
- Once funds are in the Alight Money Market Fund you can transfer back into any of the Core or Target Date investment options by requesting a transfer through your Benefits site.



## The Alight Money Market Fund

Alight Financial Solutions uses the Alight Money Market Fund (Nasdaq Ticker Symbol: HEWXX) as the “cash sweep” vehicle for un-invested assets in self-directed brokerage accounts. This means that all money transferred into your self-directed brokerage account will be invested in the Alight Money Market Fund, and will remain in the fund until you use the funds to purchase shares in another mutual fund or until you transfer the money back into the Plan’s Core or Target Date fund options. The proceeds of any mutual fund sales you conduct in your brokerage account will also be invested in the Alight Money Market Fund unless and until you have directed to have the proceeds invested elsewhere. By transferring money into the self-directed brokerage account, you are making an affirmative election to have this money invested in the Alight Money Market Fund under all of these circumstances.

Note that there are other cash and capital preservation-oriented investment fund options available under the Plan besides the Alight Money Market Fund – both through the self-directed brokerage window and in the Plan’s Core Fund lineup.

You should always carefully examine the characteristics and fees associated with all the available options in deciding how to invest your account balance under the Plan. To obtain a prospectus for the Alight Money Market Fund or any other fund available through the self-directed brokerage window, visit the Alight Financial Solutions website at [www.alightfinancialsolutions.com](http://www.alightfinancialsolutions.com).

## How the Self-directed brokerage account Affects Loans and Withdrawals

If you request a loan or withdrawal from your 401(k) Savings Plan account, the balance in your self-directed brokerage account will be included to determine the total amount that you can borrow or withdraw. However, you cannot access money for loans or withdrawals directly from your brokerage account. If the amount of money that you want to borrow or withdraw includes some or all of the money that is invested in your brokerage account, you will need to sell some or all of your brokerage investments and transfer the appropriate amount back into any of the Core or Target Date investment options before you can access it for a loan or withdrawal.

### ACCESSING YOUR SELF-DIRECTED BROKERAGE ACCOUNT

You may access your self-directed brokerage account in two ways:

**The Internet**—Access your Benefits site and select View Your Benefits or the Alight Financial Solutions website directly at [www.alightfinancialsolutions.com](http://www.alightfinancialsolutions.com) from any computer with internet access.

**The Telephone**—You can also call the AFS service center at 1-800-806-7009 and choose Self-directed brokerage Window from the Savings and Retirement submenu to speak with a brokerage representative 8:00 a.m. - 6:00 p.m. CT Monday through Friday.

Note: Customer Service representatives can assist you with explaining how to transfer funds, but will not have access to information about your self-directed brokerage account and cannot answer questions about your brokerage account.

### TRACKING YOUR BALANCE

When you log on to view your benefits you will be able to see the total amount of money that is invested in your self-directed brokerage account as of the previous day’s market close. To see the actual real-time value of your self-directed brokerage account and track how your account is invested, check your account through the Alight Financial Solutions website.

Transfers to and from the self-directed brokerage account will reflect in your balances the next business day.



## Fees\*

You will be charged a \$20 maintenance fee for each quarter you maintain a balance in the self-directed brokerage account. The maintenance fee is deducted pro rata across your core investment options and covers expenses the plan incurs because it offers self-directed brokerage accounts.

You may incur transaction fees on some funds purchased or sold through your self-directed brokerage account. A complete list of fees is available on your Benefits site or by contacting a Alight Financial Solutions representative.

\*Other fees and expenses regularly charged by the mutual funds will apply. NTF Funds redeemed or exchanged within three (3) calendar months of the settlement date or deposit date will incur a transaction fee of \$50. Before investing in any mutual fund, please read its prospectus carefully. For a copy of any prospectus, which includes information about risk considerations, fees, and other expenses, visit the Alight Financial Solutions website at [www.alightfinancialsolutions.com](http://www.alightfinancialsolutions.com).

## How to Close Your Self-directed brokerage account

You may close your self-directed brokerage account at any time. First you must liquidate all the investments in that account and wait for the proceeds to sweep into the money market fund.

Once funds are in the money market fund you can transfer back into any of the core investment options by requesting a close out event through your your Benefits site.

After your initial close out event is processed there will be two additional automatic transfers that will move any residual money (dividends, interest, etc.) in your self-directed brokerage account into your core investment options. If you are requesting a total distribution from your plan your brokerage account must have a zero balance first.

**Note:** Moving everything from the brokerage account to the core investment options does not close your brokerage account. You must notify Alight Financial Solutions that you would like to close the account.

## Need More Information?

Visit your Benefits site. You can also access self-directed brokerage account reference tools and materials by visiting the Alight Financial Solutions website at:  
[www.alightfinancialsolutions.com](http://www.alightfinancialsolutions.com).



## About Alight Financial Solutions

Alight Financial Solutions LLC, member FINRA, SIPC, is a broker/dealer that primarily provides services to retirement plans. It is a subsidiary of Alight Solutions LLC (branded Alight Solutions, a global human resources outsourcing and consulting firm, founded in 1940 and headquartered in Lincolnshire, Illinois. Alight Financial Solutions consults on investment issues with Alight Solutions defined contribution clients, which represent millions of participants and is approaching \$300 billion in assets.

Securities are offered by Alight Financial Solutions, Member FINRA, SIPC. For more information on Alight Solutions, please visit [www.alightfinancialsolutions.com](http://www.alightfinancialsolutions.com).

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**Investment Products: • Not FDIC Insured • No Bank Guarantee • May Lose Value**