

Notice of upcoming changes regarding the investment options in your retirement plan

This is to inform you of upcoming changes regarding the investment options in your retirement plan. Certain investment options will be discontinued from the Plan, and any balances and/or future investment elections that are attached to the discontinued investment options will be transferred to replacement investment options around **January 14, 2020**, unless you take action to select a different replacement. The impacted investment options are detailed below:

Current Investment Option	Current Expense Ratio*	Replacement Investment Option	Replacement Expense Ratio*
AADEX - American Beacon Large Cap Value – Institutional Class	0.62%	AALRX - American Beacon Large Cap Value R6	0.58%
NMPAX - Columbia Mid Cap Index Fund Institutional Class	0.20%	CPXRX - Columbia Mid Cap Index Inst2	0.20%
TASVX - PGIM QMA Small-Cap Value Fund- Class Z	0.69%	TSVQX - PGIM QMA Small-Cap Value R6	0.63%
HSLYX - Hartford Small Cap Growth Fund Class Y	0.80%	HSLVX - Hartford Small Cap Growth R6	0.77%

**Expense Ratio is subject to change without notice. Please refer to the Fund Fact Sheet and/or Fund Prospectus for current information.*

If you have an account balance and/or investment elections for future contributions in an investment option that is being discontinued and you do not wish to have your account invested in the replacement investment option, you must transfer your balance and/or change your investment elections from the discontinued option to the Plan's other investment options by **January 13, 2020**. You can do this by accessing your account via the American Trust Retirement website www.americantrustretirement.com or by contacting our Participant Services team at 1-800-548-2994. Our website will be unavailable for transactions beginning January 13, 2020, at 3:00 p.m. CT and expect to be operational again no later than 3:00 p.m. CT on January 15, 2020.

In light of these changes, this may be a good time to review your investment choices. The participant website offers retirement planning tools and information to help you make investment decisions and manage your retirement savings.

Once completed, these changes will be reflected on www.americantrustretirement.com.

Sincerely,

American Trust Retirement