



Save for the future you envision

A quick guide to enrolling in your
employer's retirement savings plan

Kurtz Bros., Inc.
401(k) Profit Sharing & Retirement Plan

PLAN | INVEST | PROTECT

VOYA[®]
FINANCIAL

It's your retirement, and we've reserved a spot for you

Welcome.

Planning for your future means envisioning your best retirement and taking the steps today to get started. Your employer has chosen Voya Financial® as the service provider for your retirement savings plan, to give you an easy and powerful way to save for your future.

We want you to retire well and to help you get there. Once eligible, you will automatically be enrolled in the Kurtz Bros., Inc. 401(k) Profit Sharing & Retirement Plan and 3% of your pay will be automatically invested in the plan. Additionally, your contributions will be invested in a Vanguard Target Retirement fund, based on your date of birth and an assumed retirement age of 65. In the chart below, the date range in which you were born will indicate which Vanguard Target Retirement fund will be selected on your behalf to help meet your retirement savings goals.

Vanguard Target Retirement Income	12/31/1947 and earlier
Vanguard Target Retirement 2015	01/01/1948 through 12/31/1952
Vanguard Target Retirement 2020	01/01/1953 through 12/31/1957
Vanguard Target Retirement 2025	01/01/1958 through 12/31/1962
Vanguard Target Retirement 2030	01/01/1963 through 12/31/1967
Vanguard Target Retirement 2035	01/01/1968 through 12/31/1972
Vanguard Target Retirement 2040	01/01/1973 through 12/31/1977
Vanguard Target Retirement 2045	01/01/1978 through 12/31/1982
Vanguard Target Retirement 2050	01/01/1983 through 12/31/1987
Vanguard Target Retirement 2055	01/01/1988 through 12/31/1992
Vanguard Target Retirement 2060	01/01/1993 through 12/31/1997
Vanguard Target Retirement 2065	01/01/1998 and later

If you do not want to be automatically enrolled as outlined above, you should make your contribution election (and choose investment elections) or decline enrollment before the date indicated in your plan's automatic enrollment notice. You can make a contribution election (and choose investments) or decline enrollment by accessing enroll.voya.com. Once you are enrolled, you'll be able to utilize the tools, education and support to help you set realistic goals, plan confidently and stay on track to become financially healthy and retire well.

What are you waiting for? Let's get started.

Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

Ready to set yourself up for retirement? Enroll here.



Click:

myretirementbenefit.voya.com/krd

Plan Number: 81J497

Plan verification number: 81J49799

Scan:



Need help enrolling? : Call us at 888-311-9487

Our hours are Mon-Fri from 8:00 AM to 9:00 PM ET

If you would like general information on financial wellness as you consider your plan, visit voya.com/VoyaLearn. Our informative education will help you on your journey to financial wellness. Sign up today for a live session or browse our library of on-demand videos.

Why is it important to get started now?

Be good to yourself.

We want to help you plan the retirement you've envisioned. Because you deserve to feel good about your future and confident in your plan to get there. The first step? Enroll in your retirement savings plan.



How much retirement income is enough?

Although different for everyone, you'll likely need to replace at least 70% of your current income annually in retirement. After you enroll, you determine how much income you might need by using **myOrangeMoney**[®], an interactive online experience, that will show you how your current retirement assets may translate into future potential monthly income in retirement so you know when you can retire.



The choices you make about your contributions and investments are up to you. And you can easily make changes anytime online, on the phone, or with the Voya Retire mobile app. Remember, you are always in control.

Reasons to save today

- 1 Save automatically**
Your contributions are automatically deducted from your paycheck, so it's simple to set a little aside each pay period.
- 2 Help lower your taxable income**
Every dollar you contribute before taxes reduces your taxable income, which means you may pay less in income taxes today.
- 3 Invest your way**
Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment solutions designed to fit your style.
- 4 Remember, your money is all yours**
What you contribute and any related earnings are yours to take with you, even if you change jobs.
- 5 Put time on your side**
Investing over a longer period of time in a tax-favored account allows you to take advantage of compounding, meaning any earnings on contributions go back into your account without being taxed and can generate its own earnings.
- 6 Employer Contributions**
Take advantage and maximize your savings. Your company matches a portion of the contributions you make to the plan. For more details, please review Employer Contributions under Get to know your plan.

Remember, it's your retirement.
Be generous.

More benefits for you

Get well fast

Get a holistic health check, take a quick financial wellness assessment, improve your money habits and get well fast.

Play hard to get

Practice safe computing and register for MyVoya access to take the first steps to enrollment into Voya's S.A.F.E. Guarantee. Doing so will enable Voya to restore the value of your account if any assets are taken from your workplace retirement plan due to unauthorized activity.

Voya Cares®

Offering financial planning and resources to employees with special needs and disabilities and those acting as caregivers. Learn more: go to voya.com/voyacares.

Paperless is more

Sign up for simple and safe e-delivery so you can help save the environment while you save more, securely.

Beneficiary

Naming a beneficiary under your employer's plan can help make sure that upon your death your assets are distributed to the individual(s) of your choice. You may enter your beneficiary information when prompted online or contact your employer to request a beneficiary form.

Voya Learn

Get motivated on your journey to financial wellness with Voya Learn. Get live and on-demand video educational material that will help you understand your full financial picture and how best to take steps to meaningful action. Visit: voya.com/voyalearn.

Once you've enrolled, what's next?

Retirement comes quicker than you think. When you enroll and then log in to your account, you can do more than just check your balance. You can make saving and investment changes, learn about financial topics or just check on your progress toward your goals. And if you need help, we're here for you!

See how your savings translates into estimated monthly retirement income with the **myOrangeMoney** educational, interactive experience or with the Voya Retire mobile app. You can model a variety of saving and investment scenarios, add outside income sources and explore how estimated healthcare costs in retirement might impact your income needs. When you're ready to make a change, simply click the "Make Change Now" button to put your plan into action!



IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

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Get to know your plan

Kurtz Bros., Inc.

401(k) Profit Sharing & Retirement Plan

Introduction

This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Your retirement program is more fully described in the formal provisions of your employer's plan document. If there is a conflict between these plan highlights and your SPD, the language provided in the plan document will govern.

Eligibility Requirements

You are eligible to participate in the plan when you are 20 years of age and have 60 days of service.

Enrollment Dates

Once you have met the eligibility requirements, you can join the plan monthly.

Auto Enroll

Your plan has an automatic election provision. If you choose not to enroll by selecting your own fund allocations and contribution percentages and not opt out of the automatic election provision, your company will automatically enroll you into a Vanguard Target Retirement fund at 3%.

Employee Contributions

You may contribute 1 - 100% of your annual pay, not to exceed \$20,500 annually. Annual limitations are set by the IRS and are subject to change. The tax laws may also let you contribute an additional amount over the regular annual limit if you are at least 50 years old. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

Roth Contributions

Your plan permits Roth after-tax employee contributions. You may contribute a minimum of 1% and your total employee contributions (Roth after-tax and Traditional pre-tax deferrals combined) may not exceed \$20,500 annually (\$27,000 if you are at least age 50 and your plan has a catch-up feature). Annual limitations are set by the IRS and are subject to change.

Employer Contributions

Profit Sharing

Your employer has established a Profit Sharing plan. A Profit Sharing plan is a tax-qualified retirement plan in which your employer makes contributions on your behalf. The amount of the contribution is determined by an allocation formula that is generally based on participant earnings, while annual contributions are generally based on the company's profits. Contributions may be modified during times of business hardship.

Employer Match

Your employer may match a portion of the contributions you make to the plan.

Vesting

You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:

Employer Match Contributions

1 year of service 0% 2 years of service 20% 3 years of service 40% 4 years of service 60% 5 years of service 80% 6 years of service 100%

Profit Sharing Contributions

1 year of service 0% 2 years of service 20% 3 years of service 40% 4 years of service 60% 5 years of service 80% 6 years of service 100%

Rollovers

Money from other qualified plans is accepted. Rollover contributions are allowed prior to meeting the eligibility requirements of the plan.

Contribution Change Frequency

You may stop contributions at any time. Once you have stopped, you may resume contributions each pay period. You may also increase or decrease contributions each pay period.

Investment Transfers

Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

Hardship Withdrawals

Hardship withdrawal may be taken in case of extreme hardship as defined by the IRS when no other sources are available.

In-Service Withdrawals

In-service withdrawals are permitted by your plan. If your Plan allows for distributions prior to age 59 1/2, these distributions will be subject to an early distribution penalty of 10% additional tax unless certain exceptions apply. This tax applies to the amount received that you must include in income. Generally, there are restrictions on what dollars are available for in-service distribution. See your Summary Plan Description for more detail.

Distribution & Withdrawals

Funds are available at retirement, death, disability, or termination of service.

Loan Provision

You may take a loan from vested amounts in your account. The amount the Plan may loan to you is limited by rules under the Internal Revenue Code. Any new loans, when added to the outstanding balance of all other loans from the Plan, will be limited to the lesser of: a) \$50,000 reduced by the excess, if any, of your highest outstanding balance of loans from the Plan during the one-year period ending on the day before the date of the new loan over your current outstanding balance of loans as of the date of the new loan; or b) 1/2 of your vested interest in the Plan. The amount the Plan may loan to you can also be limited by Plan rules such as which Employee and Employer Contributions are available for loan use, the number of loans that can be outstanding at any one time or how often you may request a loan. For specific details please refer to your Summary Plan Description (SPD). When thinking about taking a loan from your plan, keep in mind that when money is withdrawn from a retirement savings account, it reduces the power of tax-deferred compounding.

Participant Account Statements

Your investment statements are provided quarterly.

Now that you've envisioned your future retirement take the necessary steps today.

Enroll now:

Click:

myretirementbenefit.voya.com/krd

Plan Number: 81J497

Plan verification number: 81J49799

Scan:



Already enrolled? Great!

Access your account anytime, anywhere 24/7

Your plan website and the Voya Retire mobile app, allow you to securely manage your retirement savings anytime, anywhere. You can learn more, make any changes or just check on your progress toward your goals. And if you need help, Customer Services Associates are here for you! They're available M-F from 8:00 AM to 9:00 PM ET, (excluding New York Stock Exchange holidays).



800-584-6001



VoyaRetirementPlans.com



Search Voya Retire on your favorite app store

You'll also have access to plan highlights and disclosures please visit myretirementbenefit.voya.com/krd.



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting Voya at the number above. Please read the prospectuses carefully before investing.

Your retirement plan investments are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax may apply. Withdrawals will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than its original amount invested.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

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