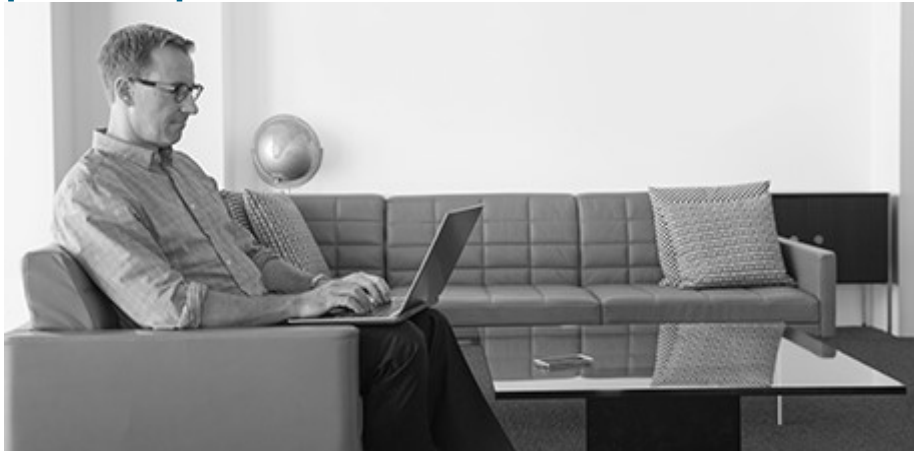


Heritage Pension Advisors, Inc. launches improved web experience for plan participants

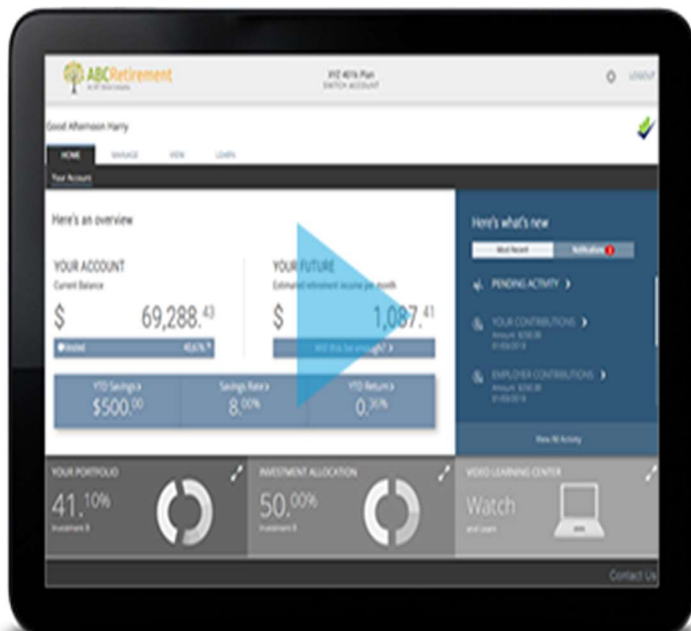


Heritage Pension Advisors Inc. is delighted to introduce a more engaging and accessible web experience for retirement plan participants. Our newly redesigned participant website has a clean and responsive layout that helps participants clearly see their personal retirement journey.

Designed around simplicity, the new site puts key information such as account balances and projected income front and center. Simple charts seek to make portfolios more understandable, and participants who want more can click through to see deeper levels of detail. The responsive design means that participants can view and manage their accounts from any device, including tablets and smartphones.

The new participant website provides what our clients' plan participants have been asking for: a simpler experience that makes it easy to find the information they need.

We have created a brief video to introduce plan participants to the new site. You can view the demo on the Heritage Pension Advisors Home Page at www.HeritagePension.com.



The Home tab

The first information you will see is an overview of your account balance and your vested account balance.

To help you plan for retirement, the system will estimate what your monthly income will be starting at age 65 based on your current balance and contribution rate

This section will provide you with your latest activity and any important plan notifications.

The screenshot shows a user interface for a retirement account. At the top, a navigation bar includes 'HOME', 'MANAGE', 'VIEW', 'PLAN DOCUMENTS', 'FORMS', and 'LEARN'. Below this is a sub-menu with options like 'Rollover Election Form', 'Distribution Package', 'In-Service Distribution', 'Hardship Withdrawal', 'Catch-Up Election', and 'Beneficiary Form'. The main content area is divided into several sections: 'YOUR ACCOUNT' showing current and vested balances, 'YOUR FUTURE' showing estimated retirement income, 'YTD Savings', 'Savings Rate', and 'YTD Return'. On the right, there's a 'Here's what's new' section with tabs for 'Most Recent' and 'Notifications', listing recent statements and contributions. At the bottom, there are three boxes: 'YOUR PORTFOLIO' with a donut chart, 'INVESTMENT ALLOCATION' with another donut chart, and 'VIDEO LEARNING CENTER' with a laptop icon.

Good Afternoon, John

HOME MANAGE VIEW PLAN DOCUMENTS FORMS LEARN

Rollover Election Form Distribution Package In-Service Distribution Hardship Withdrawal Catch-Up Election Beneficiary Form

Here's an overview

YOUR ACCOUNT

Current Balance

\$ 331,956.⁵⁸

Vested 331,956.⁵⁸

YTD Savings > \$4,810.⁰⁰

Savings Rate > 6.00%

YTD Return > -15.67%

YOUR FUTURE

Estimated retirement income per month

\$ 2,941.⁸²

Will this be enough? >

Here's what's new

Most Recent Notifications

STATEMENT > 01/15/2020

YOUR CONTRIBUTIONS > Amount:\$962.00 03/06/2020

EMPLOYER CONTRIBUTIONS > Amount:\$12,813.00

View All Activity

YOUR PORTFOLIO

22.45% FIDELITY CONTRAFUND

INVESTMENT ALLOCATION

25.00% FIDELITY CONTRAFUND

VIDEO LEARNING CENTER

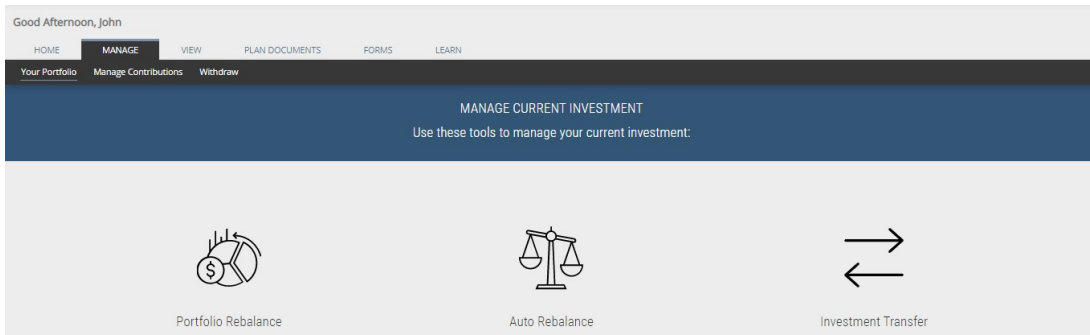
Watch and Learn

To view your account balance by fund, click anywhere on the "Your Portfolio" box. You can also switch to "Contribution Type" to see the breakdown by source of money .

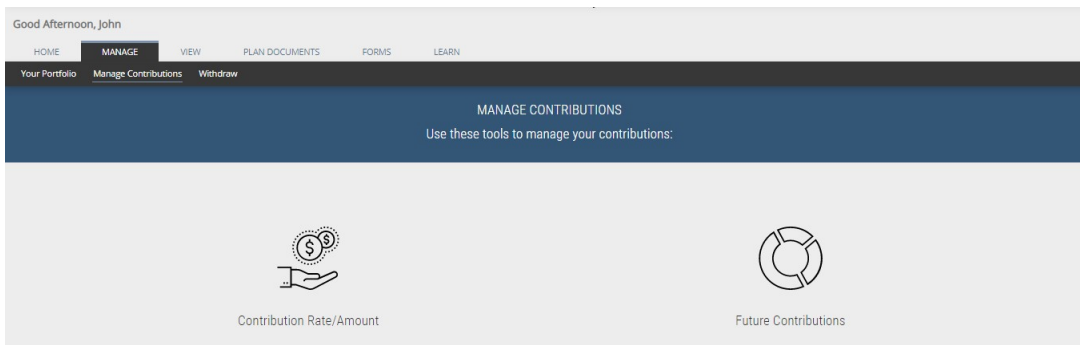
To view how future contributions will be invested click on the "Investment Allocation" box.

Financial planning videos are available in the "Video Learning Center"

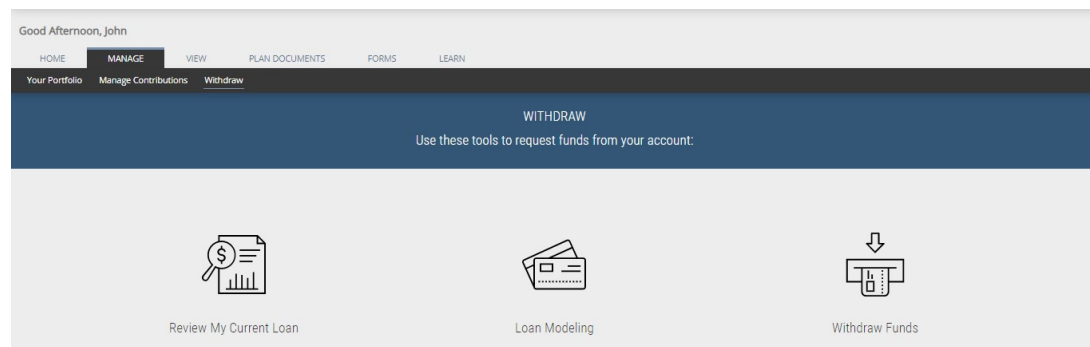
The **Manage** tab is where you can make changes to your investment account, change your deferral rate or check on a loan.



Your Portfolio - allows you to change all of your investments with the rebalance option. You can also set your account to auto rebalance periodically or you can move from one fund to another by using the investment transfer option.



Manage Contributions - you can change your deferral rate here or change how future contributions are invested.



Withdraw - You can view your current loan amortization schedule and loan balance or you can perform loan modeling to see what a loan payment would be if you took a loan from the plan. For all withdrawals, we recommend that you call our customer service number at 1-800-474-0293.

The **View** tab is where you can check your personal performance, view past quarterly statements or create a statement on demand for any time period. Simply, click on the icon that you want to view and choose the information that you want to view.

The screenshot shows a user interface for a financial platform. At the top, a grey header displays the greeting "Good Afternoon, John". Below this is a navigation bar with tabs for "HOME", "MANAGE", "VIEW", "PLAN DOCUMENTS", "FORMS", and "LEARN". The "VIEW" tab is currently selected and highlighted. Underneath the navigation bar, a dark blue banner reads "Performance & Statements" and "Use these tools to view your investment performance and statements:". Below the banner, three icons are arranged horizontally: a hand cursor icon, an envelope icon with an '@' symbol, and a magnifying glass over a bar chart icon. Each icon is accompanied by a text label: "Statement On Demand", "Statements & Disclosures", and "Personal Performance".


Good Afternoon, John


HOME MANAGE **VIEW** PLAN DOCUMENTS FORMS LEARN


Performance & Statements

PERFORMANCE & STATEMENTS

Use these tools to view your investment performance and statements:

 Statement On Demand

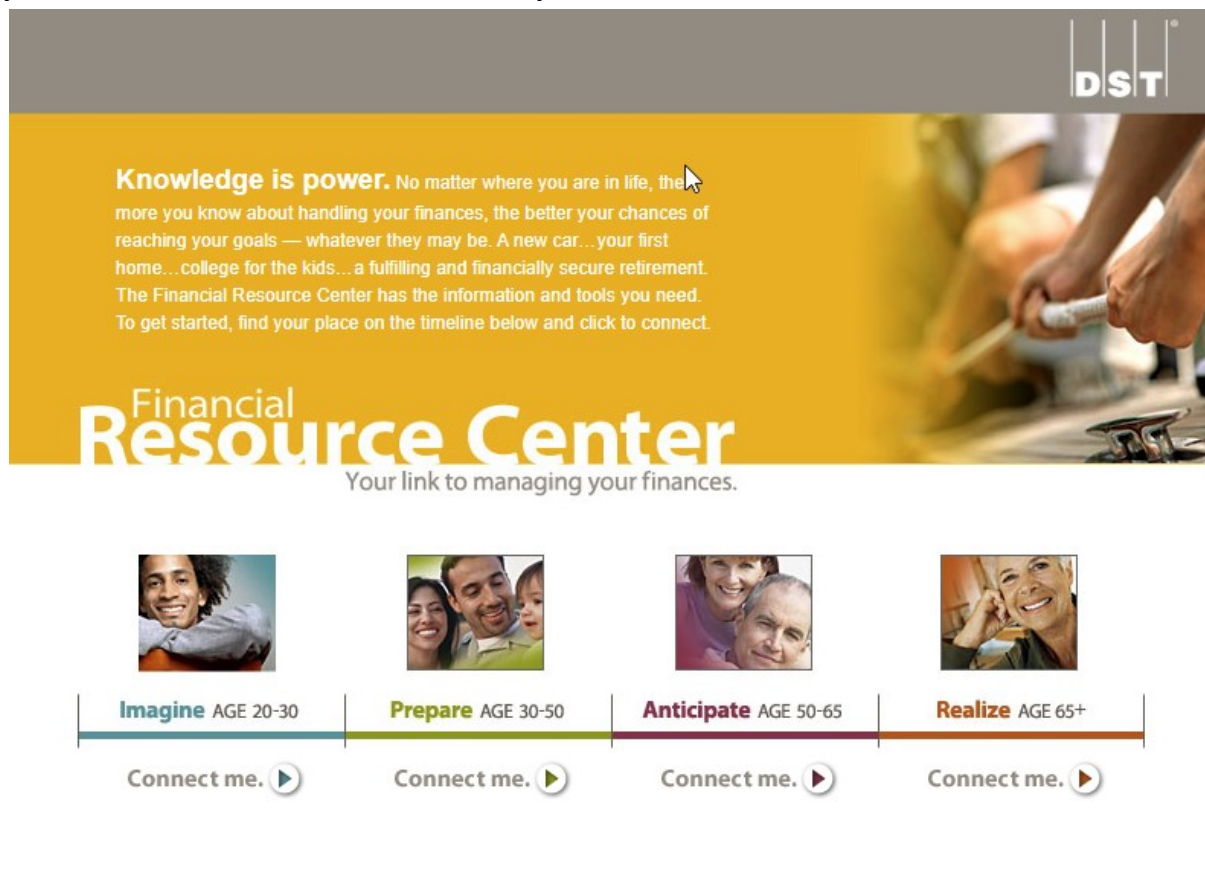
 Statements & Disclosures

 Personal Performance

The **Plan Documents** tab permits you to see the Plan's most recent Summary Plan Description, Summary Annual Report, Loan Policy and Fee Disclosure.

From the **Forms** tab you may print out relevant forms such as a beneficiary form or a payroll change of deferral form.

Learn tab is a fantastic tool that helps you understand and plan for most financial decisions that you will be faced with over your lifetime.



The screenshot shows the top of the Financial Resource Center website. At the top right is the DST logo. Below it is a yellow banner with the text: "Knowledge is power. No matter where you are in life, the more you know about handling your finances, the better your chances of reaching your goals — whatever they may be. A new car...your first home...college for the kids...a fulfilling and financially secure retirement. The Financial Resource Center has the information and tools you need. To get started, find your place on the timeline below and click to connect." Below the banner is the title "Financial Resource Center" and the tagline "Your link to managing your finances." At the bottom, there is a horizontal timeline with four categories: "Imagine AGE 20-30", "Prepare AGE 30-50", "Anticipate AGE 50-65", and "Realize AGE 65+". Each category has a representative photo and a "Connect me." button with a play icon.

To use the Financial Resource Center, click on your appropriate age category and select the financial planning topic that interests you.

In the upper right hand corner of all screens you will see an icon that looks like a gear. This is where you can update your personal information such as:

- Beneficiary
- Address, Telephone Number, E-mail Address
- Your Login Credentials
- Statement Delivery Preference



HERITAGE PENSION ADVISORS, INC.

Heritage Pension Advisors, Inc. PS Plan

LOGOUT

Good Morning, John

HOME MANAGE VIEW PLAN DOCUMENTS FORMS LEARN

Your Account

Here's an overview

YOUR ACCOUNT

Current Balance

\$ 344,042.²³

Vested 344,042.²³

YOUR FUTURE

Estimated retirement income per month

\$ 3,048.⁹²

Will this be enough? >

YTD Savings > \$4,810.⁰⁰

Savings Rate > 6.00%

YTD Return > -12.58%

Here's what's new

Most Recent Notifications

STATEMENT > 01/15/2020

YOUR CONTRIBUTIONS > Amount: \$952.00 03/06/2020

EMPLOYER CONTRIBUTIONS > Amount: \$12,813.00

View All Activity

YOUR PORTFOLIO 22.78% FIDELITY CONTRAFUND

INVESTMENT ALLOCATION 25.00% FIDELITY CONTRAFUND

VIDEO LEARNING CENTER Watch and Learn

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CONTACT US

If you have any questions on your account, you may always call us toll-free at 1-800-474-0293.

If you prefer to send us a question or comment via e-mail, click on the "Contact Us" link in the bottom right corner of your screen . We will respond to your inquiry promptly.

