Save Well.
Retire Well.

Plan Name
Date

Presented by:
Name, Title

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Agenda

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Why Not Participate in Your Plan?

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Common reasons for not saving for retirement

"I **can't afford** another deduction from my paycheck."

"I have **30 years** until I retire, so I'm not going to worry about that now."

"I'm **already putting some money** into an IRA when I can, so that should be enough."

Are you in any of these groups?

Thirty-three percent of workers were **not or not at all confident** about having enough money for a comfortable retirement.

Sixty-six percent of workers **have saved money** for retirement.

Eighty percent expect to **work for pay** in retirement.

Thirty-four percent of workers said they expect to retire at **age 70 or older**.

Source: 2019 Retirement Confidence Survey, © 2019, Employee Benefit Research Institute.

Making the right choice

One choice that everyone should make is to have a financially secure retirement.

Instead of thinking of the reasons not to participate in your Plan, consider the many advantages of participating. Making the right choice to begin saving for retirement now will be one you'll always be glad you made.

Consider some Advantages

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Automatic payroll contributions

You can contribute a portion of your pay each pay period, up to the annual limit set by the Internal Revenue Service—**$19,500 for 2020.***

Your contribution is **automatically deducted** from your paycheck before you even see it. What you don't have you won't spend!

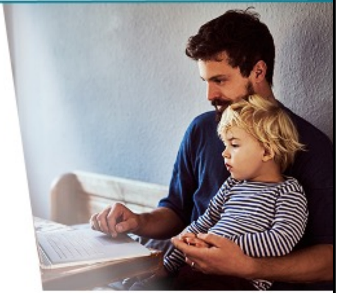
You will also be following a great saving principle: **Pay yourself first!**

Source: IRS.gov

Lower taxes and 100% saving power

As your retirement account grows, you pay no taxes on any earnings until you begin to withdraw your money. This powerful feature is known as tax-deferred compounding. Investments with earnings that are tax-deferred have the potential to grow faster when they are not being "hit" by taxes each year.

Tax-deferred compounding can give a significant boost to your retirement account balance!



Tax-deferred growth

How your money can grow

Participant account balance at age 65 if participant invested $125/month starting at various ages:

Participant contribution

Participant contribution with benefit of tax-deferred growth

This hypothetical example assumes a beginning account balance of $0; pre-tax contributions of $125.00 every month beginning at the age show above until age 65 and an effective annual rate of return of 7%. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax contributions are subject to taxes when withdrawn. Distributions before age 59-1/2 may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. This example is for illustrative purposes only and does not represent the performance of any security. Individuals may earn more or less than this example. Investing on a regular basis does not ensure a profit or guarantee against loss in a declining market.

Inflation's impact

When you retire, the cost of basic necessities as well as services you enjoy will continue to rise

ITEM	2019	2049
Cup of coffee	$2.70	$6.55
Gallon of gas	$3.35	$8.13
Pint of beer at a pub	$4.00	$9.71
Netflix (standard plan) monthly fee	$12.99	$31.53
Fitness club monthly fee	$40.00	$97.09
Mid-priced car	$21,000	$50,973

Sources: 2019 prices are based on Kmotion Research and general averages. Projections for 2049 assume a 3% annual inflation rate.

You are in control

You decide how much to contribute, the available investments your money goes into, and you can change your contribution amount and investment direction, in accordance with the rules of your Plan.

You can obtain plan and account information by calling the Interactive Voice Response System or accessing your account through the Participant Website.

FINANCIAL EXPERTS FEEL YOU SHOULD SAVE:

In your **20s**, save **7%** of your pay
In your **30s**, save **10%** of your pay
In your **40s**, save **15%** of your pay
In your **50s**, save **20%** of your pay

RULE OF THUMB

Source: Save Well. Retire Well Brochure

You have options

Your Plan offers a **diverse menu** of professionally-managed individual mutual funds.

You can create your own **personal investment strategy**.

If you leave your employment, you may **take your vested account balance with you**. This includes 100% of the current value of your contributions, and the vested portion of any employer contributions that may have been made.

You can **roll over your money to an IRA**. Or, in many cases, you can put your money into your new employer's retirement savings plan.

Start with small steps

Consider making some small changes to help make money available for investing in your plan

GIVE UP	HOW OFTEN	MONTHLY EXPENSE	VALUE IF INVESTED 25 YEARS
Coffee and bagel	Twice a week	$20.00	$19,147
Lunch out	Twice a week	$50.00	$47,868
Dinner out	Once a week	$100.00	$95,737
Movie ticket	Once a month	$10.00	$9,574
Car wash	Once a month	$6.00	$5,754

Assumes an investment in a tax-deferred retirement account in which you hypothetically earn an average annual rate of return equivalent to 8%, compounded monthly. This is a what-if scenario and is not based on (or predicting the performance of) any specific investment or savings strategy. In the real world, most 401(k) investments will move up and down with the market over time, producing higher or lower actual returns. Your returns are not guaranteed.

Investments

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Ways you can reduce risk

Diversify

Invest your money in a number of different types of investment options that include different types of asset classes.

Invest for the long term

The market will have ups and downs, but if you invest wisely and leave your investments to grow, you'll have a better chance of reaching your long-term investment goals.

Be aware of being too cautious

Just as you should be aware of investing too aggressively, you should also be aware of being too cautious.

What are mutual funds?

Mutual funds make up the majority of investment options within most retirement plans.

They can be made up of any mix of stocks, bonds and stable assets.

Your money is pooled together with the money of other investors who have the same or “mutual” investment goals.

Each mutual fund has a team of professional money managers who perform the day-to-day tasks involved in the researching, buying & selling of investments on behalf of the fund.

Three investment types and the roles they play

Higher risk, higher potential reward — Lower risk, lower potential reward

Stocks

- Share of a company, “equity”
- Long-term growth potential
- Value can go up and down

Bonds

- I.O.U.
- Debt securities issued by governments and corporations
- Potential to pay interest

Short-term investments

- Money market, T-bills, CDs
- Relatively stable value
- Potential to pay interest

Investment risk — Inflation risk

Asset allocation diversification

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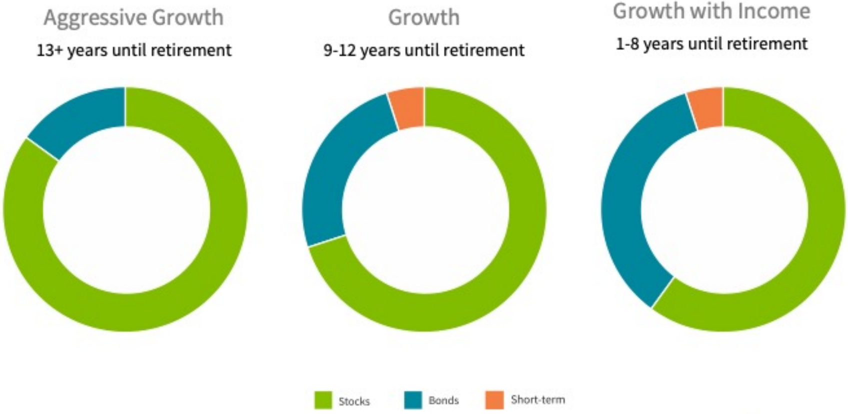
Asset allocation and your investment timeline



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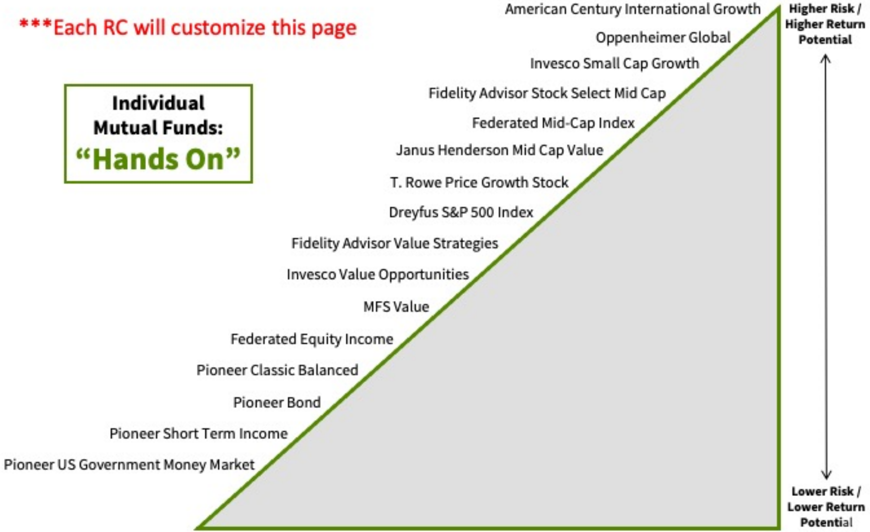
Your investment options*

***Each RC will customize this page

Individual Mutual Funds:
"Hands On"



*For illustrative purposes only. Diversification does not guarantee a profit or protect against losses in a declining market. All investing involves risk, including loss of principal. International investing involves special risks, such as political instability and currency fluctuations.

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Plan Highlights

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Plan Highlights

Eligibility	All employees, age **XX** or older, who have completed **XX** consecutive months of service are eligible to participate in the Plan.
Enrollment	You may enroll in the Plan by accessing the Participant Website, calling the Interactive Voice Response System, or by completing the enrollment form in your enrollment booklet.
Entry Dates	Once the eligibility requirements have been met, you may enter the Plan semi-annually—the first day of the plan year and the first day of the seventh month of the plan year.
Employee Contributions	Your pre-tax contributions can be between 1% and 15% of your annual pay, in 1% increments. For the year 2020, the maximum total annual employee contribution is $19,500. Changes to your contribution percentage may be made quarterly—as of the first day of any quarter. You may change your contribution percentage by accessing the Participant Website.
Catch-up Employee Contributions	In 2020, if you will turn age 50 by the end of the 2020 calendar year, you are eligible to make an additional contribution of up to $6,500 to your account.

If there is a discrepancy between the plan information contained herein and the actual plan document, the plan document shall govern.

Plan Highlights continued

Employer Matching Contributions	Your employer may make a discretionary matching contribution to your account in an amount to be determined from year to year. Your employer may make a discretionary profit sharing contribution to your account in an amount to be determined from year to year. To be eligible to receive the employer matching and profit sharing contributions for any plan year, you must have satisfied all of the eligibility requirements on at least one day of such plan year and have not incurred a termination of employment. If you have incurred a termination of employment during the plan year, then you must complete at least 500 hours of service during the plan year.
Catch-up Employer Contributions	If you make a catch-up contribution to your account, your employer may make a matching contribution on your behalf. The matching catch-up contribution may vary from year to year.
Rollovers	All employees may transfer balances from other tax-qualified plans, such as 403(b), governmental 457, traditional IRA and other 401(k) plans. Check with your Plan Administrator to find out what is permissible.

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Plan Highlights continued

Vesting

You are always 100% vested in your pre-tax contributions, and your rollover account balances.

At normal retirement age of 65, death, or total disability, you are 100% vested in employer matching and profit sharing contributions.

Employer matching and profit sharing contributions vest over 1 year based on the following schedule:

Years of Service	0	1
Vested Portion	0%	100%

Withdrawals

You may withdraw money from your account for the following reasons: retirement, pre-retirement (age 59½), death, total disability, termination of employment, or financial hardship.

Distributions or rollovers will be made as soon as administratively possible.

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Plan Highlights continued

Taxation of Withdrawals	On most distributions to you that are not rolled over, other than hardships, there is a mandatory 20% withholding. There is normally a 10% penalty on withdrawals if you are under 59½ years of age. This penalty is waived for reasons of death, total disability, and leaving employment after age 55.
Financial Hardship Withdrawals	Financial hardship withdrawals are available from employee contributions and from employer matching contributions only with respect to an employee who has participated in the Plan for one or more years. Financial hardship withdrawals are allowed for the following reasons: ▪ Medical expenses for you, your spouse, or your dependents ▪ Tuition for the next year of post-secondary education for you, your spouse, or your dependents, including books, fees, and room and board ▪ Purchase of your principal residence ▪ Prevention of eviction from, or foreclosure on, your principal residence ▪ Payment for funeral expenses for your parent, spouse, children or dependents ▪ Payment of expenses for the repair of damage to your principal residence that would qualify for the casualty deduction on your tax return.

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Disclosures

This presentation is provided for educational and general marketing purposes only and should not be construed as a recommendation or suggestion as to the advisability of acquiring, holding or disposing of a particular investment, nor should it be construed as a suggestion or indication that the particular investment or investment course of action described herein is appropriate for any specific retirement investor. In providing this communication, Regions is not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity.

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This Plan Highlights and Fund Information guide is for informational and planning purposes only. The information contained in this guide is neither intended to be, nor should be construed as, investment or legal advice. The Plan Document has more details about your Plan. The information contained in this guide cannot change the terms or conditions of the Plan. For additional information, contact your Plan Administrator.

Past performance is not necessarily indicative of future results. The Fund's investment return and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original purchase price. The total return set forth may reflect the waiver of a portion of the Fund's advisory or administrative fees for certain periods since the inception date. In such instances, and without waiver of fees, total return would have been lower.

Please read the Fund prospectuses carefully before investing or sending money. The prospectus contains more detailed information, including expenses, sales charges, and other ongoing costs.

If you have any questions or concerns about retirement planning or investment decisions, you should consider consulting a financial professional.

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Are Not FDIC Insured | Are Not a Deposit | May Go Down in Value | Are Not Bank Guaranteed
Are Not Insured by Any Federal Government Agency | Are Not a Condition of Any Banking Activity