American Century Investments®

Your Retirement Plan is Terminating

Frequently Asked Questions

Retirement is such an important goal, and we can help keep it a priority.

WHAT'S NEXT FOR YOUR RETIREMENT PLAN?

A retirement plan closing doesn't mean shutting the door on your retirement savings. Your employer chose us to assist with the transition and help keep your goal on track. Get answers about what happens next and the services you can expect.

Q. Do I need to move my money?

A. Yes. You have 60 days to move your savings out of your employer's plan. After that, it will automatically roll into an American Century® individual retirement account (IRA).

Q. What should I do first?

A. Know your options. Call an experienced specialist to review your choices and get help deciding what makes the most sense for you now and for your future. The guidance is free!

Q. Why should I move it now?

A. It may be the best option in the long run. Moving your money means you:

- Manage it from the start. Which investments, how much of each—you decide. Our free investment guidance makes your choices easier.
- Keep your money working. Investing specifically for retirement in a portfolio that fits your timeline and how you feel about risk may give you a better chance to stay on path.
- Take care of it now. Letting it automatically roll over doesn't mean you save time. There are still steps required to activate the new account and access your savings.

Call a Rollover Specialist to get started today.

844-4AM-CENTURY

Or visit

americancentury.com/adpterm

Q. How do I move it myself?

A. Call us to start the ball rolling. We can help with the rest, including helping you choose new investments. That's all free too.

If you prefer to do it yourself, visit **americancentury.com/adpterm** and click on Get Started.

Q. What happens if I let it automatically roll over?

A. Your savings will move to a Safe Harbor IRA that's invested in a money market fund. To access your money, you will need to:

1. Complete an online form at americancentury.com/adpsafeharbor.
2. Choose a new investment. Our free guidance helps at this stage too by helping you understand your investment options.
3. Take steps to reach your retirement goals by continuing to save and consolidating accounts from other places for easier management.

Q. Why American Century Investments®?

A. Your employer selected us to help make the move from the plan to a new investment as easy as possible. Our commitment and service were major factors in the decision.

For over 65 years we've focused on helping individuals reach their financial goals.

Q. What Will American Century Investments do for me?

A. Before and after your money moves, count on us for:

- Personalized financial solutions from specialists who will work to understand your financial needs.
- Free guidance on your portfolio options and help knowing if you're progressing towards your financial goals.
- A broad range of investment products and services, including advice and financial planning.

Call a Rollover Specialist for help today.

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You could lose money by investing in a mutual fund, even if through an IRA. An investment in a mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

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