Sample Participant Notification Letter

[Date]

Our 401(k) Plan Terminates Soon—Your Action Is Required

Dear [Business Name] 401(k) Plan Participant,

As you may know, we are in the process of terminating the [Plan Name]. You will need to move your money out of the plan by requesting a distribution or a rollover of your entire 401(k) account balance within **60 days** of the date of this letter. You can make the request online at **www.mykplan.com**.

Understand Your Options

You have three options for your retirement savings:

1. Move your money into a Rollover IRA now.
2. Take no action, and your money will automatically move to a Rollover IRA.
3. Cash out the account, with penalties. Please review the plan's Special Tax Notice to understand possible tax implications.

More information about your retirement plan options can be found in the Summary Plan Description. If you have questions, please contact the Plan Administrator, [plan administrator name].

What If You Don't Move Your Money?

If you do not request a distribution or rollover within 60 days of this notice, your entire account balance will automatically be rolled over into an IRA at American Century Investments®. Your money will be invested in the American Century Prime Money Market Fund.

American Century will send you a confirmation statement and additional information regarding the investment options, services and free guidance available to you.

Help Is Available

American Century has dedicated representatives to assist if you choose to roll over your money into an American Century IRA. To learn more about your distribution options, visit **www.americancentury.com/adpterm** or contact one of their Investment Solutions Representatives at 1-800-331-8331.

Sincerely,

[Company Representative]

This information is for educational purposes only and is not intended as a personalized recommendation or fiduciary advice. There are different options available for your retirement plan investments. You should consider all options before making a decision. American Century's representatives can help you evaluate all of your distribution options.

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