

# Retirement savings plan

Set your future self up for financial stability with a 401(k) through [Ascensus](#).

With our company match, we'll help you along the way.

## Eligibility

The 401K plan has an eligibility period of 90 days and 400 hours of work before an employee can enroll. Contributions can begin on the 1st day of the next quarter following the completion of their eligibility. Once an employee is eligible, they can visit [www.myaccount.ascensus.com/rplink/account/login](http://www.myaccount.ascensus.com/rplink/account/login) to enroll.

- Example: If an employee is hired on 1/9/2025, they may meet the 400-hour requirement on 3/17/2025. In this case, they would be eligible to enroll as of 4/1/2025.
- Employees who do not meet the requirement of working a minimum of 400 hours in 90 days, will then need to work 1,000 hours in a full calendar year to be able to participate on the first day of the following calendar year.
- Eligible employees can enroll in the 401k plan and/or change contributions at any time throughout the year and are not limited to the Open Enrollment period.



## Safe Harbor Match

Once an employee qualifies and signs up for the 401k plan, the Safe Harbor Match Employer Contributions starts immediately.

It is 100% vested (no waiting period). The % that is matched is based on the % that is contributed. (The funds belong to the employee from the first day of contribution).

- 1% contribution = 1% match
- 2% contribution = 2% match
- 3% contribution = 3% match
- 4% contribution = 3.5% match
- 5%+ contribution = 4% match

## Additional 401K information

An eligible employee can enroll in the 401k pre-tax plan or the Roth after-tax plan. They can roll over other 401k investments into Ascensus and, if eligible, take out a 401k loan that is paid back through deductions on their checks.

Employees can find additional 401k plan information, including the enrollment guide on Howdy or by contacting the Plan Administrator.

[www.espererholdings.sharepoint.com/sites/PartnersPersonnel/SitePages/401\(k\).aspx](http://www.espererholdings.sharepoint.com/sites/PartnersPersonnel/SitePages/401(k).aspx)

Please contact the Plan Administrator Tanya Danel by email at [TDanel@espererholdings.com](mailto:TDanel@espererholdings.com) for more information.



Learn more

Learn how investing and saving **actually works** – and can work for you.

# The STAFFING PARTNERS HOLDINGS 401(K) PLAN

Join the plan



Because you deserve to retire on your own terms



Saving for retirement is about giving yourself choices.

You're putting yourself in the best position to influence what your retirement will look like.

The good news is that your employer has chosen a plan that can help make your vision a reality.

# Join the plan

## Planning made easy

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Ascensus helps millions of people save for a better future. Our technology, market insights, and business knowledge enhance the growth and success of our partners, their clients, and savers.

Ascensus, LLC provides administrative and recordkeeping services. It is not a broker-dealer or an investment advisor and does not provide tax, legal, or accounting services.

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Join the plan

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# Why save now?

Saving for retirement is a worthwhile and achievable goal. The key is to take ownership of your savings by understanding how much you may need and making a plan.

# 80%

is roughly the amount of your annual pre-retirement income that many experts estimate you'll need for each year of retirement.<sup>1</sup>

<sup>1</sup>How much money do you need to retire? Fortune Recommends. November 2022.

<sup>2</sup>Source for eggs per dozen, gas per gallon, coffee per pound: Bureau of Labor Statistics; Source for movie ticket: National Association of Theatre Owners.

<sup>3</sup>HealthView Services, 2022 Retirement Healthcare Costs Data Report, March 2022.

## Prepare today for the costs ahead.

While certain expenses may decrease, others may increase. Here are a few points to consider when thinking about your savings plan.

### Living expenses are on the rise.<sup>2</sup>

Look at how prices for everyday items have increased in the last 20 years.

## 2003 to 2023

\$1.26  
**\$2.07**



\$1.73  
**\$3.99**



\$6.03  
**\$10.53**



\$2.92  
**\$6.08**



### Healthcare may be your new mortgage payment.<sup>3</sup>

While you may have your home paid off by retirement, healthcare expenses could likely take its place.



## Time makes all the difference.

If you can boost your savings now, you'll give your money more time to grow. Consider the scenario below.

### Who do you think comes out ahead?

- Sam starts saving early and keeps saving until retirement.
- Sherry starts saving early, but only saves for 16 years before stopping.
- Sally starts saving later, but saves double what Sam and Sherry save per year.

### Projected monthly income in retirement [to age 90]



### The results:

- Sam saves the most with more than **\$1,000** additional income per month in retirement.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

### Put time on your side.

The illustrations above assume a retirement age of 65 and that the individual receives the monthly retirement payment shown until age 90. The amount saved until retirement assumes an annual investment return of 6%. The monthly payment amount in retirement assumes an annual investment return of 5%. The investment performance shown does not represent the return of any particular investment and does not guarantee any future rate of return.

The income in retirement does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred account before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

# Why use your plan?

Your plan offers important savings benefits to help you meet your goals.

## Don't leave money on the table.

Your employer wants to see you succeed in retirement and is willing to help you along the way.

### Profit sharing

Your plan includes a profit sharing feature, which means Staffing Partners Holdings may make periodic contributions into your account on your behalf.

## Convenience

A portion of your salary—as determined by you—will be deposited into your retirement account directly from your paycheck.

## Ownership

The money you contribute to your account and any earnings on that money belong to you. You can take it with you throughout your career and every phase of life to use in retirement.

## Tax advantages

Your money can be invested before taxes and you won't need to pay taxes on it until it's withdrawn. This reduces your taxable income each year and may allow your savings to grow faster over time.

Your plan also offers a Roth feature, which allows you to pay taxes up front so you can make withdrawals tax-free during retirement. Typically, the Roth feature is considered to be beneficial in the long term if you are a younger investor and/or if you think your income taxes will be higher at the time of your retirement.

## One spot for all your retirement savings

If you have a retirement account from a previous employer, you can roll it into your Staffing Partners Holdings account. To get started, use the rollover form on page 21.

# How much is enough?

While the type of retirement you envision will determine how much you'll need, there are some general guidelines that can help position you for the future.

## Get into the savings habit.

- Consider saving at least 10% to 15% of your pay (including any contributions your employer might make).<sup>1</sup>
- If you're saving below this amount, continue saving as much as possible and plan to make increases each year. Every bit toward retirement counts and can make a big difference.

## Create opportunities to save



**Pack a lunch.**<sup>2</sup>  
Monthly savings = \$120



**Drop cable for  
online streaming.**<sup>3</sup>  
Monthly savings = \$50



**Carpool to work.**<sup>4</sup>  
Monthly savings = \$60



**Be a discount shopper.**<sup>5</sup>  
Monthly savings = \$40

## Make saving a priority.

Life gets busy. Priorities change. Things happen. Still it's important to stay focused on retirement. Whether you're faced with financing a car, saving for a vacation, buying a home, or funding a college education, it shouldn't mean putting retirement savings on the back burner. Unlike other expenses, retirement can't be financed with a loan and you don't always have the option of putting it off. You'll be glad the money is there when you need it.

<sup>1</sup>Lynnette Khalfani-Cox. "Should You Save for Retirement Rather Than Fund Kids' College?". AARP. October 2023.

<sup>2</sup>Based on purchasing lunch 20 times a month at \$10.00 per meal versus packing a \$4.00 lunch.

<sup>3</sup>Based on paying \$50 a month for internet and \$30 a month for Sling TV versus \$130 a month for internet and cable: <https://cordcutting.com/cord-cutting-calculator>

<sup>4</sup>Assumes a commute of 15 miles (each way), 5 days a week, in a vehicle getting 25.4 mpg, and an average gas price of \$5.06  
Source for average vehicle mpg: Environmental Protection Agency, EPA Highlights of CO2 and Fuel Economy Trends (preliminary number for 2020 model year). Source for average gas price: Bureau of Labor Statistics, accessed August 2022.

<sup>5</sup>Based on using a 20% coupon for a purchase of \$200 or greater once per month.



# What ways can you invest?

You should feel comfortable making investment selections. Understanding the investments available to you can help you find a suitable approach to keep your savings strategy on target.

Here are the different ways you can invest your money.



## By Default

Your savings will be invested here if you don't make investment elections during enrollment.



## By Myself

You can create your own investment mix from the options offered in your plan.

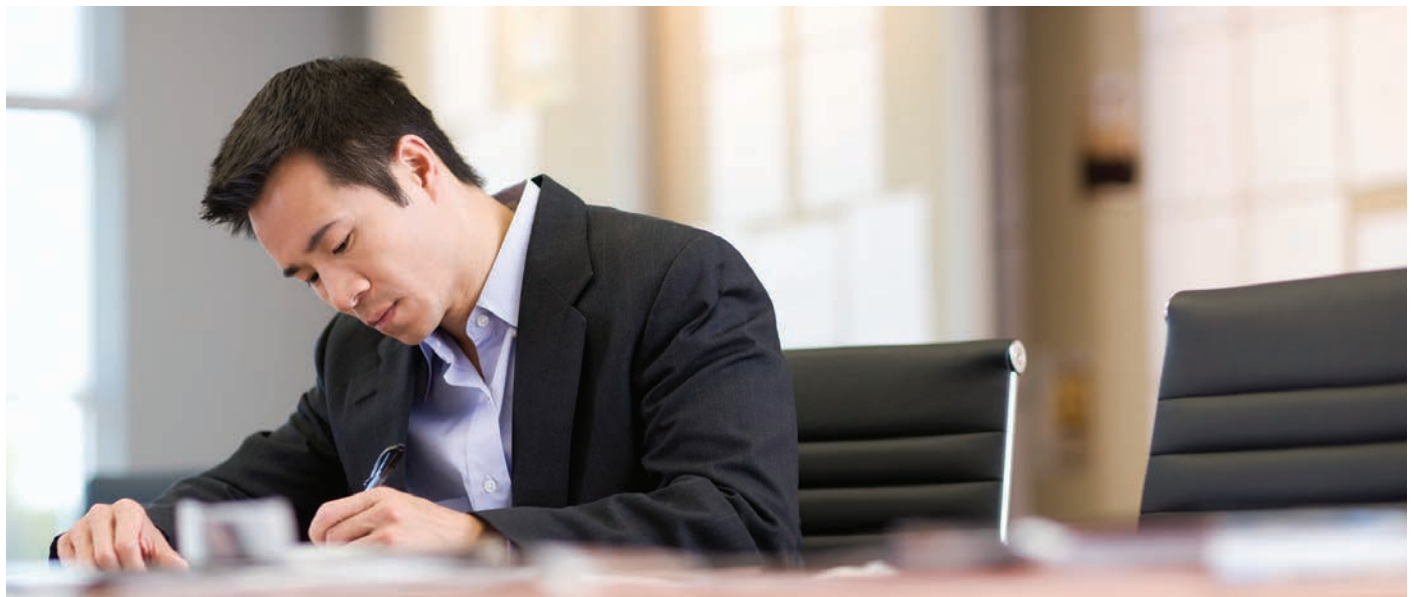
## By Default

### **BUTLER AMERICA LLC 401(k) PLAN PlanMember Index III**

This is where your savings will be invested if you do not make any investment elections when you join the plan.

## By Myself

Your plan allows you to choose investments from a lineup. Information on each investment's performance is available on your plan's retirement website or in the **Investment options** section of this guide.



# Investment options

As of September 30, 2024

	Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
<b>E</b>	<b>Equity</b>								
	DFA Emerging Markets Portfolio Institutional Class	0.35%	7.02%	24.22%	2.74%	6.98%	4.55%	6.58%	04/25/1994
	DFA International Core Equity Portfolio Institutional Class	0.23%	7.82%	23.91%	5.45%	8.90%	6.12%	5.72%	09/15/2005
	DFA U.S. Core Equity 1 Portfolio Institutional Class	0.15%	6.27%	33.46%	11.11%	15.20%	12.33%	10.28%	09/15/2005
	Vanguard® 500 Index Fund Admiral™ Shares	0.04%	5.87%	36.29%	11.87%	15.93%	13.34%	8.27%	11/13/2000
	Vanguard® Growth Index Fund Admiral™ Shares	0.05%	2.92%	41.90%	10.46%	19.00%	15.54%	8.92%	11/13/2000
	Vanguard® Mid-Cap Growth Index Fund Admiral™ Shares	0.07%	6.25%	26.00%	1.70%	11.19%	10.58%	12.47%	09/27/2011
	Vanguard® Mid-Cap Index Fund Admiral™ Shares	0.05%	9.36%	28.79%	5.31%	11.22%	10.21%	10.15%	11/12/2001
	Vanguard® Mid-Cap Value Index Fund Admiral™ Shares	0.07%	11.99%	31.04%	8.73%	10.76%	9.56%	12.51%	09/27/2011
	Vanguard® Small Cap Index Fund Admiral™ Shares	0.05%	9.02%	27.43%	4.36%	10.66%	9.64%	9.25%	11/13/2000
	Vanguard® Small Cap Value Index Fund Admiral™ Shares	0.07%	10.53%	28.69%	8.22%	11.60%	9.58%	12.39%	09/27/2011
	Vanguard® Small-Cap Growth Index Fund Admiral™ Shares	0.07%	7.07%	25.73%	-0.95%	8.60%	9.18%	11.58%	09/27/2011
	Vanguard® Value Index Fund Admiral™ Shares	0.05%	9.42%	29.78%	11.64%	12.25%	10.78%	7.73%	11/13/2000
<b>B</b>	<b>Bond</b>								
	Federated Hermes Institutional High Yield Bond Fund Institutional Shares	0.50%	4.84%	13.99%	2.47%	4.07%	4.80%	7.52%	11/01/2002
	Vanguard® GNMA Fund Admiral™ Shares	0.11%	5.01%	11.42%	-0.91%	0.19%	1.44%	3.56%	02/12/2001
	Vanguard® Inflation-Protected Securities Fund Admiral™ Shares	0.10%	4.21%	9.82%	-0.62%	2.52%	2.45%	3.37%	06/10/2005
	Vanguard® Intermediate-Term Investment-Grade Fund Admiral™ Shares	0.10%	5.91%	14.95%	-0.31%	1.79%	2.91%	4.71%	02/12/2001
	Vanguard® Intermediate-Term Treasury Fund Admiral™ Shares	0.10%	4.83%	10.01%	-0.98%	0.58%	1.70%	3.77%	02/12/2001
	Vanguard® Long-Term Investment-Grade Fund Admiral™ Shares	0.11%	8.21%	18.22%	-4.81%	-0.86%	3.12%	5.67%	02/12/2001
	Vanguard® Long-Term Treasury Fund Admiral™ Shares	0.10%	7.75%	15.60%	-8.40%	-4.19%	1.10%	4.48%	02/12/2001
	Vanguard® Short-Term Investment-Grade Fund Admiral™ Shares	0.10%	3.76%	9.61%	1.57%	2.18%	2.33%	3.30%	02/12/2001
	Vanguard® Total Bond Market Index Fund Admiral™ Shares	0.05%	5.06%	11.40%	-1.43%	0.31%	1.82%	3.39%	11/12/2001
<b>C</b>	<b>Money market/Stable value</b>								
	American Funds U.S. Government Money Market Fund Class R-6 <sup>1</sup>	0.31%	1.27%	5.19%	3.36%	2.14%	1.43%	0.92%	05/01/2009
	7-Day SEC Yield as of 09/30/2024 was 4.34%								
<b>O</b>	<b>Other</b>								
	BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid V	0.60%	7.39%	26.35%	5.63%	N/A	N/A	13.94%	07/09/2020
	BUTLER AMERICA LLC 401(k) PLAN PlanMember Index III	0.43%	6.43%	20.55%	3.90%	N/A	N/A	6.47%	01/16/2020
	BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid I	0.47%	5.08%	15.38%	2.54%	N/A	N/A	3.40%	02/13/2020
	BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid II	0.50%	5.51%	18.83%	N/A	N/A	N/A	2.70%	01/04/2022
	BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid III	0.55%	6.36%	21.03%	4.31%	N/A	N/A	7.27%	10/22/2020
	BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid IV	0.58%	7.19%	24.84%	5.36%	N/A	N/A	9.66%	10/22/2020
	BUTLER AMERICA LLC 401(k) PLAN PlanMember Index I	0.43%	5.06%	14.88%	2.11%	N/A	N/A	3.62%	01/16/2020
	BUTLER AMERICA LLC 401(k) PLAN PlanMember Index II	0.43%	5.69%	16.95%	2.62%	N/A	N/A	6.38%	05/14/2020
	BUTLER AMERICA LLC 401(k) PLAN PlanMember Index IV	0.42%	7.47%	24.80%	5.04%	N/A	N/A	8.71%	02/27/2020

continues

# Investment options

Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
<b>O Other (Cont)</b>								
BUTLER AMERICA LLC 401(k) PLAN PlanMember Index V	0.42%	7.80%	26.66%	5.40%	N/A	N/A	9.61%	02/27/2020
Vanguard® European Stock Index Fund Admiral™ Shares	0.13%	7.05%	26.45%	6.19%	9.07%	5.82%	6.12%	08/13/2001
Vanguard® Pacific Stock Index Fund Admiral™ Shares	0.10%	6.96%	21.43%	2.08%	6.53%	5.65%	5.51%	08/13/2001
Vanguard® Real Estate Index Fund Admiral™ Shares	0.13%	17.19%	34.20%	2.50%	4.77%	7.32%	9.43%	11/12/2001

**Note:** Fund fact sheets and prospectuses with more investment information are available online.

## Fund Disclosures

**The performance data shown represent past performances, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent month-end, visit <https://myaccount.ascensus.com/rplink>. Figures for periods of less than one year are cumulative returns. All other figures represent annualized returns. Performance data shown does not reflect the deduction of sales loads or fees, where applicable, and, if reflected, the load or fee would reduce the performance quoted.**

### A Note About Risk:

Whenever you invest, there's a chance you could lose the money. Investments that employ a "fund of funds" strategy and invest assets in other mutual funds are subject to the risks associated with those underlying funds. Diversification does not ensure a profit or protect against a loss.

*You could lose money by investing in the money market fund. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.*

The Morningstar benchmarks listed above are provided solely for informational purposes and are not the benchmarks that the funds listed seek to track. The performance of the Morningstar benchmarks is not an exact representation of any particular investment, as you cannot invest directly in a benchmark. For more information about each fund's benchmark, please see the fund's prospectus.

High-yield ("junk") bonds have a lower credit rating than investment grade bonds. As they are more likely to default, they tend to pay higher interest rates to offset their higher risk.

Funds that concentrate on a relatively narrow market sector face the risk of higher share-price volatility.

Bond funds are made up of IOUs, primarily from companies or governments. These funds risk losing value if the debt isn't repaid on time. Also, bond prices

can drop when interest rates rise or the issuer's reputation suffers.

U.S. Treasury investments and some U.S. government agency bonds are backed by the government, so it's highly likely that payments will be made on time. But their prices can still fall when interest rates go up.

Small- and mid-cap funds are made up of the stocks of small- and medium-sized companies. These companies have fewer financial resources than larger companies. Because of that, their stock prices can be more affected by swings in the economy.

Non-U.S. stocks or bonds have risks tied to the political and economic stability of their country or region. And if the value of the foreign currency falls, the value of the stocks or bonds would also fall.

Stocks of companies in emerging markets are generally more risky than stocks of companies in developed countries.

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# Investment options

**T** Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2024

## DFA Emerging Markets Portfolio Institutional Class

**Ticker: DFEMX**  
**Expense Ratio: 0.35%**

Fund Description: The investment seeks to achieve long-term capital appreciation. The Portfolio is a Feeder Portfolio and pursues its objective by investing substantially all of its assets in its corresponding master fund, the Emerging Markets Series (the "Emerging Markets Series" or the "Series") of the DFA Investment Trust Company (the "Trust"), which has the same investment objective and policies as the Portfolio. As a non-fundamental policy, under normal circumstances, the Emerging Markets Series will invest at least 80% of its net assets in emerging markets investments that are defined in the Prospectus as Approved Market securities.

## DFA International Core Equity Portfolio Institutional Class

**Ticker: DFIEX**  
**Expense Ratio: 0.23%**

Fund Description: The investment seeks long-term capital appreciation. The fund purchases a broad and diverse group of securities of non-US companies in developed markets. As a non-fundamental policy, under normal circumstances, it will invest at least 80% of its net assets in equity securities. The fund may lend its portfolio securities to generate additional income.

## DFA U.S. Core Equity 1 Portfolio Institutional Class

**Ticker: DFEOX**  
**Expense Ratio: 0.15%**

Fund Description: The investment seeks to achieve long-term capital appreciation. The fund purchases a broad and diverse group of securities of US companies. It invests in companies of all sizes, with increased exposure to smaller capitalization, lower relative price, and higher profitability companies as compared to their representation in the US Universe. The Advisor generally defines the US Universe as a market capitalization weighted set of US operating companies listed on a securities exchange in the United States that is deemed appropriate by the Advisor.

## Vanguard® 500 Index Fund Admiral™ Shares

**Ticker: VFIAX**  
**Expense Ratio: 0.04%**

Fund Description: The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of US stock market performance that is dominated by the stocks of large US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

## Vanguard® Growth Index Fund Admiral™ Shares

**Ticker: VIGAX**  
**Expense Ratio: 0.05%**

Fund Description: The investment seeks to track the performance of the CRSP US Large Cap Growth Index that measures the investment return of large-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the index, a broadly diversified index predominantly made up of growth stocks of large US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

## Vanguard® Mid-Cap Growth Index Fund Admiral™ Shares

**Ticker: VMGMX**  
**Expense Ratio: 0.07%**

Fund Description: The investment seeks to track the performance of the CRSP US Mid Cap Growth Index that measures the investment return of mid-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Growth Index, a broadly diversified index of growth stocks of mid-size US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

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As of September 30, 2024

## Vanguard® Mid-Cap Index Fund Admiral™ Shares

**Ticker:** VIMAX  
**Expense Ratio:** 0.05%

Fund Description: The investment seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

## Vanguard® Mid-Cap Value Index Fund Admiral™ Shares

**Ticker:** VMVAX  
**Expense Ratio:** 0.07%

Fund Description: The investment seeks to track the performance of the CRSP US Mid Cap Value Index that measures the investment return of mid-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Value Index, a broadly diversified index of value stocks of mid-size US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

## Vanguard® Small Cap Index Fund Admiral™ Shares

**Ticker:** VSMAX  
**Expense Ratio:** 0.05%

Fund Description: The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

## Vanguard® Small Cap Value Index Fund Admiral™ Shares

**Ticker:** VSIAX  
**Expense Ratio:** 0.07%

Fund Description: The investment seeks to track the performance of the CRSP US Small Cap Value Index that measures the investment return of small-capitalization value stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

## Vanguard® Small-Cap Growth Index Fund Admiral™ Shares

**Ticker:** VSGAX  
**Expense Ratio:** 0.07%

Fund Description: The investment seeks to track the performance of the CRSP US Small Cap Growth Index that measures the investment return of small-capitalization growth stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Growth Index, a broadly diversified index of growth stocks of small US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

## Vanguard® Value Index Fund Admiral™ Shares

**Ticker:** VVIAX  
**Expense Ratio:** 0.05%

Fund Description: The investment seeks to track the performance of the CRSP US Large Cap Value Index that measures the investment return of large-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Value Index, a broadly diversified index predominantly made up of value stocks of large US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

# Investment options

**T** Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2024

## Federated Hermes Institutional High Yield Bond Fund Institutional Shares

**Ticker:** FIHBX  
**Expense Ratio:** 0.50%

Fund Description: The investment seeks high current income. The fund invests primarily in a diversified portfolio of high yield corporate bonds (also known as "junk bonds"), which include debt securities issued by US or foreign businesses (including emerging market debt securities). The Adviser does not limit the fund's investments to securities of a particular maturity range. The fund may invest in derivative contracts (for example, futures contracts, option contracts and swap contracts) to implement its investment strategies.

## Vanguard® GNMA Fund Admiral™ Shares

**Ticker:** VFIJX  
**Expense Ratio:** 0.11%

Fund Description: The investment seeks to provide a moderate level of current income. The fund invests at least 80% of its assets in Government National Mortgage Association (GNMA) pass-through certificates, which are fixed income securities representing part ownership in a pool of mortgage loans supported by the full faith and credit of the US government. It may invest in other types of securities such as US Treasury or other US government agency securities. The fund's dollar-weighted average maturity will normally fall within an intermediate-term range (3 to 10 years).

## Vanguard® Inflation-Protected Securities Fund Admiral™ Shares

**Ticker:** VAIPX  
**Expense Ratio:** 0.10%

Fund Description: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the US government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is generally expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

## Vanguard® Intermediate-Term Investment-Grade Fund Admiral™ Shares

**Ticker:** VFIDX  
**Expense Ratio:** 0.10%

Fund Description: The investment seeks to provide a moderate and sustainable level of current income. The fund invests in a variety of high-quality and, medium-quality fixed income securities, at least 80% of which will be short- and intermediate-term investment-grade securities. High-quality fixed income securities are those rated the equivalent of A3 or better; medium-quality fixed income securities are those rated the equivalent of Baa1, Baa2, or Baa3. The advisor expects to maintain a dollar-weighted average maturity of 5 to 10 years.

## Vanguard® Intermediate-Term Treasury Fund Admiral™ Shares

**Ticker:** VFIUX  
**Expense Ratio:** 0.10%

Fund Description: The investment seeks to provide a moderate and sustainable level of current income. The fund invests at least 80% of its assets in US Treasury securities, which include bills, bonds, and notes issued by the US Treasury. The advisor expects to maintain a dollar-weighted average maturity of 5 to 10 years. The fund may invest in derivatives instruments, such as options, futures contracts, and other swap agreements.

## Vanguard® Long-Term Investment-Grade Fund Admiral™ Shares

**Ticker:** VWETX  
**Expense Ratio:** 0.11%

Fund Description: The investment seeks to provide a high and sustainable level of current income. The fund invests in a variety of high-quality and, to a lesser extent, medium-quality fixed income securities, at least 80% of which will be intermediate- and long-term investment-grade securities. High-quality fixed income securities are those rated the equivalent of A3 or better; medium-quality fixed income securities are those rated the equivalent of Baa1, Baa2, or Baa3. The fund's dollar-weighted average maturity is expected to fall within a range that is five years shorter than or five years longer than that of its benchmark index.

## Vanguard® Long-Term Treasury Fund Admiral™ Shares

**Ticker:** VUSUX  
**Expense Ratio:** 0.10%

Fund Description: The investment seeks to provide a high and sustainable level of current income. The fund invests at least 80% of its assets in US Treasury securities, which include bills, bonds, and notes issued by the US Treasury. The advisor expects to maintain a dollar-weighted average maturity of 15 to 30 years. The fund may invest in derivatives instruments, such as options, futures contracts, and other swap agreements.

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Phone: 866-809-8146

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# Investment options

**T** Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2024

## Vanguard® Short-Term Investment-Grade Fund Admiral™ Shares

**Ticker:** VFSUX  
**Expense Ratio:** 0.10%

Fund Description: The investment seeks to provide current income while maintaining limited price volatility. The fund invests in a variety of high-quality and medium-quality fixed income securities, at least 80% of which will be short- and intermediate-term investment-grade securities. High-quality fixed income securities are those rated the equivalent of A3 or better; medium-quality fixed income securities are those rated the equivalent of Baa1, Baa2, or Baa3.

## Vanguard® Total Bond Market Index Fund Admiral™ Shares

**Ticker:** VBTIX  
**Expense Ratio:** 0.05%

Fund Description: The investment seeks to track the performance of the Bloomberg US Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

## American Funds U.S. Government Money Market Fund Class R-6

**Ticker:** RAFXX  
**Expense Ratio:** 0.31%

Fund Description: The investment seeks income while preserving capital and maintaining liquidity. The fund will invest at least 99.5% of its total assets in cash, US Treasury securities and other government securities guaranteed or issued by an agency or instrumentality of the US government, and repurchase agreements that are fully collateralized by cash or government securities. Additionally, at least 80% of the fund's assets will normally be invested in securities that are issued or guaranteed by the US government, its agencies and instrumentalities, and repurchase agreements that are fully collateralized by government securities.

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid V

**Ticker:** N/A  
**Expense Ratio:** 0.60%

Fund Description: Typically contains an asset mix that is split among small, medium and large-company domestic stock funds as well as international stock funds.

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Index III

**Ticker:** N/A  
**Expense Ratio:** 0.43%

Fund Description: Typically invests in a combination of large and medium-company stock funds, along with bond and money market funds.

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid I

**Ticker:** N/A  
**Expense Ratio:** 0.47%

Fund Description: Invests primarily in short and intermediate-term bond funds as well as money market funds. An allocation of stock funds also may be included to protect against inflation.

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid II

**Ticker:** N/A  
**Expense Ratio:** 0.50%

Fund Description: Invests primarily in bond and/or money market funds for stability, with allocations of large and medium-company stock funds for growth and protection from inflation.

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid III

**Ticker:** N/A  
**Expense Ratio:** 0.55%

Fund Description: Typically invests in a combination of large and medium-company stock funds, along with bond and money market funds.

# Investment options

**T** Target date allocation **R** Target risk allocation **E** Equity **B** Bond **C** Money market/Stable value **O** Other

As of September 30, 2024

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid IV

Ticker: N/A  
Expense Ratio: 0.58%

Fund Description: Invests primarily in stock funds, with small investments in bond and money market funds. Equity allocations are typically split among small, medium and large-company domestic stock funds, as well as international stock funds.

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Index I

Ticker: N/A  
Expense Ratio: 0.43%

Fund Description: Invests primarily in short and intermediate-term bond funds as well as money market funds. An allocation of stock funds also may be included to protect against inflation.

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Index II

Ticker: N/A  
Expense Ratio: 0.43%

Fund Description: Invests primarily in bond and/or money market funds for stability, with allocations of large and medium-company stock funds for growth and protection from inflation.

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Index IV

Ticker: N/A  
Expense Ratio: 0.42%

Fund Description: Invests primarily in stock funds, with small investments in bond and money market funds. Equity allocations are typically split among small, medium and large-company domestic stock funds, as well as international stock funds.

## BUTLER AMERICA LLC 401(k) PLAN PlanMember Index V

Ticker: N/A  
Expense Ratio: 0.42%

Fund Description: Typically contains an asset mix that is split among small, medium and large-company domestic stock funds as well as international stock funds.

## Vanguard® European Stock Index Fund Admiral™ Shares

Ticker: VEUSX  
Expense Ratio: 0.13%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in the major markets of Europe. The fund employs an indexing investment approach by investing all, or substantially all, of its assets in the common stocks included in the FTSE Developed Europe All Cap Index. The index is a market-capitalization-weighted index.

## Vanguard® Pacific Stock Index Fund Admiral™ Shares

Ticker: VPADX  
Expense Ratio: 0.10%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in the major markets of the Pacific region. The fund employs an indexing investment approach by investing all, or substantially all, of its assets in the common stocks included in the FTSE Developed Asia Pacific All Cap Index. The FTSE Developed Asia Pacific All Cap Index is a market-capitalization weighted index.

## Vanguard® Real Estate Index Fund Admiral™ Shares

Ticker: VGSLX  
Expense Ratio: 0.13%

Fund Description: The investment seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of the MSCI US Investable Market Real Estate 25/50 Index that measures the performance of publicly traded equity REITs and other real estate-related investments. The advisor attempts to track the index by investing all, or substantially all, of its assets-either directly or indirectly through a wholly owned subsidiary, which is itself a registered investment company-in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

**Note:** Fund fact sheets and prospectuses with more investment information are available online.

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# Plan highlights

## Eligibility requirements

To begin contributing to the plan, the following requirements must be met. Details about the contribution types available are below. If you are considered a long-term, part-time employee, different rules apply—please refer to your Summary Plan Description for more information.

### All contribution requirements

- You must have worked at least 400 hours as defined by the plan.
- You must have worked at least 3 months as defined by the plan.

The following employees are excluded:

- Leased employees

## Your deferral contributions

### Pretax deferrals

Pretax deferrals are contributed into the plan on a pretax basis. Unlike the compensation you actually receive, pretax deferrals will not be taxed at the time they are paid by your employer. Instead, these deferrals and any earnings accumulated while invested in the plan will be taxable to you when withdrawn from the plan. This will reduce your taxable income for each year that you make a contribution. Through payroll deduction, you can contribute from 1% up to 100% of your salary pretax as long as the amount does not exceed \$23,500, which is the maximum limit for 2025 set by the Internal Revenue Service (IRS).

### Roth deferrals

Roth deferrals are contributed to the plan from amounts that have already been treated as taxable income. Roth deferrals will not reduce your taxable income in the year in which you contribute a portion of your compensation into the plan. You may contribute from 1% up to 100% of your salary as a Roth deferral as long as the total amount, when combined with any pretax deferrals, does not exceed the IRS contribution limit of \$23,500 for 2025.

When Roth deferrals are withdrawn, distributions—including contributions and any earnings—are tax free as long as certain requirements are met. In order to receive tax-free withdrawals, generally your money must remain in the account for five years and you must have reached age 59½, die, or become disabled.

### Catch-up contributions

If you are age 50 or older, you are entitled to contribute an additional “catch-up contribution” beyond the maximum IRS limit of \$23,500 for 2025. This is intended to help employees boost their savings prior to retirement. The maximum catch-up contribution is \$7,500 for 2025.

## Employer contributions

Those defined as long-term, part-time employees may not be eligible for certain employer contributions—refer to your Summary Plan Description for additional information regarding those rules.

### Profit sharing contributions

Your employer may make profit sharing contributions on your behalf.

### Safe harbor 401(k) contributions

Your employer will make what is known as a “safe harbor” 401(k) matching contribution on your behalf. Please see your summary plan description for further details.

## Rollovers

You are allowed to roll over money from other qualifying retirement accounts into this account using the form on page 21.

There are important factors to consider when rolling over assets from an IRA or an employer retirement plan account. These factors include, but are not limited to, investment options in each type of account, fees and expenses, available services, potential withdrawal penalties, protection from

# Plan highlights

creditors and legal judgments, required minimum distributions, and tax consequences of rolling over employer stock.

## Vesting

Vesting refers to the amount of your retirement account savings that belongs to you.

- The money that you contribute from your salary and the money it earns are always 100% vested.
- Any rollover contributions you make are always 100% vested.
- The money contributed on your behalf by your employer becomes vested based on the schedule(s) below:

### Profit sharing contribution vesting schedule

Years of employment	Vesting %
0	0%
1	0%
2	0%
3	100%

### Safe harbor match contribution vesting schedule

You are immediately vested

## Contribution changes

As you review and refine your savings strategy over time, you may choose to change the amount you save or how you invest your money. You may stop making or change contributions by going online or by contacting your employer. Once stopped, you have the option to begin contributing again in accordance with your plan's policy.

## Withdrawals

Money can be withdrawn from your account if:

- You are age 59½ or older.
- You have reached the normal retirement age of 65.

- You request an in-service withdrawal as defined by your plan.
- You no longer work for Staffing Partners Holdings.
- Death
- Disability
- You experience a qualifying financial hardship, which, in general, can include the following:
  - the purchase of your primary residence
  - payment of tuition and related costs for you, your spouse, dependents, or children who are no longer your dependents for post-secondary education
  - payment of certain medical expenses
  - prevention of eviction from or foreclosure on your primary residence
  - funeral/burial expenses for a parent, spouse, child, or dependent
  - repair of qualifying damages to your primary residence

Note: Withdrawals of certain types of elected deferrals and employer contributions may be subject to restrictions.

There are certain penalties and tax implications you should consider before making a withdrawal. In general, if you take a distribution from the plan before you are age 59½, a 10% early distribution penalty will apply to the taxable portion of your distribution. There are some exceptions to the 10% penalty.

In addition, if your distribution is eligible to be rolled over into another qualifying retirement account (e.g., an individual retirement account or IRA) and you choose to take the distribution rather than roll over the amount, 20% of the distribution must be withheld and remitted to the IRS as a credit toward the taxes you will owe on the distribution amount.

Your tax professional can provide guidance on potential outcomes of withdrawing money from your account.

# Plan highlights

## Loans

While your retirement account is designed to be used when you retire, you can take a loan if a need arises. Loans may be taken from vested employer and applicable employee contributions.

Loans must follow these guidelines:

- You can only have 1 loan(s) outstanding at a time.
- The amount you may borrow is limited by tax laws. In general, all loans will be limited to the lesser of one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1,000.
- Generally, all loans must be repaid within 60 months.
- Other requirements, limits, and certain fees may apply.
- The one-time cost of taking a loan is \$150.

## Summary Plan Description

This enrollment guide offers an overview of The STAFFING PARTNERS HOLDINGS 401(K) PLAN. Greater detail and other important information about the plan's features and benefits are available in the Summary Plan Description (SPD), which will be provided to you separately. You are encouraged to review the SPD carefully and contact your employer with any questions. You may also examine a copy of the plan document, which contains all of the provisions that the IRS requires, by making arrangements with your employer. If there are any inconsistencies between this enrollment guide, the SPD, and the plan document, the plan document will be followed.

# What's next?

Enrollment is only the first step in getting the most from your plan. Use this checklist to make sure you take advantage of all that is available to you. To access a wide range of planning resources designed to help you succeed, register online at <https://myaccount.ascensus.com/rplink>.

## Your retirement account checklist

- Join the plan quickly and conveniently** – Just go to <https://myaccount.ascensus.com/rplink>.
- Download the READYSAVE™ mobile app** – Access your retirement account, manage contributions, and stay on track for retirement – whenever, wherever.
- Review** – Decide if you want to consolidate your investments by rolling over outside retirement assets into this account.
- Learn more** – Go to your plan website for easy access to planning tools, investment information, and details on how your plan works.
- Track your progress** – Review your retirement outlook regularly via the READYSAVE™ app, where you can check your balance, see activity history, and adjust your savings rate.
- Stay informed** – Get account updates through our online Message Center.
- Update your strategy** – At least once a year, make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as a raise, marriage, a change in your beneficiaries, or the birth of a child.

Download READYSAVE™



# Rollover form instructions

Review this information before completing the rollover form on the following pages.

- **How do I roll over my assets?**

By completing Part 1 and 2 of this rollover form and writing (or endorsing) your rollover check to the trustee or custodian, you can complete a rollover contribution to this plan.

- Part 1 of the form (on the back of this page) is what you will need to request a check to transfer your assets. The check should be returned to the Trust company per the instructions on the form.
- Part 2 of the form provides instructions on how to treat your rollover contribution. This form should be returned to your employer.

**Important:**

Review both Part 1 and Part 2 of the form carefully before taking action. Knowing what information you will need at each point will be helpful when you begin the process of rolling over your account. Your employer may ask you for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.



# Rollover form – Part 1

## Check request

Name \_\_\_\_\_  
first middle initial last

Social Security number \_\_\_\_\_ Email \_\_\_\_\_

Plan ID 237625

## Request a check and have it sent to Ascensus Trust Company.

- Contact your retirement plan/account service provider to request a withdrawal of your account assets in the form of a check.
- The check should be payable to Ascensus Trust Company and include the Plan ID (provided above).
- Mail the check to:

Ascensus Trust Company  
1655 43rd Street South  
Suite 100  
Fargo, ND 58103

- Your prior retirement plan/account service provider can send the check directly to Ascensus Trust Company. If instead the check is being returned to you, you must complete Part 1 of the rollover form (i.e., this page) and send it along with your check to Ascensus Trust Company. If you are sending more than one rollover check, use a separate form for each check.

## My check details

Dollar amount on check: \$ \_\_\_\_\_

Date sent to Ascensus Trust Company (mm/dd/year): \_\_\_\_\_

Submitted by \_\_\_\_\_ Date \_\_\_\_\_  
First middle initial last

### Important:

- If the check is payable to you, you have 60 days to roll over the funds (i.e. have the check deposited into your retirement plan) or the entire amount becomes taxable.
- If you have any questions, please contact Participant Services at 866-809-8146.

# Rollover form – Part 2

## Savings and investment elections

Name \_\_\_\_\_  
first middle initial last

Social Security number \_\_\_\_\_ Email \_\_\_\_\_

Plan ID 237625

**Employer use only:** Upon receipt of this form, verify that the plan document permits rollover contributions and that the rollover contribution qualifies for rollover treatment and that all information provided by the participant is accurate and complete.

### Complete and return Part 2 of the Rollover form to your employer.

#### Important:

- This form may only be used to move (i.e., roll over) retirement plan assets from a retirement plan, traditional IRA, or SIMPLE IRA into your employer's plan.
- This form may not be used to request a rollover from this plan to another retirement plan.
- If more than one rollover contribution is being sent, use a separate form for each rollover contribution.
- If this rollover contribution is being made during or after the first year for which you must take a required minimum distribution, you cannot roll over any amount which constitutes a required minimum distribution. Please check with your employer for more information about this rule.

### My savings

1. The amount of my rollover contribution attributable to pre-tax contributions is \$ \_\_\_\_\_ (amount on check)
2. The amount of my rollover contribution attributable to Roth contributions is \$ \_\_\_\_\_
  - a. The amount of the Roth contribution that is attributable to basis is \$ \_\_\_\_\_
  - b. The first year in which I made a Roth contribution to the plan from which my rollover is being made was \_\_\_\_\_ (specify)
3. The amount of my rollover contribution attributable to after-tax (non-Roth) contributions is \$ \_\_\_\_\_
  - a. The amount of the after-tax contribution attributable to basis is \$ \_\_\_\_\_
4. The rollover contribution is from the following type of plan:  QP/401(k)/Roth401(k) plan  403(a) plan  
 403(b) plan  Governmental 457(b) plan  
 Traditional IRA  SIMPLE IRA  
 Current plan

Note: If necessary, the retirement plan/account service provider can provide the information requested above.

**Continued on back**

# Rollover form – Part 2

## Savings and investment elections

Name \_\_\_\_\_  
first middle initial last

Social Security number \_\_\_\_\_ Email \_\_\_\_\_

Plan ID 237625

### My investments

You have choices for investing your rollover assets. Helpful information on choosing investments is available in the **What ways can you invest?** section of this guide and on your plan’s retirement website.

**Important:** If you don’t make any investment elections but complete the rest of this form, you will be invested in BUTLER AMERICA LLC 401(k) PLAN PlanMember Index III.

#### Invest my rollover contribution according to my current investment elections.

Check this box to invest your entire rollover contribution in the same funds and percentages you previously selected for your retirement plan contributions.

#### Make new investment elections for my rollover contribution.

Check this box if you choose to invest your rollover contribution in different funds and/or percentages than you previously selected. Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%.

#### Create a custom mix

Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%. Information on each Investment’s performance is available on your plan’s retirement website and in the **Investment options** section of this guide.

Investment name	Investment %
<b>Equity</b>	
DFA Emerging Markets Portfolio Institutional Class	_____ %
DFA International Core Equity Portfolio Institutional Class	_____ %
DFA U.S. Core Equity 1 Portfolio Institutional Class	_____ %
Vanguard® 500 Index Fund Admiral™ Shares	_____ %
Vanguard® Growth Index Fund Admiral™ Shares	_____ %
Vanguard® Mid-Cap Growth Index Fund Admiral™ Shares	_____ %
Vanguard® Mid-Cap Index Fund Admiral™ Shares	_____ %
Vanguard® Mid-Cap Value Index Fund Admiral™ Shares	_____ %
Vanguard® Small Cap Index Fund Admiral™ Shares	_____ %
Vanguard® Small Cap Value Index Fund Admiral™ Shares	_____ %
Vanguard® Small-Cap Growth Index Fund Admiral™ Shares	_____ %
Vanguard® Value Index Fund Admiral™ Shares	_____ %

Investment name	Investment %
<b>Bond</b>	
Federated Hermes Institutional High Yield Bond Fund Institutional Shares	_____ %
Vanguard® GNMA Fund Admiral™ Shares	_____ %
Vanguard® Inflation-Protected Securities Fund Admiral™ Shares	_____ %
Vanguard® Intermediate-Term Investment-Grade Fund Admiral™ Shares	_____ %
Vanguard® Intermediate-Term Treasury Fund Admiral™ Shares	_____ %
Vanguard® Long-Term Investment-Grade Fund Admiral™ Shares	_____ %
Vanguard® Long-Term Treasury Fund Admiral™ Shares	_____ %
Vanguard® Short-Term Investment-Grade Fund Admiral™ Shares	_____ %
Vanguard® Total Bond Market Index Fund Admiral™ Shares	_____ %
<b>Money market/Stable value</b>	
American Funds U.S. Government Money Market Fund Class R-6	_____ %

Rollover\_Form\_SHELL\_P2B.pdf 11/20/2014

# Rollover form – Part 2

## Savings and investment elections

Name \_\_\_\_\_  
first middle initial last

Social Security number \_\_\_\_\_ Email \_\_\_\_\_

Plan ID 237625

Investment name	Investment %
<b>Other</b>	
BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid V	_____ %
BUTLER AMERICA LLC 401(k) PLAN PlanMember Index III	_____ %
BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid I	_____ %
BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid II	_____ %
BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid III	_____ %
BUTLER AMERICA LLC 401(k) PLAN PlanMember Hybrid IV	_____ %
BUTLER AMERICA LLC 401(k) PLAN PlanMember Index I	_____ %

Investment name	Investment %
<b>Other (Cont)</b>	
BUTLER AMERICA LLC 401(k) PLAN PlanMember Index II	_____ %
BUTLER AMERICA LLC 401(k) PLAN PlanMember Index IV	_____ %
BUTLER AMERICA LLC 401(k) PLAN PlanMember Index V	_____ %
Vanguard® European Stock Index Fund Admiral™ Shares	_____ %
Vanguard® Pacific Stock Index Fund Admiral™ Shares	_____ %
Vanguard® Real Estate Index Fund Admiral™ Shares	_____ %

### My signature

Signature \_\_\_\_\_ Date \_\_\_\_\_

Your signature serves as acknowledgment that you have provided accurate information and authorize the rollover of retirement account assets in accordance with this form as soon as administratively possible.

<p><b>Employer use only</b></p> <p>Signature of plan administrator _____ Date _____</p> <p><i>Note: To process this request in the most efficient manner, please use your employer website.</i></p>
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**This is your opportunity. The decision to save today can shape your future. You'll thank yourself later.**

# Join the plan

Retire ready. Retire happy.



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