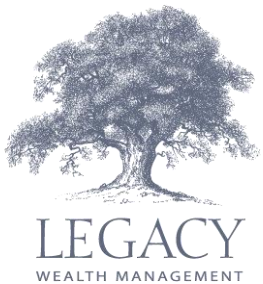
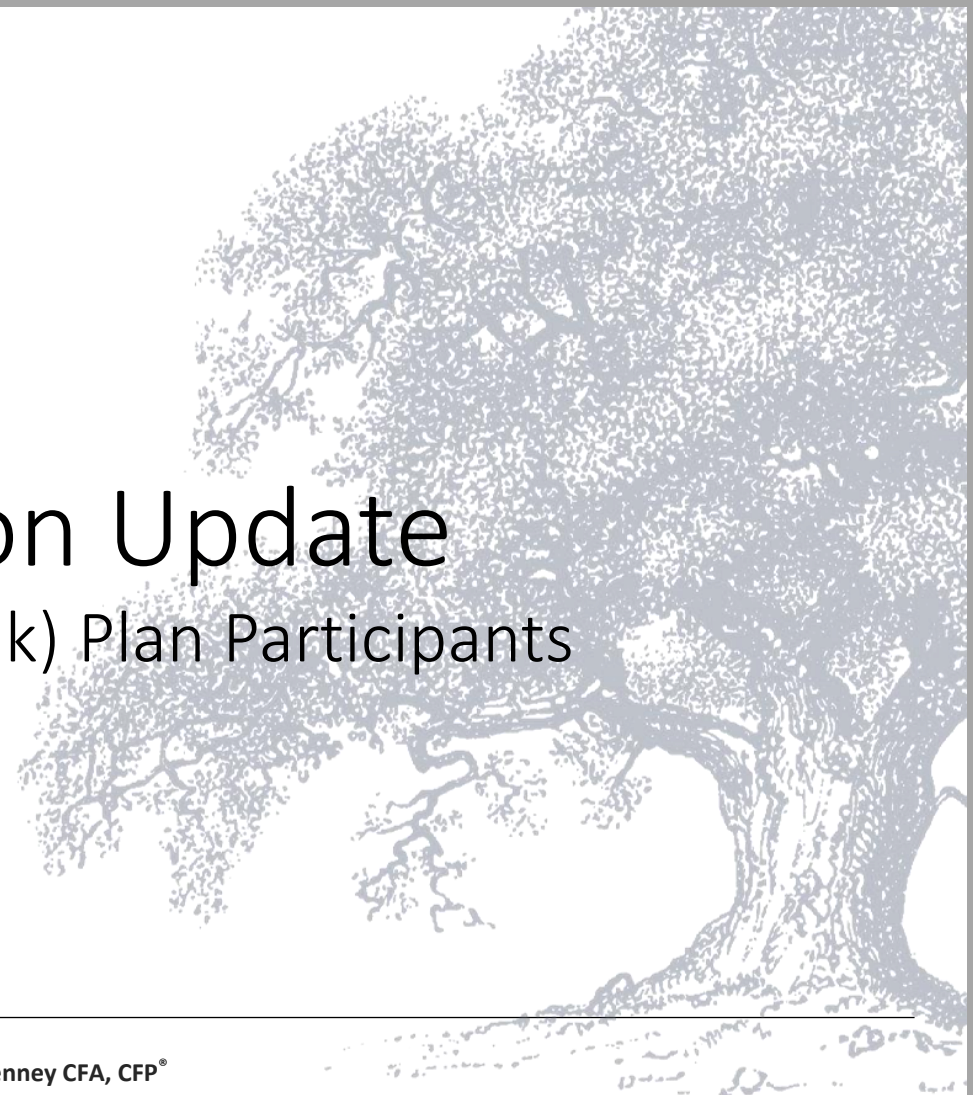




# Employee Education Update

## Native American Electric 401(k) Plan Participants

January 2024



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# Agenda

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- Market Update
- Financial Wellness
- Benefits of Saving
- Plan Highlights
- Investing
- Enrollment
- Contact Information

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# Market Update

# Asset Class Chart

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	'08-'22 average
Dev ex US Fixed Inc 11.4%	Emg Mkt Equity 79.0%	US Small Cap Equity 26.9%	Emg Mkt Equity 8.5%	Emg Mkt Equity 18.6%	US Small Cap Equity 38.8%	US Large Cap Equity 13.7%	US Large Cap Equity 1.4%	US Small Cap Equity 21.3%	Emg Mkt Equity 37.8%	CPI 1.9%	US Large Cap Equity 31.5%	US Small Cap Equity 20.0%	US Large Cap Equity 28.7%	Commod 16.1%	US Large Cap Equity 20.6%	US Large Cap Equity 8.8%
Inv Grade Fixed Inc 5.2%	High Yield Fixed Inc 58.2%	US Mid Cap Equity 25.5%	Inv Grade Fixed Inc 7.8%	Emg Mkt Equity 18.5%	US Mid Cap Equity 34.8%	US Mid Cap Equity 13.2%	Emg Mkt Fixed Inc 1.2%	High Yield Fixed Inc 17.1%	Dev ex US Equity 25.6%	Cash Alternative 1.8%	US Mid Cap Equity 30.5%	Emg Mkt Equity 18.7%	Commod 27.1%	CPI 6.5%	Dev ex US Equity 15.8%	US Mid Cap Equity 8.4%
Cash Alternative 1.8%	US Mid Cap Equity 40.5%	Emg Mkt Equity 19.2%	Dev ex US Fixed Inc 5.9%	Dev ex US Equity 17.9%	US Large Cap Equity 32.4%	60%,40% Blend 10.6%	60%,40% Blend 1.2%	US Mid Cap Equity 13.8%	US Large Cap Equity 21.8%	Inv Grade Fixed Inc 0.0%	US Small Cap Equity 25.5%	US Large Cap Equity 18.4%	US Mid Cap Equity 22.6%	Cash Alternative 1.5%	US Small Cap Equity 14.7%	US Small Cap Equity 7.2%
CPI 0.1%	Dev ex US Equity 32.5%	Commod 16.8%	High Yield Fixed Inc 5.0%	US Mid Cap Equity 17.3%	Dev ex US Equity 23.3%	Mod Grwth Inc 6.2%	CPI 0.7%	US Large Cap Equity 12.0%	US Mid Cap Equity 18.5%	Dev ex US Fixed Inc -2.1%	Dev ex US Equity 22.7%	US Mid Cap Equity 17.1%	60%,40% Blend 16.0%	Hedge Funds -4.1%	US Mid Cap Equity 13.3%	60%,40% Blend 6.7%
Emg Mkt Fixed Inc -10.9%	Emg Mkt Fixed Inc 28.2%	High Yield Fixed Inc 15.1%	60%,40% Blend 5.0%	US Small Cap Equity 16.3%	60%,40% Blend 17.7%	Inv Grade Fixed Inc 6.0%	Inv Grade Fixed Inc 0.5%	Commod 11.8%	US Small Cap Equity 14.6%	High Yield Fixed Inc -2.1%	60%,40% Blend 22.1%	60%,40% Blend 15.4%	US Small Cap Equity 14.8%	High Yield Fixed Inc -11.2%	60%,40% Blend 13.0%	High Yield Fixed Inc 6.1%
Hedge Funds -19.0%	US Small Cap Equity 27.2%	US Large Cap Equity 15.1%	CPI 3.0%	US Large Cap Equity 16.0%	Mod Grwth Inc 10.7%	Emg Mkt Fixed Inc 5.5%	Cash Alternative 0.0%	Emg Mkt Equity 11.6%	60%,40% Blend 14.3%	60%,40% Blend -2.3%	Mod Grwth Inc 19.5%	Mod Grwth Inc 14.8%	Dev ex US Equity 11.8%	Inv Grade Fixed Inc -13.0%	Emg Mkt Equity 11.7%	Mod Grwth Inc 5.4%
60%,40% Blend -21.6%	Mod Grwth Inc 26.6%	Mod Grwth Inc 14.0%	US Large Cap Equity 2.1%	High Yield Fixed Inc 15.8%	Hedge Funds 9.1%	US Small Cap Equity 4.9%	Dev ex US Equity -0.4%	Emg Mkt Fixed Inc 10.2%	Mod Grwth Inc 13.6%	US Large Cap Equity -4.4%	Emg Mkt Equity 18.9%	Hedge Funds 11.8%	Mod Grwth Inc 10.2%	Dev ex US Equity -14.0%	Mod Grwth Inc 10.1%	Emg Mkt Fixed Inc 4.3%
Mod Grwth Inc -24.2%	US Large Cap Equity 26.5%	60%,40% Blend 12.2%	Mod Grwth Inc 1.7%	Mod Grwth Inc 12.2%	High Yield Fixed Inc 7.4%	Hedge Funds 3.0%	Hedge Funds -1.1%	Mod Grwth Inc 9.1%	Dev ex US Fixed Inc 9.9%	Emg Mkt Fixed Inc -4.6%	Emg Mkt Fixed Inc 14.4%	Dev ex US Fixed Inc 10.5%	Hedge Funds 10.2%	Mod Grwth Inc -14.7%	High Yield Fixed Inc 6.8%	Hedge Funds 3.6%
High Yield Fixed Inc -26.2%	Hedge Funds 20.0%	Emg Mkt Fixed Inc 12.0%	Cash Alternative 0.1%	60%,40% Blend 11.4%	CPI 1.5%	High Yield Fixed Inc 2.5%	Mod Grwth Inc -2.0%	60%,40% Blend 8.2%	Emg Mkt Fixed Inc 9.3%	Hedge Funds -4.7%	High Yield Fixed Inc 14.3%	Dev ex US Equity 8.3%	CPI 7.0%	60%,40% Blend -15.9%	Emg Mkt Fixed Inc 5.5%	Inv Grade Fixed Inc 2.7%
US Small Cap Equity -33.8%	Commod 18.9%	Hedge Funds 10.2%	US Mid Cap Equity -1.5%	Hedge Funds 6.4%	Cash Alternative 0.0%	CPI 0.8%	US Mid Cap Equity -2.4%	Hedge Funds 5.4%	Hedge Funds 8.6%	Mod Grwth Inc -4.8%	Hedge Funds 10.4%	Inv Grade Fixed Inc 7.5%	High Yield Fixed Inc 5.3%	Emg Mkt Fixed Inc -16.5%	Hedge Funds 5.0%	CPI 2.3%
Commod -35.6%	60%,40% Blend 18.5%	Dev ex US Equity 8.2%	US Small Cap Equity -4.2%	Inv Grade Fixed Inc 4.2%	Inv Grade Fixed Inc -2.0%	Cash Alternative 0.0%	US Small Cap Equity -4.4%	Inv Grade Fixed Inc 2.6%	High Yield Fixed Inc 7.5%	US Mid Cap Equity -9.1%	Inv Grade Fixed Inc 8.7%	High Yield Fixed Inc 7.1%	Cash Alternative 0.0%	US Mid Cap Equity -17.3%	Cash Alternative 2.8%	Dev ex US Equity 2.3%
US Large Cap Equity -37.0%	Inv Grade Fixed Inc 5.9%	Dev ex US Fixed Inc 6.8%	Hedge Funds -5.3%	CPI 1.7%	Emg Mkt Equity -2.3%	Emg Mkt Equity -1.8%	High Yield Fixed Inc -4.5%	CPI 2.1%	Inv Grade Fixed Inc 3.5%	US Small Cap Equity -11.0%	Commod 7.7%	Emg Mkt Fixed Inc 5.9%	Emg Mkt Fixed Inc -1.5%	US Large Cap Equity -18.1%	CPI 2.6%	Emg Mkt Equity 1.0%
US Mid Cap Equity -41.5%	Dev ex US Fixed Inc 3.9%	Inv Grade Fixed Inc 6.5%	Dev ex US Equity -11.7%	Dev ex US Fixed Inc 0.8%	Dev ex US Fixed Inc -5.1%	Dev ex US Fixed Inc -2.5%	Dev ex US Fixed Inc -4.8%	Dev ex US Fixed Inc 1.9%	CPI 2.1%	Commod -11.2%	Dev ex US Fixed Inc 5.2%	CPI 1.4%	Inv Grade Fixed Inc -1.5%	Emg Mkt Equity -19.7%	Inv Grade Fixed Inc 2.0%	Cash Alternative 0.6%
Dev ex US Equity -43.1%	CPI 2.7%	CPI 1.5%	Commod -13.3%	Cash Alternative 0.1%	Emg Mkt Fixed Inc -6.6%	Dev ex US Equity -4.5%	Emg Mkt Equity -14.6%	Dev ex US Equity 1.5%	Commod 1.7%	Dev ex US Equity -13.4%	CPI 2.3%	Cash Alternative 0.5%	Emg Mkt Equity -2.2%	US Small Cap Equity -20.4%	Dev ex US Fixed Inc 0.8%	Dev ex US Fixed Inc 0.3%
Emg Mkt Equity -53.2%	Cash Alternative 0.1%	Cash Alternative 0.1%	Emg Mkt Equity -18.2%	Commod -1.1%	Commod -9.5%	Commod -17.0%	Commod -24.7%	Cash Alternative 0.3%	Cash Alternative 0.8%	Emg Mkt Equity -14.2%	Cash Alternative 2.2%	Commod -3.1%	Dev ex US Fixed Inc -9.5%	Dev ex US Fixed Inc -21.9%	Commod -2.0%	Commod -2.6%

Data as of 7/31/2023

Sources: Wells Fargo Investment Institute, © 2023- Morningstar Direct. All Rights Reserved.<sup>1</sup> Asset allocation does not guarantee a profit or protect against loss. Average is calculated as geometric mean. Average is calculated as 15 years from 2008-2022. Allocation blends are rebalanced quarterly. Moderate Growth & Income and 60%,40% blend are for illustrative purposes only. Performance results for Moderate Growth & Income and the 60%,40% blend are calculated using blended index returns. **Past performance does not guarantee future results.** An index is unmanaged and not available for direct investment.

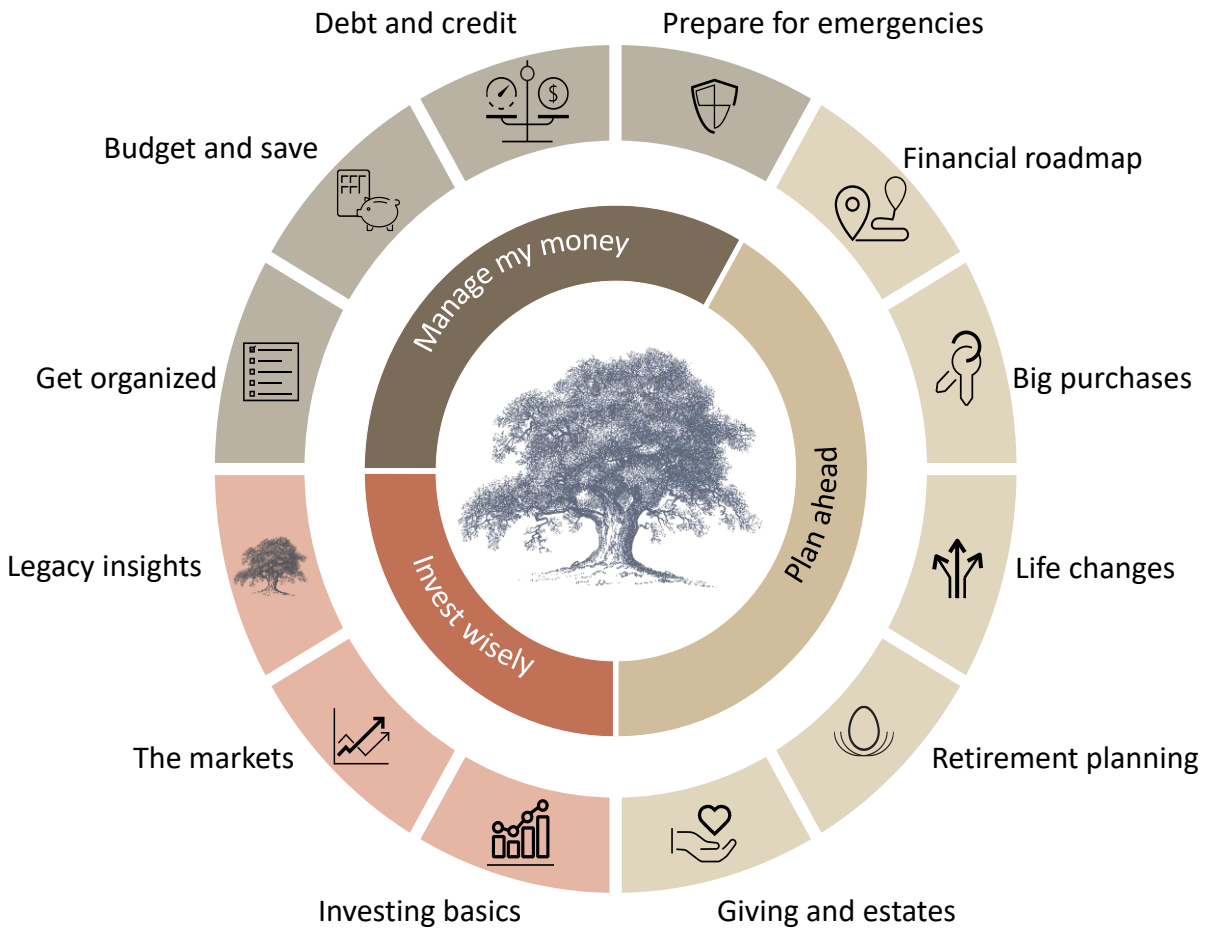


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# Financial Wellness

# What is financial wellness?

Financial wellness is about helping you build the **habits and confidence** to make more informed financial decisions. Like physical health, there **are simple steps you** can take today to improve your overall well-being.



# Wellness assessment

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## Wellness assessment



Budgeting and  
Saving



Planning for  
Emergencies



Debt  
Management



Retirement  
Readiness



Identifying  
Goals

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## Questions to ask yourself:

- How much of your monthly paycheck are you saving?
- In the event of an emergency, do you have enough savings?
- How confident are you in your household's insurance coverage?
- Do you meet your monthly debt obligations in full and on time?
- Do you know your credit score?
- Are you getting your 401(k) plan employer match?
- How prepared do you feel for retirement?



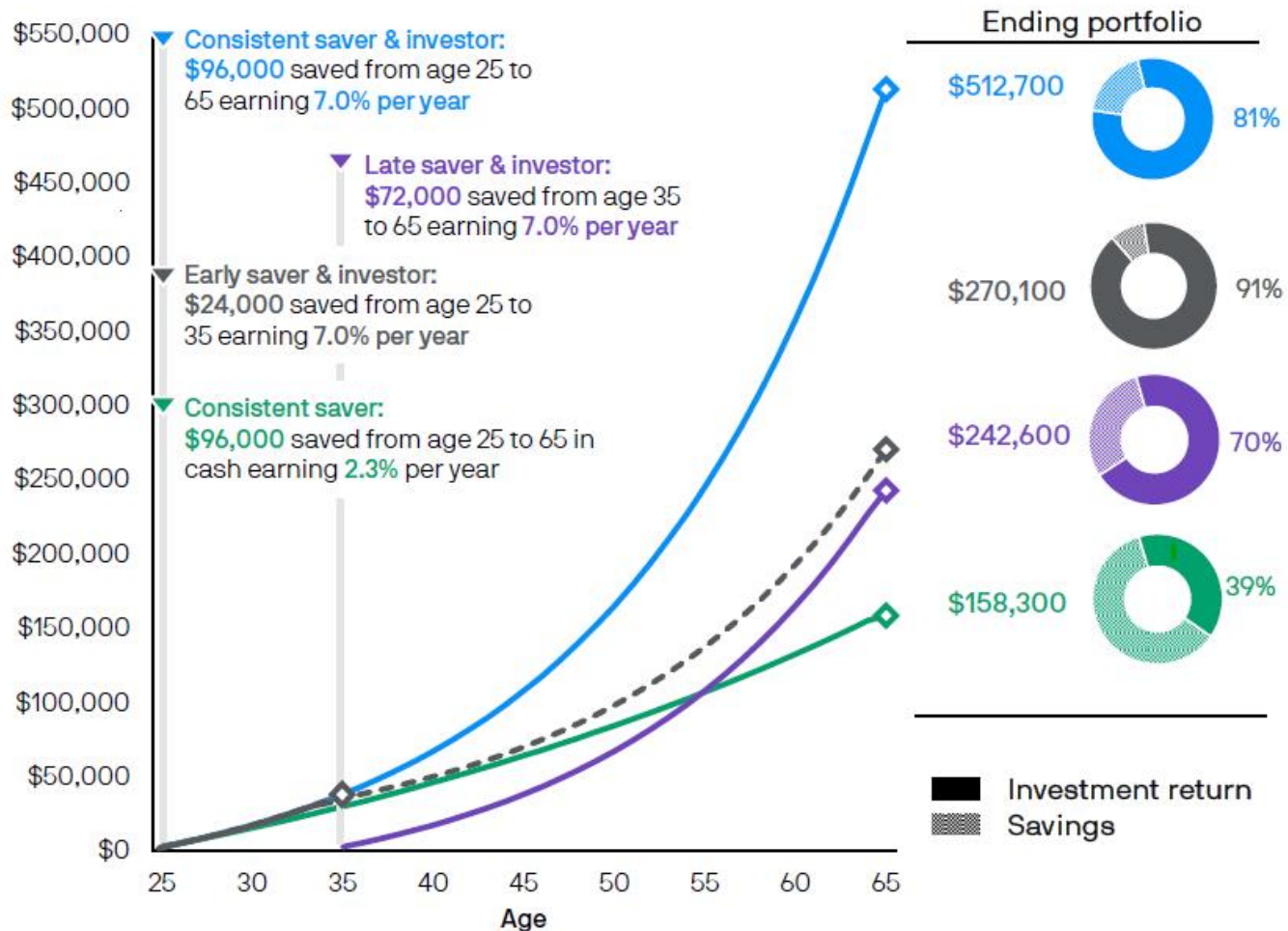
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# Benefits of Saving



# Benefit of saving & investing early

## Account growth of \$200 invested/saved monthly



### Saving fundamentals

Saving early and often, and investing what you save, are some of the keys to a successful retirement due to the power of long-term compounding.

The above example is for illustrative purposes only and not indicative of any investment. Source: J.P. Morgan Asset Management, Long-Term Capital Market Assumptions. Compounding is the increasing value of assets due to investment return earned on both principal and prior investment gains.



# How does contributing to a retirement plan work?

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## Traditional retirement plan contributions

- Contributions are made on a pretax basis.
- On withdrawal: Entire distribution is taxable.

## Roth retirement plan contributions

- Contributions are made on an after-tax basis.
- On withdrawal: Qualified distributions are tax-free.

# What are your retirement targets?

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Give your retirement a 1 – 2% **raise** every year until you reach your target contribution rate.

## Contribution Rate Guidelines

12 – 15%\* 

Contribution rate guidelines to assist you in providing adequate retirement income

## Target Replacement Rate

70 – 85%<sup>1</sup> 

The percentage of your current income needed to maintain the same lifestyle

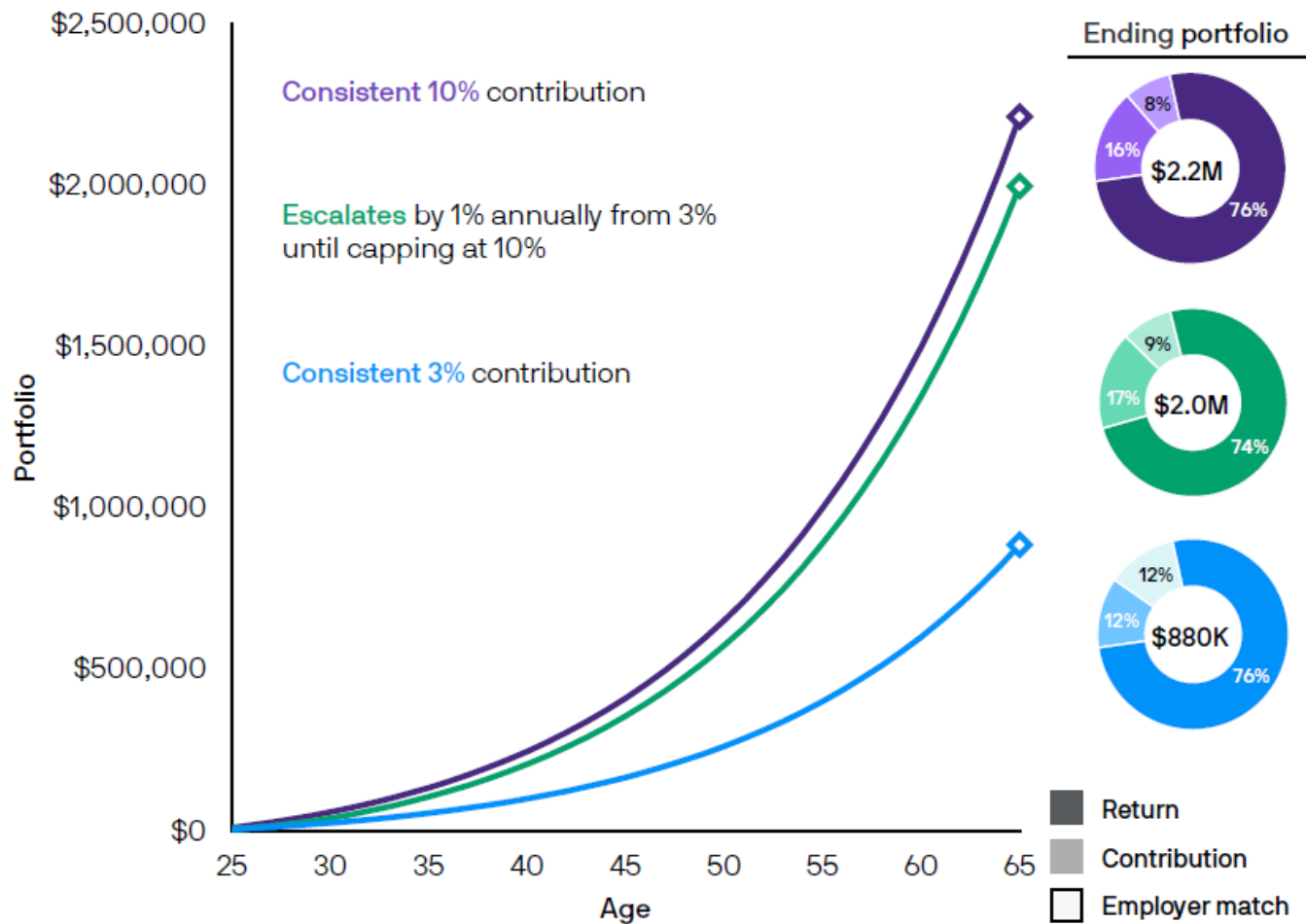
\* The information is provided for informational purposes only and is intended to engage you in thinking about your financial planning needs. Of course, each person's situation is unique and the amount you are able to contribute annually may vary based on what you can afford, your retirement plan, or the impact of the Internal Revenue Code.

<sup>1</sup> GAO-16-242 Retirement Security March 2016.



# Benefit of automatically increasing contributions

## Account growth from contributions, employer match and investment returns



### Model assumptions

- Start age: 25
- Retirement age: 65
- Starting salary: \$50,000
- Wage growth: 2.5%
- Assumed annual employer match: 100% of employee contribution up to 5%
- Investment return: 7.0%

Individual is assumed to retire at the end of age 65. Growth of portfolio is tax deferred; ending portfolio may be subject to tax. The above example is for illustrative purposes only and not indicative of any investment. Source: J.P. Morgan Asset Management, Long-Term Capital Market Assumptions.

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# Plan Highlights

# Plan features

<b>Eligibility Requirements</b>	Employee Deferrals	Plan entry date after completing 6 months of employment
<b>Automatic Enrollment</b>	Employees will be automatically enrolled at 6% of their pre-tax salary	You can decline enrollment through My.ADP.com, Voice-Response System or ADP Mobile Solutions App
<b>Contributions</b>	Employee Contributions <u>IRS Limits</u> <b>2024 \$23,000</b> <u>Catch-up limit (Over age 50)</u> <b>2024 \$7,500</b>	1% to 90% of eligible compensation Before tax & Roth contributions are permitted

# Plan features

<b>Vesting</b>	Employee Contributions	100% immediate	
	Voluntary Employer Contributions	After 1 Year of Service	0 %
		After 2 Years of Service	0 %
After 3 Years of Service		100 %	
<b>Withdrawals</b>	Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death.		
<b>Loans</b>	Permitted	<p>\$1,000 minimum</p> <p>50% of account balance or \$50,000, whichever is less</p> <p>Loans plus interest generally must be repaid within 5 years through salary reduction</p>	

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# Investing



# Know what kind of investor you are

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How much risk are you willing to take in your investments?

How much time do you want to put into investing?

# Will you be able to make time to invest wisely?

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Hands-on approach



Build a portfolio

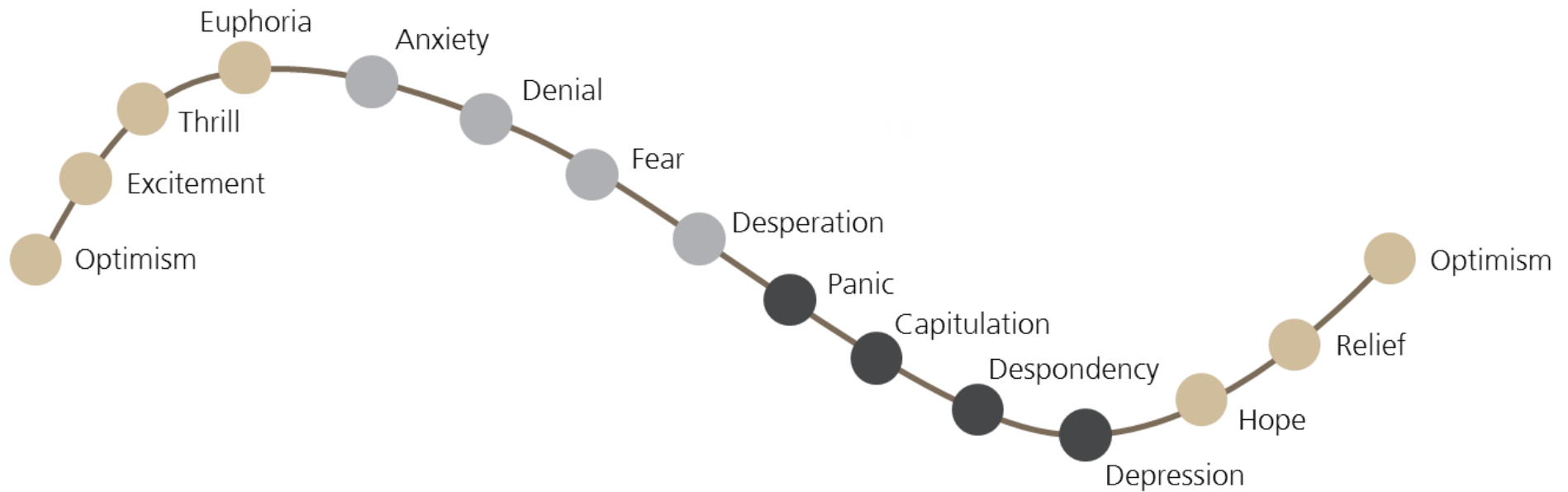
Hands-off approach



Target-date funds

# Can you keep your emotions at bay during a market downturn?

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Don't overreact when emotions fluctuate with your portfolio value.

# Tips for investing today and tomorrow

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Look beyond the current headlines



Stay the course



Focus on performance of your entire portfolio



Re-evaluate your attitude towards risk



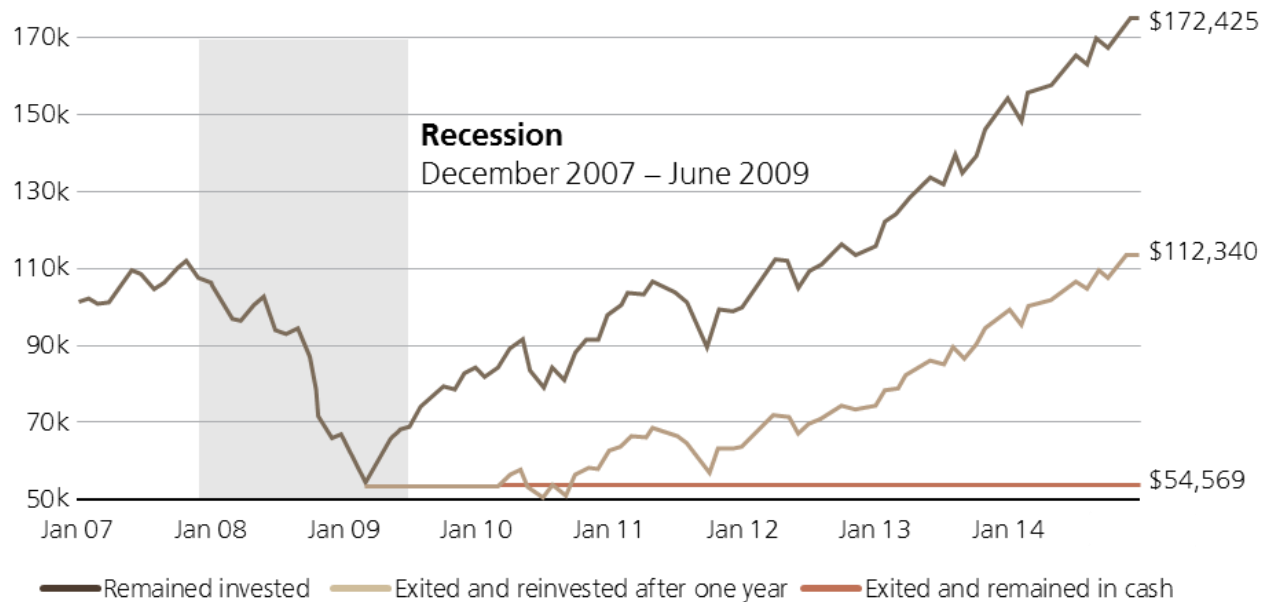
Don't be tempted to chase investment returns



Continue dollar-cost averaging into your retirement account

**Keep in mind** that retirement investing is a long-term proposition.

# The importance of staying invested—Historical example of market volatility.



The image illustrates the value of a \$100,000 investment in the stock market (represented here by the Ibbotson® Large Company Stock Index) during the period 2007 – 2014, which included the global financial crisis and the recovery that followed.

Returns and principal invested in stocks are not guaranteed. Stocks are generally more volatile than bonds or cash. Holding a portfolio of securities for the long term does not ensure a profitable outcome and investing in securities always involves risk of loss.

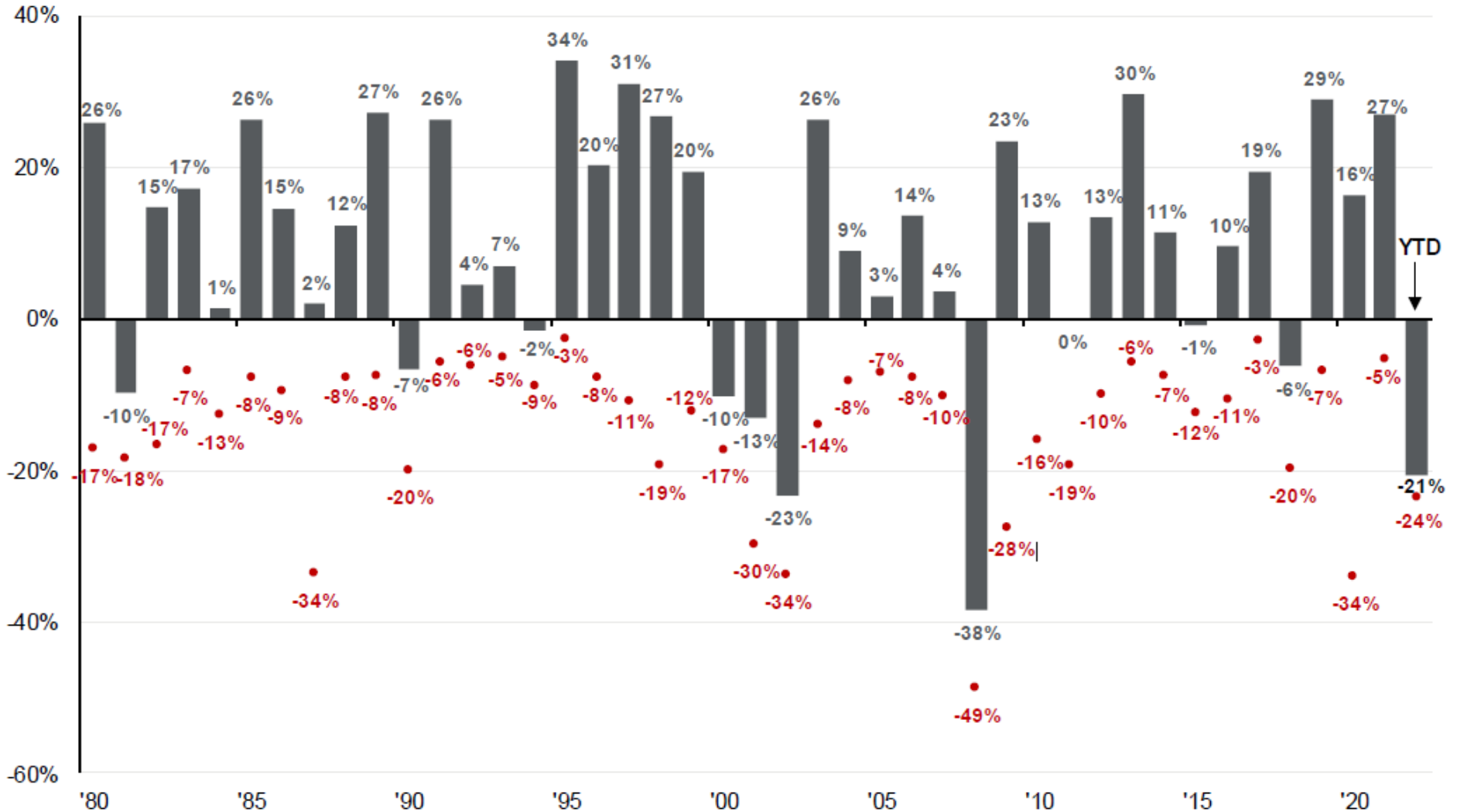
## Market downturns may be a good time to review your asset allocation.

**Past performance is no guarantee of future results.** This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. Downturns are defined by a time period when the stock market value declined by 10% or more from its peak. Source: Morningstar, 2014 (All Rights Reserved). Dollar cost averaging does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities. Cash is represented by the Ibbotson US 30-Day T-Bill Index.

# Be an investor

## S&P intra-year declines vs. calendar year returns

Despite average intra-year drops of 14.0%, annual returns were positive in 32 of 42 years



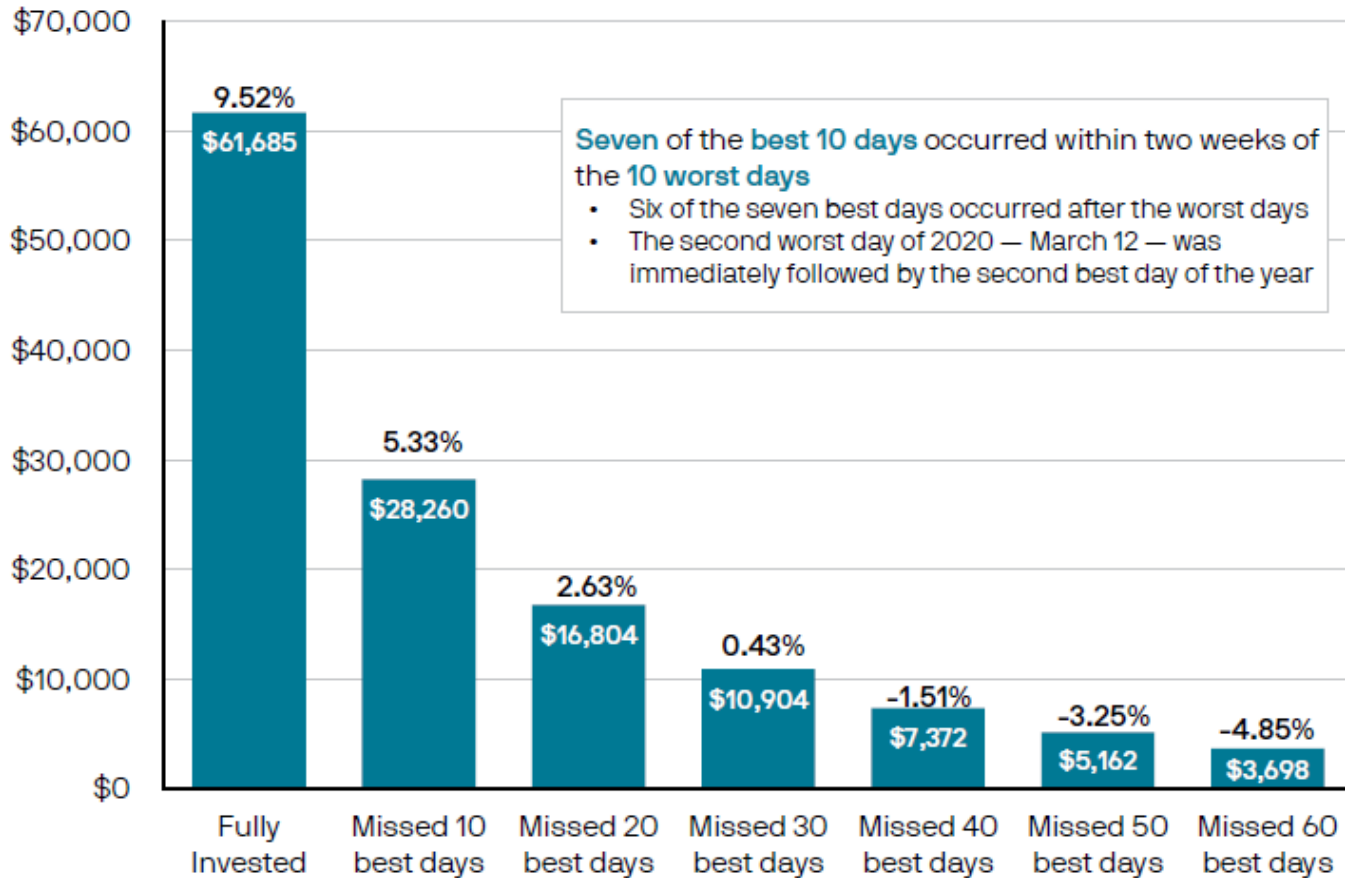
Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management. Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest market drops from a peak to a trough during the year. For illustrative purposes only. Returns shown are calendar year returns from 1980 to 2021, over which time period the average annual return was 9.4%. Guide to the Markets – U.S. Data are as of June 30, 2022.



# Impact of being out of the market

## Returns of the S&P 500

Performance of a \$10,000 investment between January 1, 2002 and December 31, 2021



Seven of the best 10 days occurred within two weeks of the 10 worst days

- Six of the seven best days occurred after the worst days
- The second worst day of 2020 — March 12 — was immediately followed by the second best day of the year

## Plan to stay invested

Losses hurt more than gains feel good. Market lows can result in emotional decision making.

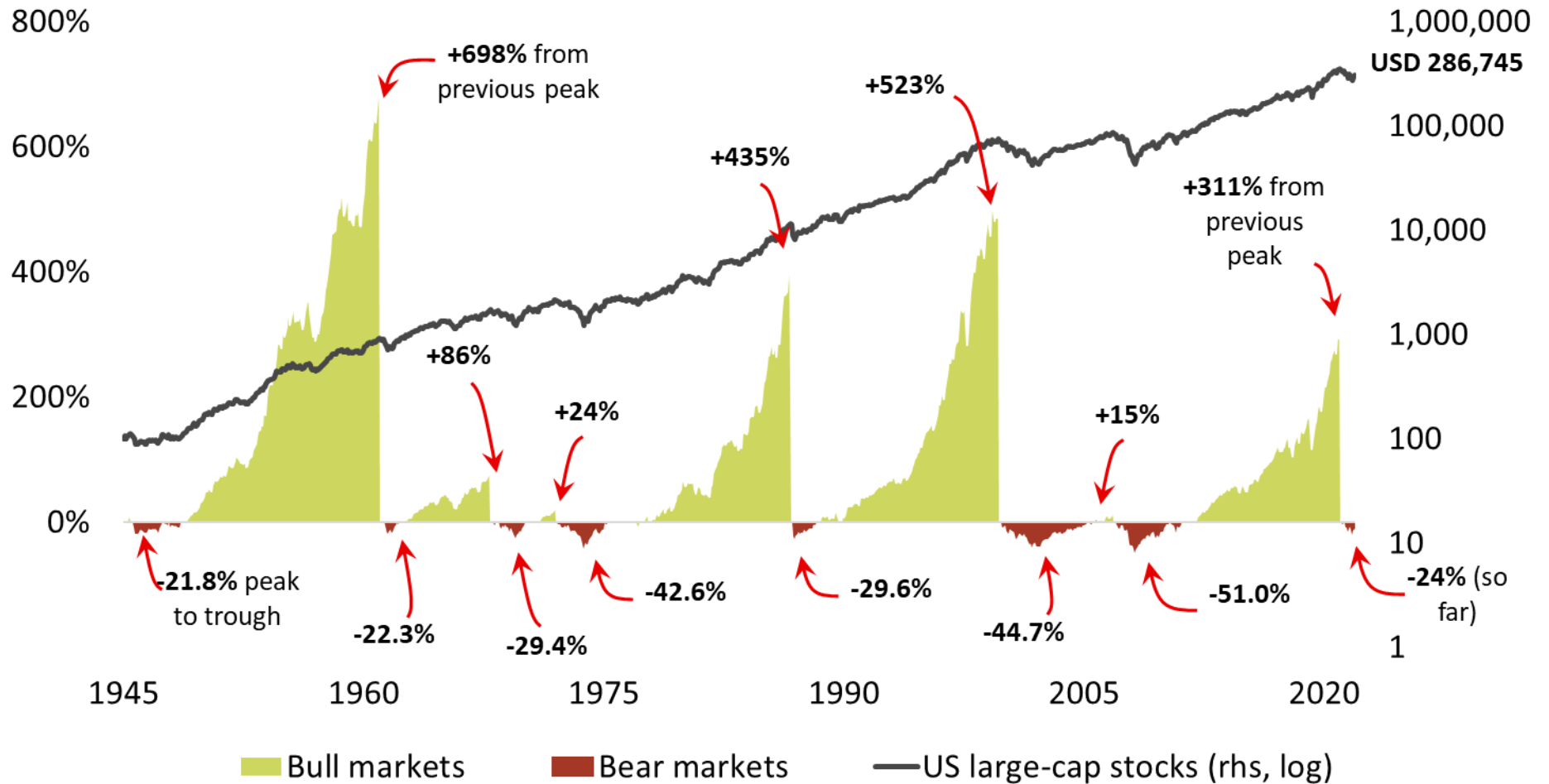
Taking "control" by selling out of the market after the worst days is likely to result in missing the best days that follow. Investing for the long term in a well-diversified portfolio can result in a better retirement outcome.

Source: J.P. Morgan Asset Management analysis using data from Bloomberg. Returns are based on the S&P 500 Total Return Index, an unmanaged, capitalization-weighted index that measures the performance of 500 large capitalization domestic stocks representing all major industries. Indices do not include fees or operating expenses and are not available for actual investment. The hypothetical performance calculations are shown for illustrative purposes only and are not meant to be representative of actual results while investing over the time periods shown. The hypothetical performance calculations are shown gross of fees. If fees were included, returns would be lower. Hypothetical performance returns reflect the reinvestment of all dividends. The hypothetical performance results have certain inherent limitations. Unlike an actual performance record, they do not reflect actual trading, liquidity constraints, fees and other costs. Also, since the trades have not actually been executed, the results may have under- or overcompensated for the impact of certain market factors such as lack of liquidity. Simulated trading programs in general are also subject to the fact that they are designed with the benefit of hindsight. Returns will fluctuate and an investment upon redemption may be worth more or less than its original value. Past performance is not indicative of future returns. An individual cannot invest directly in an index. Data as of December 31, 2021.



# Bear markets are rare, and end relatively quickly

US large-cap stocks: Cumulative return since prior bull market peak (% , lhs) and growth of USD 100 (rhs, logarithmic scale) since December 1945

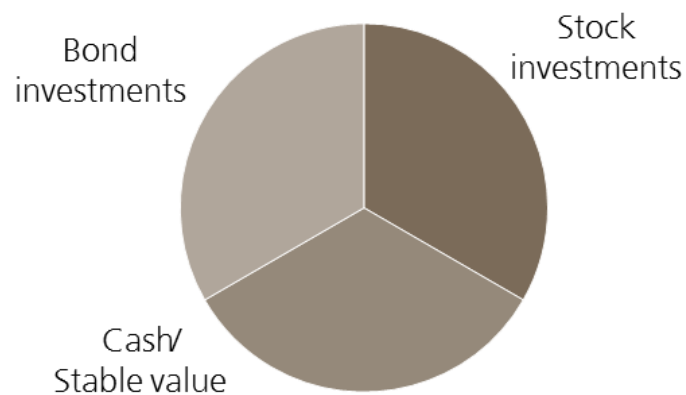




Staying the course is important, but so is asset allocation and diversification.

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### Asset allocation

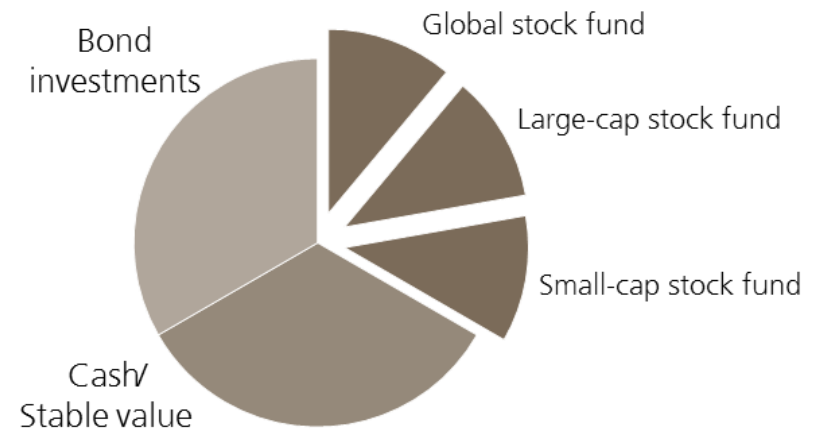


Up to 91.5% of variations in returns can be attributed to asset allocation.

**Note** Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.

Source: Determinants of Portfolio Performance, Financial Analysts Journal, 1986.

### Diversification



# Target date funds

If You Were Born in	And You Plan to Retire (or have retired) in	Then Consider Choosing This Fund
1993 and later	2058 and later	<b>2060</b>
1988 to 1992	2053-2057	<b>2055</b>
1983 to 1987	2048-2052	<b>2050</b>
1978 to 1982	2043-2047	<b>2045</b>
1973 to 1977	2038-2042	<b>2040</b>
1968 to 1972	2033-2037	<b>2035</b>
1963 to 1967	2028-2032	<b>2030</b>
1958 to 1962	2023-2027	<b>2025</b>
1953 to 1957	2018-2022	<b>2020</b>
1952 and earlier	2017 and earlier	<b>Retirement</b>



# Target date funds

## Target Date Funds

Each target date fund is managed to a specific retirement year identified in the fund name. Each fund is made up of a mixed asset allocation of stocks and bonds. As shown in the chart below, the mix will be automatically reallocated over time as the fund approaches the target retirement date and will continue to shift asset classes even after the fund retirement date.

### HYPOTHETICAL TARGET RETIREMENT DATE ALLOCATIONS



# Investment options

FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP**	QTR END***	AVERAGE ANNUAL TOTAL RETURNS(NAV)				SINCE INCEPTION	EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS		GROSS	NET
TIAA-CREF Lifecycle Index Retirement Income Fund - Institutional Class	09/2009	Moderately Conservative Allocation	TRILX	-2.75%	4.72%	0.58%	3.82%	4.03%	—	0.22%	0.10%
TIAA-CREF Lifecycle Index 2010 Fund - Institutional Class	09/2009	Target-Date 2000-2010	TLTIX	-2.57%	4.67%	0.61%	3.84%	4.16%	—	0.21%	0.10%
TIAA-CREF Lifecycle Index 2015 Fund - Institutional Class	09/2009	Target-Date 2015	TLFIX	-2.79%	4.98%	0.98%	4.13%	4.50%	—	0.20%	0.10%
TIAA-CREF Lifecycle Index 2020 Fund - Institutional Class	09/2009	Target-Date 2020	TLWIX	-2.95%	5.45%	1.41%	4.46%	4.89%	—	0.19%	0.10%
TIAA-CREF Lifecycle Index 2025 Fund - Institutional Class	09/2009	Target-Date 2025	TLQIX	-3.08%	5.96%	2.12%	4.97%	5.41%	—	0.18%	0.10%
TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class	09/2009	Target-Date 2030	TLHIX	-3.23%	6.70%	2.91%	5.53%	5.94%	—	0.18%	0.10%
TIAA-CREF Lifecycle Index 2035 Fund - Institutional Class	09/2009	Target-Date 2035	TLYIX	-3.40%	7.62%	3.80%	6.11%	6.47%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2040 Fund - Institutional Class	09/2009	Target-Date 2040	TLZIX	-3.55%	8.53%	4.83%	6.72%	7.00%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2045 Fund - Institutional Class	09/2009	Target-Date 2045	TLXIX	-3.56%	9.14%	5.72%	7.26%	7.37%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2050 Fund - Institutional Class	09/2009	Target-Date 2050	TLLIX	-3.59%	9.46%	5.94%	7.39%	7.48%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class	04/2011	Target-Date 2055	TTIIX	-3.61%	9.54%	6.09%	7.46%	7.56%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2060 Fund - Institutional Class	09/2014	Target-Date 2060	TVIIIX	-3.59%	9.71%	6.25%	7.56%	—	7.40%	0.18%	0.10%
TIAA-CREF Lifecycle Index 2065 Fund - Institutional Class	09/2020	Target-Date 2065+	TFITX	-3.52%	9.84%	6.45%	—	—	5.58%	0.38%	0.10%



# Investment options

FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP**	QTR END***	AVERAGE ANNUAL TOTAL RETURNS(NAV)				SINCE INCEPTION	EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS		GROSS	NET
<b>INCOME</b>											
Vanguard Federal Money Market Fund - Investor Class	07/1981	N/A	VMFXX	1.24%	4.82%	1.90%	1.73%	1.12%	—	0.11%	0.11%
John Hancock Bond Fund - Class R6	08/2011	Intermediate Core-Plus Bond	JHBSX	-3.17%	0.70%	-5.01%	0.40%	1.65%	—	0.37%	0.36%
<b>GROWTH &amp; INCOME</b>											
Vanguard LifeStrategy Income Fund - Investor Class	09/1994	Conservative Allocation	VASIX	-2.79%	2.52%	-2.81%	1.58%	2.46%	—	0.11%	0.11%
Vanguard LifeStrategy Conservative Growth Fund - Investor Class	09/1994	Moderately Conservative Allocation	VSCGX	-2.98%	4.43%	-0.38%	3.21%	3.84%	—	0.12%	0.12%
Vanguard LifeStrategy Moderate Growth Fund	09/1994	Moderate Allocation	VSMGX	-3.20%	6.26%	1.96%	4.72%	5.13%	—	0.13%	0.13%
Vanguard LifeStrategy Growth Fund	09/1994	Moderately Aggressive Allocation	VASGX	-3.40%	8.03%	4.34%	6.17%	6.37%	—	0.14%	0.14%



# Investment options

FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP**	QTR END***	AVERAGE ANNUAL TOTAL RETURNS(NAV)				SINCE INCEPTION	EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS		GROSS	NET
<b>GROWTH</b>											
MFS Value Fund - Class R6	05/2006	Large Value	MEIKX	-3.20%	0.30%	9.63%	7.64%	8.25%	—	0.44%	0.43%
Fidelity 500 Index Fund	05/2011	Large Blend	FXAIX	-3.26%	10.13%	10.34%	11.00%	11.16%	—	0.02%	0.02%
JPMorgan Growth Advantage Fund - Class R6	12/2013	Large Growth	JGVVX	-3.20%	16.58%	6.97%	14.71%	—	13.84%	0.64%	0.55%
<b>AGGRESSIVE GROWTH</b>											
American Funds International Growth and Income Fund - Class R6	05/2009	Foreign Large Blend	RIGGX	-4.09%	16.46%	5.75%	4.99%	3.09%	—	0.54%	0.54%
Vanguard Developed Markets Index Fund - Admiral Class	08/1999	Foreign Large Blend	VTMGX	-4.68%	12.92%	5.38%	4.26%	3.30%	—	0.07%	0.07%
American Century Emerging Markets Fund - Class R6	07/2013	Diversified Emerging Mkts	AEDMX	-4.15%	6.51%	-9.24%	0.13%	1.35%	—	0.91%	0.91%
PIMCO CommodityRealReturn Strategy Fund - Institutional Class	06/2002	Commodities Broad Basket	PCRIX	4.52%	-4.29%	15.70%	7.46%	-0.41%	—	1.05%	0.99%



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# Enrollment

# Account access guide

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READY TO ENROLL?

Text **Enroll 056929** to **72408**

Native American Electric  
056929

## Get connected with the ADP Mobile Solutions App

The ADP Mobile Solutions App is where your retirement journey begins. The app allows you to quickly access and manage your retirement plan account. Download now in the [Apple App Store](#) or on [Google Play](#) for quick and easy access to:

- Enroll and make account changes
- Check account balances
- Research plan investments and request investment changes
- Receive important notifications about your retirement plan





# Account Access Guide

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## Choose a path to complete your financial journey

Several roads may lead to the same destination. The one you choose depends on what feels right for you. Planning for your retirement is much the same — you are investing toward a goal.

Your investment decisions will be based on:

- Lifestyle and personality
- Risk tolerance
- Health considerations
- Age you want to retire

You can use the Personal Investor Profile questionnaire as a guideline to help you determine your investor profile and risk tolerance.

To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



[VIEW QUESTIONNAIRE](#)



# Account Access Guide

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## Beneficiary Designation

Naming a beneficiary for your retirement account is important. In the event of your death, your account will be passed to the person(s) you name.

If you are single or married and want to name your spouse as your sole primary beneficiary, you can designate your beneficiary online.

If you are married and want to designate someone other than your spouse or significant other you must print the form available online and follow the instructions to complete it.

You will need the names and birth dates of your beneficiary(ies) and each Social Security Number. If you do not have all of this information, you can always log into your account and add it later.



# Account Access Guide

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**CONGRATULATIONS ON TAKING THE FIRST STEP TO INVEST IN YOURSELF AND YOUR RETIREMENT. ONCE ENROLLED IN THE PLAN, BE SURE TO TAKE ADVANTAGE OF SEVERAL FEATURES, SUCH AS:**

## Save Smart®

This is a plan feature that allows you to automatically increase your retirement plan contribution percentage. You can elect a 1%, 2% or 3% increase to your before-tax contribution. The increase will go into effect each year, on the date you choose.

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

## Automatic Account Rebalancing

This is an account tool that allows you to keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account based on your preference: quarterly, semi-annually, or annually.

Keep in mind that rebalancing your funds, switching out of an investment, when the market is doing poorly means locking in the loss.



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# Contact Information

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## **ADP:**

### **Customer Service**

(800) 695-7526

You may speak with a Service Representative Monday through Friday 9 am– 7 pm ET on days when the New York Stock Exchange is open.

[www.my.ADP.com](http://www.my.ADP.com)

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# Thank You!



**LEGACY**  
WEALTH MANAGEMENT