



# TAYLOR MADE

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Dear Valued Employee,

As we enter the New Year in 2019, we have some exciting news to share with all of you concerning the Taylor Made Sales Agency 401k profit sharing plan. In an effort to help all of you prepare more for your retirement, Taylor Made will be reducing your retirement related plan costs. This will mean that more of your hard earned money will be working for you in an effort help improve your retirement outcome.

Effective February 1<sup>st</sup> 2019, Taylor made will be lowering the investment expense ratios for all of the investment options that are currently available to you within the plan. To achieve this fee reduction, the company will begin paying for all additional plan related costs with exception to the lowered investment expense ratios. These additional plan related costs include plan recordkeeping, administration and advisory fees.

We value your hard work and commitment to the Taylor Made organization and wish everyone a healthy, happy and prosperous 2019.

Sincerely

Taylor Made

### **Notification of Change:**

In an effort to lower plan costs to our employees participating in the Taylor Made 401(k) Profit Sharing Plan, effective on or about 02/01/2019 or as soon thereafter as practicable, the following investment changes will be made. Many new funds and share classes will be added to the plan while others will be removed. For those funds or share classes being removed, we will simply map or transfer those existing dollars to the corresponding replacement fund being added to the plan. No action will be required by you should you want to stay with your current investment strategy and objective. Below, please find a table that summarizes the changes.

### **Replacement of Existing Share Classes Only:**

The following investment options will remain in the plan however their respective share classes indicated below will no longer be available under the plan. While the share classes will change to reflect lower cost investment expense ratios, the actual mutual funds including the fund's investment objectives and internal investments will remain the same.

| <b><u>Original Share Class</u></b> | <b><u>Ticker</u></b> | <b><u>Expense</u></b> | <b><u>Replacement Share Class</u></b> | <b><u>Ticker</u></b> | <b><u>Expense</u></b> |
|------------------------------------|----------------------|-----------------------|---------------------------------------|----------------------|-----------------------|
| American Funds Washington Mutual   | RWMEX                | .64%                  | American Fund Washington Mutual       | RWMGX                | .29%                  |
| Victory Sycamore Established Value | AMECX                | 1.10%                 | Victory Sycamore Established Value    | RIDGX                | .54%                  |
| American Funds EuroPacific Growth  | REREX                | .83%                  | American Funds EuroPacific Growth     | RERGX                | .49%                  |
| Carillon Eagle Small Cap Growth    | HRSCX                | 1.08%                 | Carillon Eagle Small Cap Growth       | HSRUX                | .66%                  |
| American Funds New Perspective     | RNPEX                | .79%                  | American Funds New Perspective        | RNPGX                | .45%                  |
| Voya Intermediate Bond             | IIBAX                | .65%                  | Voya Intermediate Bond                | IIBZX                | .31%                  |
| American Funds Balanced            | RLBEX                | .63%                  | American Funds Balanced               | RLBGX                | .28%                  |
| Voya Fixed Account                 |                      |                       | Voya Fixed Account                    |                      |                       |

**New Funds Being Added:**

In addition to the above share class changes, we will be adding the following new funds to the plan. These funds will be available for trading on or around February 1st, 2019

| <b><u>New Funds to be Added:</u></b> | <b><u>Ticker</u></b> | <b><u>Expense</u></b> |
|--------------------------------------|----------------------|-----------------------|
| American Funds Target Date Series    | R6 full series       | .34 to .45%           |
| Fidelity S&P500 index                | FXAIX                | .015%                 |
| JP Morgan Large Cap Growth           | JLGMX                | .44%                  |
| Fidelity Mid Cap Index               | FSMDX                | .025%                 |
| Hartford Midcap                      | HFMVX                | .76%                  |
| Franklin Small Cap                   | FRCSX                | .61%                  |
| Fidelity Small Cap Index             | FSSNX                | .03%                  |
| American Century Emerging Market     | AEDMX                | .91%                  |
| American Funds Inflation Linked Bond | RILFX                | .38%                  |
| PGIM Global Total Return Bond        | PGTQX                | .58%                  |
| Principal Real Estate                | PFRSX                | .82%                  |

### **Existing Funds Being Eliminated**

We will be removing the following funds from the plan on or around February 1<sup>st</sup>, 2019. These funds will no longer be available for investment

| <b><u>New Funds to be eliminated:</u></b> | <b><u>Ticker</u></b> | <b><u>Expense</u></b> |
|---|----------------------|-----------------------|
| T. Rowe Price Target Date Series          | full series          | .79 to .97%           |
| Voya Solution Conservative                | ICGSX                | .91%                  |
| Voya Solution Moderately Conservative     | ISPSX                | .99%                  |
| Voya Solution Balanced                    | ISGKX                | 1.05%                 |
| Voya Solution Moderately Aggressive       | IAGSX                | 1.13%                 |
| Voya Solution Aggressive                  | IAVSX                | 1.14%                 |
| Voya US Stock Index                       | ISIPX                | .67%                  |
| Voya Russell Mid Cap Index                | IRMCX                | .65%                  |
| Voya Columbia Small Cap                   | ICSSX                | 1.12%                 |
| Voya Russel Small Cap Index               | IRSSX                | .70%                  |
| Voya JP Morgan Emerging Market            | IJPIX                | 1.51%                 |
| PIMCO Real Return                         | PRTNX                | .85%                  |
| Templeton Global Bond                     | FGBRX                | 1.21%                 |
| Voya Clarion Real Estate                  | IVRSX                | .96%                  |
| Voya Mid Cap Opportunities                | ISMOX                | .91%                  |
| Voya Large Cap Growth                     | IEOSX                | .92%                  |

### **Existing Fund and Share Class Mapping to Replacement Fund and Share class**

The replacement of the existing fund and/or share class will take place on or around February 1<sup>st</sup>, 2019. At that time, the original fund listed below that is currently offered by the plan will no longer be available. The record keeper will then transfer the fund elections from the original funds to the replacement funds. At the same time, the plan's record keeper will begin the process of transferring assets in the original funds to the corresponding replacement fund. There is no action required by you at this time.

| <b><u>Original fund</u></b>   | <b><u>Ticker</u></b> | <b><u>Expense</u></b> | <b><u>Replacement Share Class</u></b> | <b><u>Ticker</u></b>     | <b><u>Expense</u></b> |
|-------------------------------|----------------------|-----------------------|---------------------------------------|--------------------------|-----------------------|
| Voya Fixed Account            |                      |                       | Voya Fixed Account                    |                          |                       |
| PIMCO Real Return             | PRTNX                | .85%                  | American Fund Inflation Linked Bond   | RILFX                    | .38%                  |
| Voya Intermediate Bond Fund   | IIBAX                | .65%                  | Voya Intermediate Bond Fund           | RILFX                    | .31%                  |
| Templeton Global Bond         | FGBRX                | 1.21%                 | PGIM Global Total Return Fund         | PGTQX                    | .58%                  |
| T. Rowe Price Retirement 2005 | PARGX                | .79%                  | American Funds 2010 Target Date       | RFTTX                    | .34%                  |
| T. Rowe Price Retirement 2010 | PARAX                | .79%                  | American Funds 2010 Target Date       | RFTTX                    | .34%                  |
| T. Rowe Price Retirement 2015 | PARHX                | .82%                  | American Funds 2015 Target Date       | RFJTX                    | .33%                  |
| T. Rowe Price Retirement 2020 | PARBX                | .86%                  | American Funds 2020 Target Date       | RRCTX                    | .35%                  |
| T. Rowe Price Retirement 2025 | PARJX                | .89%                  | American Funds 2025 Target Date       | RFDTX                    | .37%                  |
| T. Rowe Price Retirement 2030 | PARCX                | .92%                  | American Funds 2030 Target Date       | RFETX                    | .39%                  |
| T. Rowe Price Retirement 2035 | PARKX                | .95%                  | American Funds 2035 Target Date       | RFFTX                    | .40%                  |
| T. Rowe Price Retirement 2040 | PARDX                | .97%                  | American Funds 2040 Target Date       | RFGTX                    | .41%                  |
| T. Rowe Price Retirement 2045 | PARLX                | .97%                  | American Funds 2045 Target Date       | RFHTX                    | .41%                  |
| T. Rowe Price Retirement 2050 | PARFX                | .97%                  | American Funds 2050 Target Date       | RFITX                    | .42%                  |
| T. Rowe Price Retirement 2055 | PAROX                | .97%                  | American Funds 2055 Target Date       | RFKTX                    | .42%                  |
| T. Rowe Price Retirement 2060 | TRRYX                | .97%                  | American Funds 2060 Target Date       | RFUTX                    | .45%                  |
| Voya Solutions Aggressive     | IAVSX                | 1.14%                 | American Funds Target Date Default    | (year closest to age 65) |                       |
| Voya Solutions Balanced       | ISGKX                | 1.05%                 | American Funds Target Date Default    | (year closest to age 65) |                       |
| Voya Solution Conservative    | ICGSX                | .91%                  | American Funds Target Date Default    | (year closest to age 65) |                       |

|                                       |       |       |   |       |       |
|---------------------------------------|-------|-------|---|-------|-------|
| Voya Solution Moderately Aggressive   | IAGSX | 1.14% | American Funds Target Date Default (year closest to age 65) |       |       |
| Voya Solution Moderately Conservative | ISPSX | .99%  | American Funds Target Date Default (year closest to age 65) |       |       |
| American Funds Balanced               | RLBEX | .63%  | American Funds Balanced                                     | RLBGX | .28%  |
| Voya U.S Stock Index                  | ISIPX | .67%  | Fidelity S&P500 Index                                       | FXAIX | .015% |
| American Funds Washington Mutual      | RWMEX | .64%  | American Funds Washington Mutual                            | RWMGX | .29%  |
| Voya Large Cap Growth                 | IEOSX | .92%  | JP Morgan Large Cap Growth                                  | JLGMX | .44%  |
| Voya Russell Mid Cap Index            | IRMCX | .65%  | Fidelity Mid Cap Index                                      | FSMDX | .025% |
| Voya Mid Cap Mid Cap Opportunities    | ISMOX | .91%  | Hartford Mid Cap Fund                                       | HFMVX | .76%  |
| Victory Sycamore Established Value    | GETGX | 1.10% | Victory Sycamore Established Value                          | VEVRX | .54%  |
| Voya Russell Small Cap Index          | IRMCX | .70%  | Fidelity Small Cap Index                                    | FSSNX | .03%  |
| Carillon Eagle Small Cap Growth       | HRSCX | 1.08% | Carillon Eagle Small Cap Growth                             | HSRUX | .66%  |
| VY Columbia Small Cap Value           | ICSSX | 1.12% | Franklin Small Cap Value                                    | FRCSX | .61%  |
| VY Clarion Real Estate                | IVRSX | .96%  | Principal Real Estate                                       | PFRSX | .82%  |
| VY JP Morgan Emerging Markets         | LJPIX | 1.51% | American Century Emerging Markets                           | AEDMX | .91%  |
| American Funds EuroPacific            | REREX | .83%  | American Funds EuroPacific                                  | REGX  | .49%  |
| American Funds New Perspective        | RNPEX | .79%  | American Funds New Perspective                              | RNPGX | .45%  |

We believe these investment changes, combined with the other investments in our Plan, offer you an appropriate choice for your retirement planning and represent a wide variety of risk and return variables. Details on the new investment options, including investment objective, risk level and historical performance can be found in the enclosed Fund Fact Sheets.

You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by calling the plan's investment provider, Voya Financial™, at 1-800-584-6001. Please read the information carefully before investing.

To reallocate your current retirement savings plan assets and/or change the direction of your future contributions, simply call Voya™ at 1-800-584-6001. The voice response system is available 7 days a week, 24 hours a day, or you may speak with a Customer Service Representative Monday through Friday from 8:00 AM to 9:00 PM Eastern time. You may also change the direction of your future contributions or reallocate your assets through Voya's Web site, [www.voyaretirementplans.com](http://www.voyaretirementplans.com). Click on "Log in" under "Access your Account." **Remember, the new funds will be available on or about 02/01/2019**

If you have any questions about these investment changes, please call Voya™ at 1-800-584-6001 and select the retirement savings plan menu option to speak with a Customer Service Associate. You can also speak to our local Financial Advisor, Dale Ditto, at 859.514.6415, or via email at [dditto@hilliard.com](mailto:dditto@hilliard.com) with your investment related questions.

The Taylor Made 401(k) Profit Sharing Plan is an extremely valuable component of your retirement planning. We encourage you to learn more about these new investment options and how they might fit into