

# Aegis Living

## IMPORTANT CHANGES TO YOUR AEGIS 401(K) PLAN

Dear Aegis Living Employee,

At Aegis Living, we strive to offer our employees great benefits. In keeping with this goal, we are delighted to announce that our 401(k) plan will be moving to The Standard in November 2019.

The Standard offers high quality funds, lower overall fees, and an unsurpassed level of personalized service. We believe saving for retirement should be easy. With The Standard as your 401 (K) plan provider, you'll have access to a wealth of online retirement planning resources and easy-to-use account management tools.

The Standard has been helping employees achieve their retirement dreams for more than 70 years. If you have an account balance with American Funds, The Standard will take care of transferring your account. You'll receive a notice and transition calendar that explains the timing of the move and how it affects your account.



## WHY ARE WE CHANGING FROM AMERICAN FUNDS TO THE STANDARD?

The Standard provides:

- A larger choice of retirement savings investment options
- Lower investment fund fees for participants
- Improved online planning tools, customer service, communications and education with account access available virtually anytime, 24/7
- Addition of a Roth Post-Tax paycheck contribution option

## WHAT HAPPENS NEXT?

### WATCH YOUR HOME MAIL!

The Standard will mail a packet to your address on file on **October 15** with information about the transition and key dates, the blackout period for 401k transactions, investment funds and fees, and how funds will be invested if no investment election is made. Keep this letter and attachments with your permanent records. In the meantime, please visit [www.standard.com/retirement](http://www.standard.com/retirement) to learn more about The Standard.

### ATTEND A LIVE WEBINAR MEETING

at your community at one of the following times to learn about the change:

- **Thursday, October 24, 1:30-2:30 p.m.**
- **Tuesday, October 29, 1:30 – 2:30 p.m.**

This is an excellent opportunity to re-evaluate, or consider for the first time, your retirement needs. A brochure will be available at the meetings with information about The Standard and enrollment forms. If you cannot attend, please ask your Business Office Manager for a copy October 24 or later.



Should you have any questions or concerns about these changes, please contact:

- The Standard at (800) 858-5420 from 8:00 AM to 8:00 PM Pacific Time, Monday-Friday
- Kim Stabler in your HR Department at (425) 284-1613 or via email at [kim.stabler@aegisliving.com](mailto:kim.stabler@aegisliving.com), or
- The investment advisors at APMCM, Rich Hultquist or Stephany Primvito at (206) 343-2323 or via email at [mcm.401k@assuredpartners.com](mailto:mcm.401k@assuredpartners.com)
- And soon you will find more information, including The Standard brochure and an FAQ on the Aegis benefits portal at [www.aegislivingbenefits.com](http://www.aegislivingbenefits.com)

We look forward to helping you move forward with your retirement goals!

**Welcome to The Standard!**

