

One future — focused on you

Make your future what you want



Your Discount Tire | America's Tire Retirement Plan can help you get ready to have the retirement you want. Get started today, and use the tools to help you set aside the retirement income you'll need.

Find out more inside!



Provided by: HR - Human Resources
Designed by: HR - Empower Retirement

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

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Prepare for your future

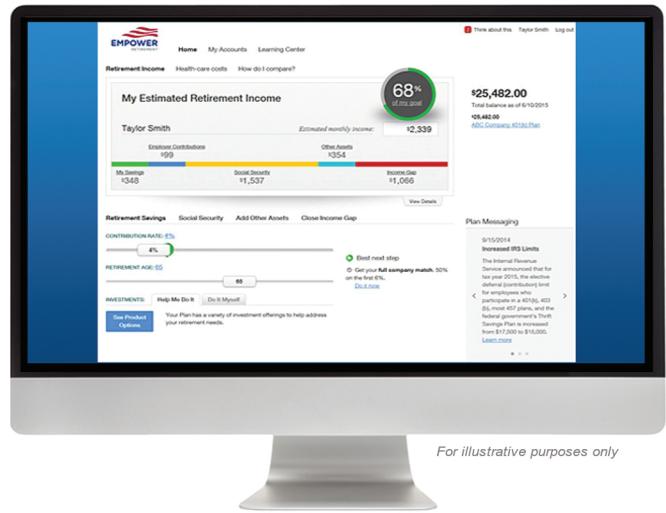
Knowing your estimated income in retirement can impact your retirement readiness.

Through your Discount Tire | America's Tire Retirement Plan, you'll get an easy-to-understand monthly estimate that:

- Gives you a savings goal.
- Simplifies planning for your future.
- Shows how you compare with other savers.

Use the online tool to:

- Easily model different savings scenarios.
- Take a next step to help boost your income in retirement.
- Quickly adjust contributions and rebalance your portfolio.



Make the most of your plan

Take advantage of these great features that can help you set aside what you'll need in retirement:

- Easy payroll deductions that allow you to save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Roth contributions that are tax-free when withdrawn.*
- Ability to save up to \$18,000 in 2016, plus an extra \$6,000 if you're age 50 or older.

Additional plan details are available in the plan's Summary Plan Description and plan documents.

*Any potential earnings are tax-free after a required five-year holding period when withdrawn after age 59½ upon meeting a distributable event.

If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.

Automatic enrollment gets you started!

You will be automatically enrolled in the plan at a pretax contribution rate of 5% of your pay, unless you choose a different contribution amount or choose to opt out. This means money will be automatically taken from your pay and contributed to your plan account. Your contributions will be automatically invested in the plan's default investment option(s). You can make an investment election and contribute to any of the investment options available in the plan at any time. You'll get more information about these plan features soon in the mail.

You may contribute more, less or nothing to the plan. Or you can enroll today — log on to the website or call 1-844-372-8473.

Don't Leave Money Behind!

Discount Tire matches your pretax and/or Roth 401(k) contributions \$1.00 for every \$1.00 you contribute up to 3% of your eligible compensation and \$.50 for every \$1.00 on the next 3%. By deferring 6% you maximize your match.



Invest for your future

Choosing a mix of investments right for your age and personal circumstances is one of the keys to smart investing. You can:

Do it yourself

Your plan offers a wide range of investments that allow you to choose the mix you prefer based on your own investing strategy.

Choose one

Want to make choosing investments more convenient? Select a single pre-diversified target date fund based on your expected retirement date.



Manage your account

Get account information fast!

Provide your email address and sign up for selected electronic communications.

To sign up, log on and follow these easy steps:

1. Click on your name in the upper right of the screen.
2. Choose *Edit Full Profile* and make your election.

Simplify your life

Roll over your accounts from previous employer plans and:

- Get one statement.
- View one website.
- Call one number.

**To get started, call Empower at
1-844-372-8473.***

Choose your beneficiary

Keep your beneficiary information up to date. Log on to the website and follow these easy steps:

1. Choose your plan name.
2. Click on *Beneficiaries*.

You can get more information about your plan, fees and investment choices at any time online. Additional details about these features will also be mailed to you shortly.

*You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

Empower Retirement
P. O. Box 173764
Denver, CO 80217-3764

Contact us



1-844-372-8473 weekdays from 8:00 a.m. to 10:00 p.m. Eastern time.



www.empower-retirement.com/participant with 24/7 access.

For first-time access:

- Log on to register your account.
- Select the *I do not have a PIN* tab.
- Follow the prompts to enter your personal information and create a username and password.

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IMPORTANT: The projections, or other information generated by the Empower Participant Experience regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time. The analyses present the likelihood of various investment outcomes if certain investment strategies or styles are undertaken, thereby serving as an additional resource to investors in the evaluation of the potential risks and returns of investment choices. Each simulation takes into account the participant's current plan balance and investment mix, as well as his or her age, income, retirement date, contribution rate, likely future savings, and estimated Social Security benefit. The tool runs over 50 billion market simulations to provide an estimate of a monthly income likely to be generated at retirement. The Empower Participant Experience is an interactive investment tool designed for Empower Retirement 401(k) participants to illustrate the estimated impact of a participant's plan balances and projected savings on income in retirement. The tool takes into account both before-tax and after-tax accumulated balances and future regularly scheduled contributions

for estimated projections. It cannot account for dramatic changes in a participant's personal situation, including unexpected expenses and other financial situations that may negatively affect one's estimated monthly income in retirement. You are advised to consider your other assets, income, investment options, investment time horizon, income tax bracket, and risk tolerance when planning for specific investment goals. It is recommended that you consult a financial advisor for more information. It is important to note that the results from this tool are estimates based on what you input today. The results are not a guarantee of actual outcomes and will change as your inputs change. Healthcare costs and projections are provided by HealthView Services. Empower Retirement does not provide healthcare advice. Empower Retirement does not believe that HIPAA applies to the data obtained from plan participants using this new tool. Top peers are defined as an individual who is at the 90th percentile of the selected age band, salary range, and gender.

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