

Information Regarding Your Retirement Account
Hightech Signs Associates Savings & Retirement Plan
November 15, 2020

The information in this document is designed to provide you important information about your company's retirement plan and to help you make decisions regarding the features that are available. This information will be updated at least annually and more frequently if certain information changes. You are encouraged to review this information – along with any additional materials provided – in order to make the best possible decisions regarding the management of your retirement account.

Administrative Expenses

The information in this section provides detail on expenses associated with the administration and recordkeeping of the plan and, if deducted from your account, how these expenses will be calculated. Please note that administrative expenses may either be deducted from your account or paid by your employer. Whether or not these expenses are deducted from your account may also vary from year to year.

Expenses for administrative services provided to the plan may be charged to your account. These services include plan compliance administration (e.g., non-discrimination testing, balancing participant accounts, processing contributions and providing account statements), plan document consulting (e.g., designing and interpreting the plan document), accounting (e.g., auditing the plan's financial records) and governmental reporting (e.g. preparation of Form 5500 series and applicable schedules).

The plan administrative expenses will be paid from 1) amounts forfeited under the terms of the plan and/or, 2) from the general assets of the employer sponsoring the plan.

Although no administrative expenses were paid from your account in the past, your employer may choose to deduct them from your account in the future. If administrative expenses are charged to plan participants, they will be shown on the quarterly account statement and charged either pro rata based on the amount of each participant's account balance, so the charges will depend on the value of your account balance; or per capita based on the number of participants in the plan, so each participant will pay the same amount.

The plan may benefit from revenue sharing payments received from certain investment options. Your plan receives estimated annual revenue sharing payments in the amount of \$0.00 per \$1,000. These payments are based on certain criteria and a formula set by the investment provider payable to record keepers and/or third party administrators. In absence of revenue sharing payments, administrative expenses charged may be higher.

Individual Expenses

In this section you will find a listing of services available to help you manage your retirement account and the cost for each service. These services are optional and you will only be charged if they are used.

The expenses listed below for services provided to you may be charged to your account. If any of these expenses are charged to you, they will be deducted from check proceeds or from account assets.

Participant Services	Fee
Benefit distribution processing	N/A
Hardship and 70 ½ distribution processing	N/A
Loan processing and establishment (one-time fee)	N/A
QDRO distribution hourly fee	N/A

For additional information, please contact Mr. Douglas Abramowski at (260) 471-5959 and 6321 Huguenard Rd. Suite A, Fort Wayne, IN 46818 who monitors compliance with these procedures.