
Say hello to your future.



Icon.

**A new kind of
savings plan.**



**Icon is built for how we live
and work today.**

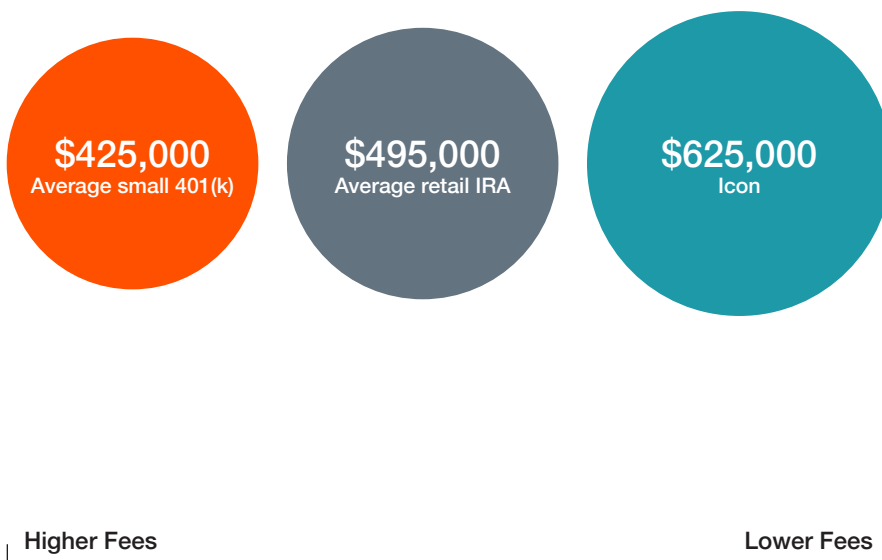
**It's simple, mobile, and
easy to use. With built-in
smart features that takes the
guesswork out of saving.**

**Icon gives you exclusive
access to low cost
investments, has no
hidden fees and no sales
commissions.**

You keep
more of your
money.

2

Fees make a big impact
on your nest egg.
The lower the fees,
the bigger the savings.

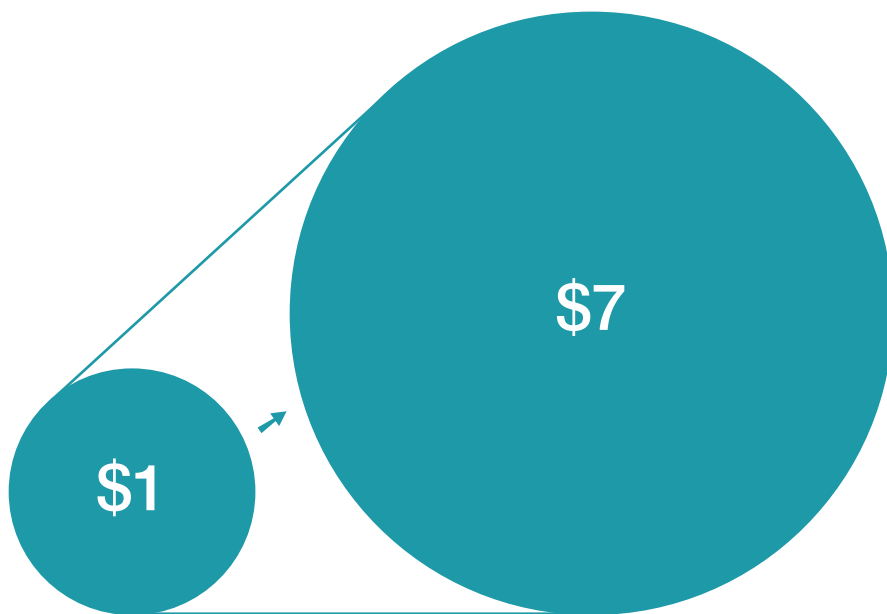


This chart is for illustrative purposes only and is not intended to represent the performance of any specific investment. Actual returns will vary and principal value will fluctuate. This example assumes a rate of return of 6% compounding monthly over 35 years. The examples show the impact of fees on accumulation. We used average fees in small 401(k) plans and average fees of retail IRA's.

Start early, it makes a big difference.

3

You'll have the power of compound interest on your side.



You contribute

With compound interest, it really adds up over time

This illustration is a hypothetical compounding example of 6% annual effective rate of return. It illustrates the principle of time and compounding. It is not intended to predict or project the investment results of any specific investment.

Let's get started.



To open your Icon account go to:

IconSavingsPlan.com and click on Get Started. Select Icon Plus as your plan type.

You will need to have your employer's Icon ID number.

Icon Owner's Manual

How it works

With Icon, you decide how much you want to save and that amount is automatically transferred from your employer's payroll into your Icon savings account. Because Icon is an IRA there are no matching contributions from your employer.

Contribution limits

In 2018 the contribution limit is \$5,500 annually, \$6,500 if you are over 50.

Investments

The funds available through Icon are provided by State Street Global Advisors, one of the largest asset managers in the world, and Dimensional Fund Advisors a highly respected firm started by Nobel Prize winners.

When you start saving with Icon, your funds will be automatically invested in a target date fund. The great thing about a target date fund is that it adapts over time. It's engineered to be a mix of investments appropriate to your age. If, however, you would like to manage your investments, we have a variety of funds you can use to build your own portfolio.

You can change your investment preferences at any time by going to: <https://icon-participant.invlink.com>

Managing your Icon account

Icon's plan administrator is Aspire. They provide account statements, telephone customer support, and assistance with transactions on your account.

To make changes in your contribution limits, beneficiary, change of address and other account details, please go to:

<https://icon-participant.invlink.com>

Icon is portable

If you leave your employer, you can continue to use Icon, it is portable and stays with you.

Rollovers and transfers

You can consolidate old retirement accounts into your Icon account. For more information on this call 1-415-509-9687.

Still have questions?

Email: contact@IconSavingsPlan.com

Call: 415-509-9687

You can find us at: www.IconSavingsPlan.com

Illustrations shown are not intended to predict or project the investment results of any specific investment. Investment returns are not guaranteed and will vary depending on investments and market experience. Risk is fundamental to the investing process, you should carefully consider your investment experience and financial situation.

