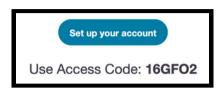


You'll receive an email to your personal email address that looks like this:

You're in! Your Colorado
SecureSavings account is ready to be set up.

With a code like this:



You have 30 days from the date of the email to make changes, which includes:

- · Opting out
- Adjusting contribution level
- Changing investment options and beneficiaries

If you do nothing, you will be auto-enrolled at a contribution of 5% of your gross pay using default investment options. If you opt out, you can opt back in any time.

What Role Does Four Points Play?

The program is state-run. Four Points only acts as a bridge by facilitating paycheck contributions. Otherwise, Four Points does not play a role in this program and is unable to discuss employee eligibility for various investments types, for example Roth IRAs, or to provide investment advice.

SETUP FAQ

How do I create an account?

• Click the link in the email using your access code

How do I opt out?

• Create an account and select "opt out"

How do I change contribution amounts or beneficiaries?

• All changes can be made through your account

I didn't receive an email. What do I do?

• We aren't sure why this happens sometimes. Unfortunately, only the employee can have this fixed by calling the number below.

<u>ColoradoSecureSavings.com</u>

(844) 711-5001