


Elevate Your Retirement



Retirement Planning Guide

Retirement Plan Services

(800) 716-3742 - Participant Account Services

WEBSITE NAVIGATION ASSISTANCE | PASSWORD RESETS |
BALANCE INQUIRIES | SPANISH

(815) 231-2816 - Retirement Investment Services

PLAN INVESTMENT QUESTIONS | CONTRIBUTION QUESTIONS |
RETIREMENT PLANNING | FINANCIAL PLANNING | IRAs and ROTHIRAs

(815) 231-2825 - Fax

www.go-retire.com

Beth Anderson, CRC®

Retirement Specialist

Direct: (815) 231-2488

Email: banderson@midlandsb.com

Alana McConnell, QKA

Retirement Plan Administrator

Direct: (815) 231-2820

Email: amcconnell@midlandsb.com

David A. Allen, JD

Director, Retirement Plan Services

Direct: (815) 231-2823

Email: dallen@midlandsb.com

Participant Access

Your retirement plan account is now available via web and mobile application! Log in today to help secure a successful retirement outcome for yourself.

Accessing Your Account

You now have anytime access to the tools you need to manage your retirement. Follow the steps below for quick and easy access to your online account:

1. Navigate to:
www.go-retire.com/midlandsb
2. Enter your **Username** and **Password**. If you have not logged into the system previously your Username is defaulted to your social security number and your Password will be your date of birth in MMDDYYYY format. **DO NOT ENTER HYPHENS, SPACES, OR SLASHES BETWEEN EITHER YOUR SOCIAL SECURITY NUMBER OR DATE OF BIRTH.**
3. Click **Login**.
4. Follow the prompts to register your account, which includes setting your own unique Username and Password. First time users may then be taken directly to the Online Enrollment wizard to assist you, step-by-step with choosing your contribution amount, setting your investment elections and designating your beneficiaries.

Quarterly Account Statements

At the end of each quarter, a full account statement is generated and made available online. You will be notified via e-mail when the statement is ready. Follow the below steps to access your statement:

1. Log into your retirement account at
www.go-retire.com/midlandsb
2. Select **Account Info** from the top menu bar
3. Select the statement you wish to view in the Statements widget.

Statements can be produced in hardcopy and delivered via USPS by contacting the Participant Service Center at (800) 716-3742.

Get the App!

The free GoRetire app is available for iOS and Android devices. Scan the QR codes to download today!



Let's Get Started!

You are eligible to join your company sponsored retirement plan!



A successful retirement tomorrow is the result of proper planning today. Saving and investing are both key to reaching your retirement goals. Start today and you will be on your way!



Next Steps

Please review this Enrollment Guide carefully and follow the steps described below and on the following page(s) to join the plan.

Set Up Your Account Online

Login to www.go-retire.com using the following temporary credentials:

- User ID: social security number (no dashes)
- Password: 8-digit date of birth (MMDDYYYY)



You will immediately be asked to create a unique user ID and password and set up account security questions.

Your Plan Accepts Rollovers

There are many potential benefits of consolidating your IRAs or 401(k) plans from previous employers into your new account. Give us a call and we'll be happy to walk you through the rollover process (800) 716-3742.

Contact Information

Participant Service Representatives can be reached toll free at (800) 716-3742. We are available Monday through Friday from 8am-8pm ET.

Creating and maintaining a unique user ID and password is critical to the protection of your personal information and account confidentiality. For that reason, please be sure to login and make those changes, even if you do not intend to enroll in the plan at this time.

Enrolling is Easy!



Follow these straightforward steps to enroll in your company's retirement plan.

Login to www.go-retire.com using the following temporary credentials:

- User ID: social security number (no dashes)
- Password: 8-digit date of birth (MMDDYYYY)



You will immediately be asked to create a unique user ID and password and set up account security questions.

The Enrollment Wizard will then take you through a series of steps including:

- Update of Personal Information
- Deferral Election
- Investment Election
- Beneficiary Designation

Once completed, review and submit to finish the enrollment process. An on-screen 'Results' page will be displayed and email confirmations will be sent to you.

Creating and maintaining a unique user ID and password is critical to the protection of your personal information and account confidentiality. For that reason, please be sure to login and make those changes, even if you do not intend to enroll in the plan at this time.

How Much Do I Really Need For Retirement?

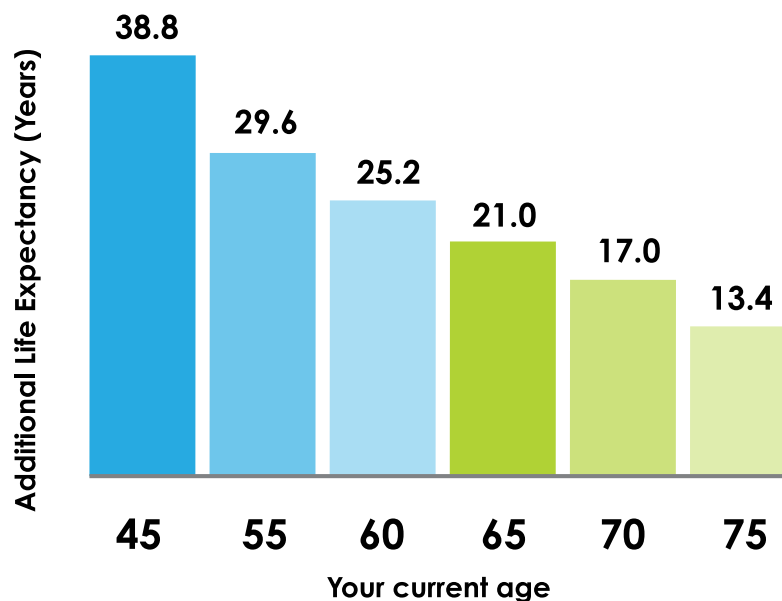
If you're like most people, you want your retirement years to be carefree years, without financial worries. Realistically, you should plan to save enough to replace the majority of your annual income for EACH YEAR of your retired life.

How Much Will You Need?

Industry experts suggest most people need to replace between 75% and 100% of their pre-retirement income for each year spent in retirement. This amount will depend on how you adjust your living standards in retirement.

How Long Will You Need It?

The great news is that we are all living longer! As a result, retirement can last decades, rather than years, and saving enough has become more important than ever.



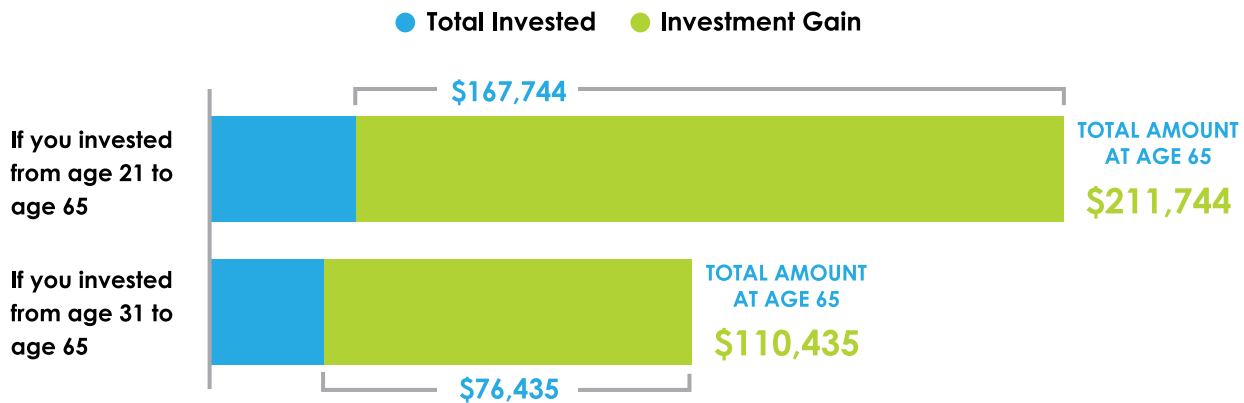
This table is based upon averages calculated by the IRS.
Source: IRS Single Life Expectancy Table



Start Early

Time can be your most important ally when you're saving for retirement. The longer you have to invest, the greater the potential benefits of compounded earnings. Starting early and increasing your savings gradually over time will help you come out ahead.

THE ADVANTAGE OF INVESTING EARLY

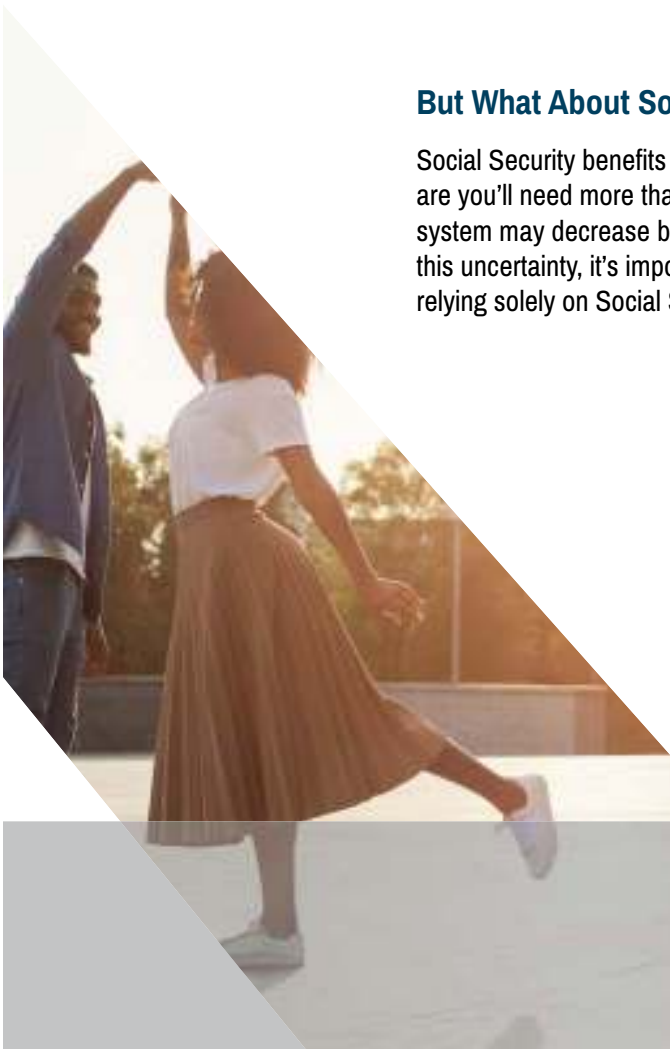


Assumes single deposit of \$1,000 at beginning of year and a 6% annual return.

This chart is hypothetical and for illustrative purposes only. It is not indicative of any particular investments.

But What About Social Security?

Social Security benefits may be a source of some of your retirement income, but chances are you'll need more than just Social Security. Future changes to the Social Security system may decrease benefits, especially if you are further away from retirement. Due to this uncertainty, it's important to take ownership and plan for your retirement rather than relying solely on Social Security.

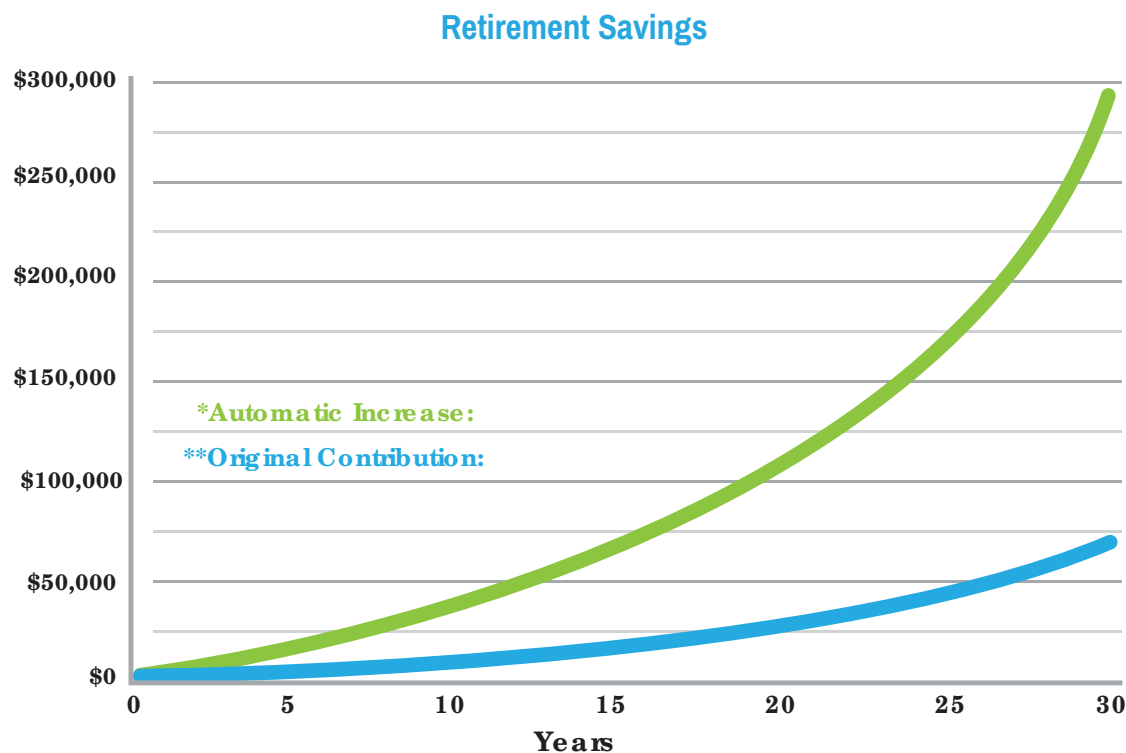


Automatic Deferral Increase

Monitoring and managing accounts are core functions of the participant web experience. Through our web and mobile applications, you can log in anytime to easily view and/or change your deferral amount.

Participants in plans that offer online deferral changes also have the ability to set up a **custom automatic deferral increase**. The feature gives you the power to “set and forget” an incremental savings growth strategy. Simply turn on the Auto Increase feature in the Deferral Change module and set three items:

1. The increment by which you would like to increase your deferral.
2. The date on which you would like the annual increase to occur each year.
3. Your maximum and final deferral rate.



*Assumes a \$30,000 salary, a 3% payroll deduction, a one percentage-point annual increase (up to 15% cap), and an 6% average annual rate of return.

**Assumes a \$30,000 salary, a 3% payroll deduction, no annual increase, and an 6% average annual rate of return.

This chart is hypothetical and for illustrative purposes only.

Pre-Tax vs. Roth

Your plan provides the option for you to make a Roth deferral, meaning that you can make **post-tax** contributions to your account. Since you pay taxes on the contributions up front, you receive your contributions plus any earnings **tax free**.



Benefit	Pre-tax	Roth
Tax-Deferred Contributions	Yes	No
Tax-Free Withdrawals	No	Yes ¹
Income Limits for High Earners ²	No	No

¹Tax Law requirements must be met.
²Unlike Roth IRAs, there is no income restriction that determines who can contribute Roth deferrals to the plan.

Check out our Roth Analyzer available in the calculators section of the login page on our website. As with any important tax matter, you should talk to your tax advisor before deciding which option is best for you.



Roth vs. Traditional



Tax law requirements must be met. To qualify, withdrawals must be taken after five tax years have elapsed, starting with the year the first Roth contribution is made, and after age 59½ or upon death or disability.

My Retirement Goal

Use our online calculator to help determine your savings goal and how to get there.

After you log in, click here:



You will need to enter some basic data to get an instant and simple projection. To get a more robust and personalized retirement goal, click the pencil icon to open the 'edit drawer'.

Here you can modify the assumptions being used to calculate your goal as well as add additional accounts or expenses you may have. The more information you add, the more accurate the projection will be.

A form titled "Edit My Projection" with a question mark icon and a close button. It contains a "Values" section with a list of input fields: "Contribution Rate" (9%), "Annual Income" (\$55,000), "Years to Age" (67), "Life Expectancy" (85), "Percent of Salary Invested" (70%), and "Rate of Return" (7%).

Retirement Education Center (REC)

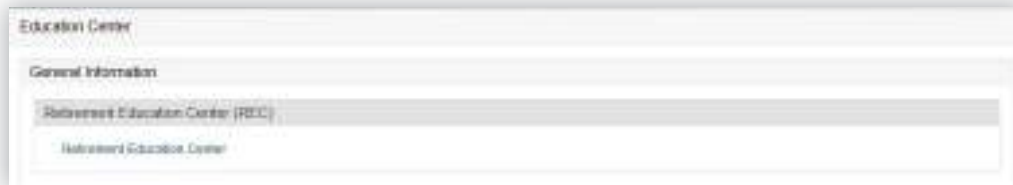
You can access the REC by selecting the link found in the Resource Center of your participant account.



The REC is a tool that contains information specific to your plan. Via the REC you have access to a variety of resources which can aid you in your retirement planning.



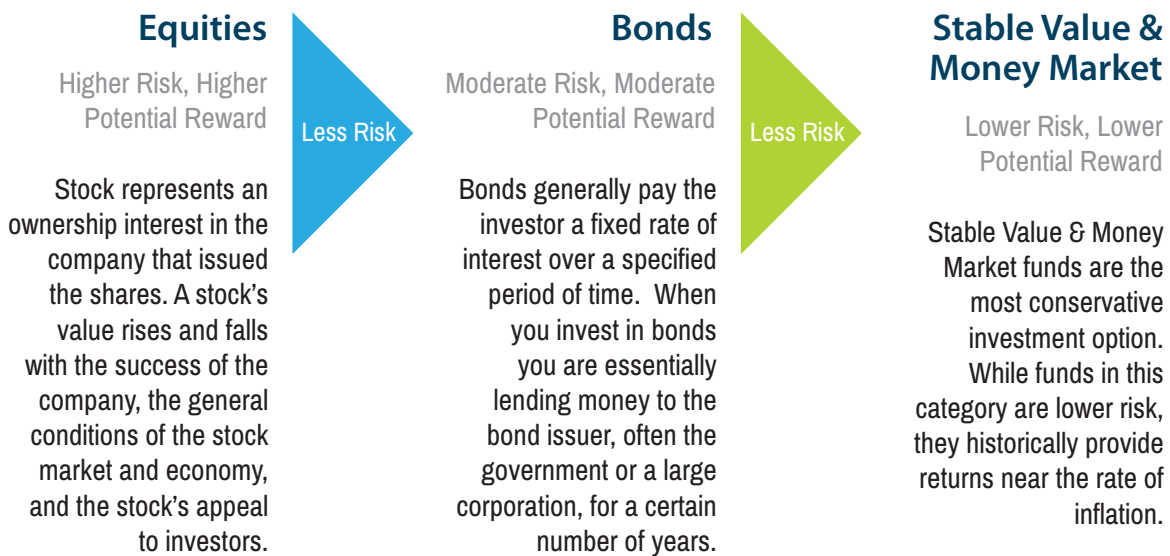
- Educational Videos
- Retirement Calculators
- Investment Information



Investing Basics

Once you've decided to save for retirement, the next decision is how to invest your money. Before you do, it's helpful to understand some basic concepts.

The investments available in your plan range from very conservative and less risky to very aggressive and more risky. Historically, riskier investments offer the opportunity for greater returns over time, but they also come with a greater chance for loss.



What is a Mutual Fund?

Mutual funds are investments that pool your money together with other investors to purchase shares of a collection of stocks, bonds, or other types of investments that might be difficult to amass on your own.

The information on the following pages will give you more detail about the types of investments available in your plan.

The information above is for informational purposes only. It is not intended to be investment advice.



Determine Your Asset Allocation

There are several important topics to consider as you make your investment selections:

- Review your **RISK TOLERANCE** - Align your exposure to the volatility of stocks with a level that makes you comfortable.
- Make sure your portfolio is **DIVERSIFIED** - Choose various types of investments that will behave differently to reduce your risk and volatility, or a single investment, like a target date or risk based portfolio that provides this diversification for you.
- **REBALANCE** your investments. Once you have determined the level of risk you're comfortable with, maintain that allocation by rebalancing, a feature that can be automated using the Go-Retire website. This feature is often inherent in risk based and target date funds.

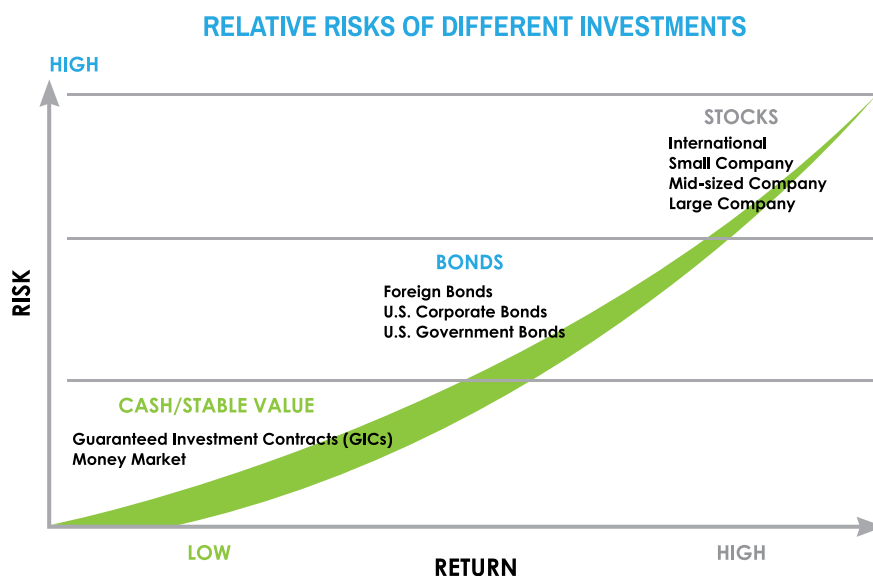
Living with Investment Risk

Understanding and learning to manage risk is important to your success as an investor. Typically, investments that present the most risk also offer the highest potential return. If you put your money in only low risk investments, you may not earn enough to meet your retirement savings goal. You need to know the risks associated with each investment class, the earnings potential of each type, your own risk tolerance, and investment strategies that can help you take all of these variables into account.

Calculate Your Risk

The degree of risk you're willing to take with your investments is known as your risk tolerance. Investors with longer investment time frames can generally tolerate more risk than investors who have shorter time frames — say, a few months or years — before they need their money. Over the short term, market volatility is a serious risk factor since the value of your investments may be down when you withdraw your funds. But, for long-term investors, you don't have the risk of needing to sell when the market drops. Therefore, the longer you have to invest, the more risk you may be able to tolerate.

However, time is only one consideration when you assess your risk tolerance. Your own comfort level is also important. If your investments are in asset classes that tend to fluctuate widely, you must be willing to accept that the value of your investments may drop significantly from time to time. Conversely, if you have invested very conservatively, you must consider the possibility that your returns will not keep up with inflation in the years ahead.



The information above is for informational purposes only. It is not intended to be investment advice.

Risk Tolerance – Your Investor Profile

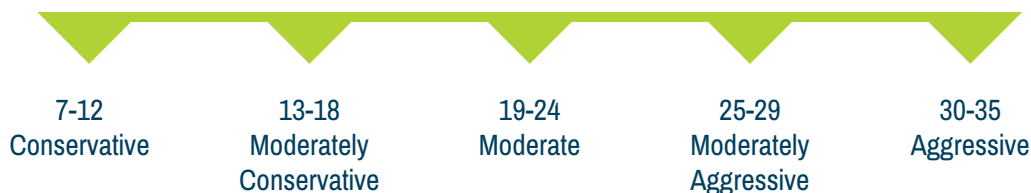
The quiz below can help give you an idea of how much risk you are able to tolerate in your portfolio. Read the following statements and select the corresponding option related to your level of agreement, age and time until retirement. Your total score will help you determine your Investor Profile which can be used as a guideline as you make your investment selections.

1 = strongly disagree 2 = disagree 3 = neutral 4 = agree 5 = strongly agree

1. I am knowledgeable about personal investing and economic issues.	1	2	3	4	5
2. I am willing to accept above-average risk to achieve above average return.	1	2	3	4	5
3. Staying ahead of inflation is very important to me.	1	2	3	4	5
4. If my investments lose money I can easily resist the urge to sell them.	1	2	3	4	5
5. I do not plan to make withdrawals from my retirement account prior to retirement.	1	2	3	4	5
6. My current age.	60 or over 1	50-59 2	40-49 3	30-39 4	Under 30 5
7. My approximate number of years until retirement.	5 yrs 1	10 yrs 2	15 yrs 3	20 yrs 4	25+ yrs 5

Total Score

Investor Profile



REMEMBER!

You will need to reevaluate your tolerance over the course of time as circumstances change. Feel free to revisit this questionnaire as often as you'd like to ensure that you are appropriately aligned.

The information above is for informational purposes only. It is not intended to be investment advice.

Investing Can Be Easy!

If you find the concept of investing to be overwhelming, your plan offers a straightforward option.

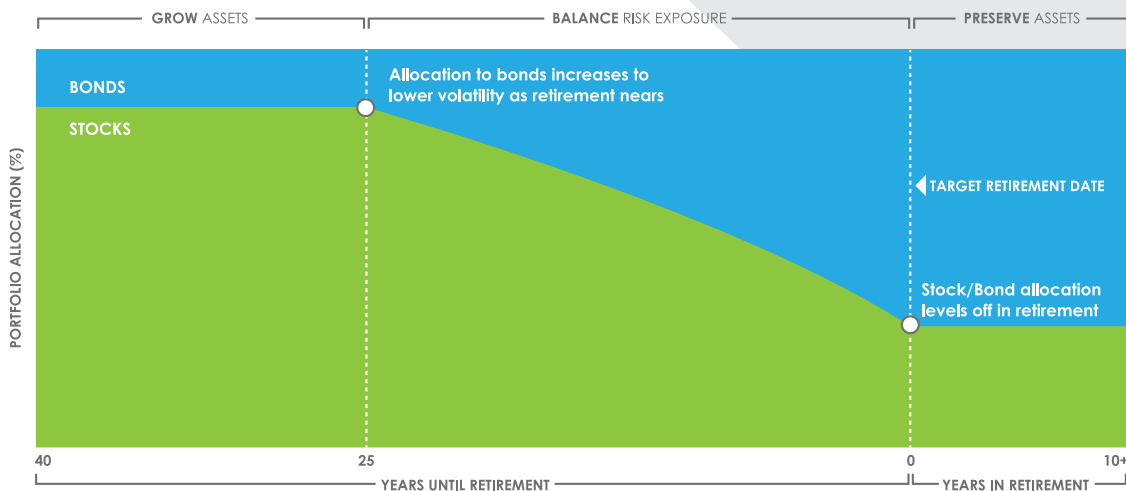
Target Date Funds

A target date portfolio is a pre-packaged group of investments that is designed to gradually change its allocation from more aggressive to more conservative as the target retirement year approaches.

Each target date fund is named for a targeted retirement year - 2020, 2025, etc. Select the fund that corresponds with your anticipated date of retirement.

Once your selection is made, the fund managers do the rest. Each fund has a diversified asset allocation that includes various types of equities and fixed income that will be regularly rebalanced over time as the market changes.

A GLIDE PATH TO BALANCE RISK AND PROVIDE RETIREMENT INCOME



Please note that the image above is for illustrative purposes only. The glide path for the target date funds in your plan may differ from the above. Please review the target date fund prospectus or other materials for glide path and other information.

Remember!

While these funds are designed to make investing easy, they do not come without risk since the underlying funds are exposed to the risk associated with various markets.

Diversification and asset allocation do not guarantee investment returns and do not eliminate the risk of loss. For illustrative purposes only.

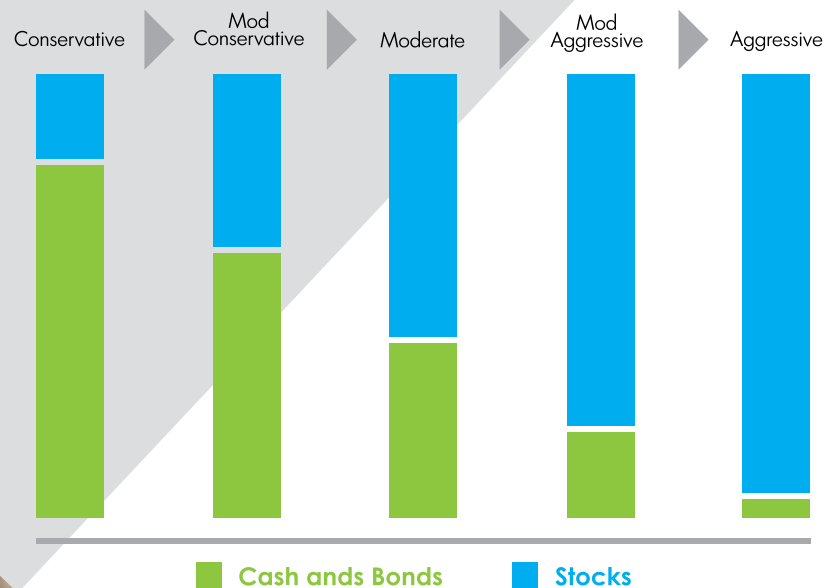


Risk Based Funds

Risk based investments are professionally managed portfolios geared toward a variety of different risk tolerance levels. As a participant, you determine the level of risk you are comfortable taking in your portfolio. From there, the internal investment selection and asset allocation is left to the experts.

These investments have a diversified mix of exposure to stocks, bonds, and other major market sectors and segments. They will automatically rebalance based on market deviations.

It's important to note that these funds will **NOT** become more conservative over time as you get closer to retirement age. The level of risk will remain fairly constant over time. As your tolerance for risk changes, you will need to re-evaluate your choice through your working years.



Diversification and asset allocation do not guarantee investment returns and do not eliminate the risk of loss. For illustrative purposes only.



PLATINUM INVESTMENT GRP. RETIREMENT PLAN

Investment and Fee Notice

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have any questions concerning any of this information, contact your Plan Administrator: Miller Engineering Co., 1616 S. Main Street, Rockford, IL 61102.

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by Miller Engineering Co. and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Retirement plans have different types of expenses.

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, legal, accounting, custodial, trustee, investment advisory, participant education and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

- A \$25.00 overnight mail delivery fee.

General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contacting your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or their delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information is received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

PLATINUM INVESTMENT GRP. RETIREMENT PLAN

Investment and Fee Notice

The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio		Trade	Shareholder
	1 YR	5 YR	10 YR	Incept	As of	% Per 1,000	Rest.	Fee
Midland PLS Cap Preservation (Fund ID EN0HQ10) US Fund Allocation--15% to 30% Equity	7.45%			3.12%	12/31/23	0.10%	1.00	
Midland PLS Conservative Grwth (Fund ID EN0HQ28) US Fund Allocation--15% to 30% Equity	9.51%			4.36%	12/31/23	0.13%	1.30	
Midland PLS Balanced Growth (Fund ID EN0HPZ6) US Fund Allocation--30% to 50% Equity	12.18%			5.72%	12/31/23	0.15%	1.50	
Midland PLS Capital Growth (Fund ID EN0HQ02) US Fund Allocation--50% to 70% Equity	14.85%			7.07%	12/31/23	0.17%	1.70	
Midland PLS Moderate Growth (Fund ID EN0HQ36) US Fund Allocation--50% to 70% Equity	13.51%			6.40%	12/31/23	0.16%	1.60	
Midland PLS Aggressive Growth (Fund ID EN0HPY9) US Fund Allocation--85%+ Equity	17.82%	5.39%		4.40%	12/31/23	0.18%	1.80	
Invesco Opp Developing Mkts (Fund ID ODVIX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	11.54% 9.83%	2.67% 3.69%	1.90% 2.66%	3.99%	12/31/23	0.84%	8.40	
Vanguard Total Intl Stk Idx (Fund ID VTIAX) idx:MSCI EAFE NR USD US Fund Foreign Large Blend	15.48% 18.24%	7.33% 8.16%	4.09% 4.28%	4.86%	12/31/23	0.11%	1.10	*
American Fds Capital World G/I (Fund ID RWIGX) idx:MSCI World NR USD US Fund Global Large-Stock Blend	21.22% 23.79%	11.02% 12.80%	7.59% 8.60%	10.27%	12/31/23	0.42%	4.20	
American Funds New Perspective (Fund ID RNP GX) idx:MSCI World NR USD US Fund Global Large-Stock Growth	25.01% 23.79%	13.90% 12.80%	10.10% 8.60%	12.61%	12/31/23	0.42%	4.20	
Vanguard Total Bond Mkt Index (Fund ID VBTLX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core Bond	5.70% 5.53%	1.11% 1.10%	1.79% 1.81%	3.30%	12/31/23	0.05%	0.50	*
Dodge & Cox Income X (Fund ID DOXIX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core-Plus Bond	7.76% 5.53%	2.73% 1.10%	2.80% 1.81%	3.21%	12/31/23	0.36%	3.60	

PLATINUM INVESTMENT GRP. RETIREMENT PLAN

Investment and Fee Notice

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio			Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept	As of	%	Per 1,000		
Met West Total Return Bond (Fund ID MWTIX)	6.01%	1.23%	1.84%	4.80%	12/31/23	0.45%	4.50		
idx:BBgBarc US Agg Bond TR USD	5.53%	1.10%	1.81%						
US Fund Intermediate Core-Plus Bond									
Vanguard 500 Index (Fund ID VFIAX)	26.24%	15.65%	11.99%	7.62%	12/31/23	0.04%	0.40	*	
idx:S&P 500 TR USD	26.29%	15.69%	12.03%						
US Fund Large Blend									
T Rowe Price Growth Stock (Fund ID PRUFY)	45.44%	13.48%	11.84%	12.23%	12/31/23	0.53%	5.30		
idx:S&P 500 Growth TR USD	30.03%	16.23%	13.35%						
US Fund Large Growth									
Vanguard Growth Index (Fund ID VIGAX)	46.77%	19.16%	13.97%	8.21%	12/31/23	0.05%	0.50	*	
idx:S&P 500 Growth TR USD	30.03%	16.23%	13.35%						
US Fund Large Growth									
Vanguard Value Index (Fund ID VVIAX)	9.24%	11.73%	9.72%	7.18%	12/31/23	0.05%	0.50	*	
idx:S&P 500 Value TR USD	22.23%	14.11%	10.01%						
US Fund Large Value									
Vanguard Mid Cap Index (Fund ID VIMAX)	15.98%	12.71%	9.41%	9.83%	12/31/23	0.05%	0.50	*	
idx:S&P MidCap 400 TR	16.44%	12.62%	9.27%						
US Fund Mid-Cap Blend									
Vanguard Mid-Cap Growth Index (Fund ID VMGMX)	23.14%	13.70%	10.12%	12.29%	12/31/23	0.07%	0.70	*	
idx:S&P MidCap 400 Growth TR USD	17.49%	11.91%	9.04%						
US Fund Mid-Cap Growth									
T Rowe Price Capital Apprec (Fund ID PRWCX)	18.83%	12.80%	10.50%	11.26%	12/31/23	0.74%	7.40	*	
idx:Morningstar Mod Tgt Risk TR USD	13.22%	7.38%	5.72%						
US Fund Moderate Allocation									
T Rowe Price Retirement Balanced (Fund ID TRRIX)	11.31%	6.18%	4.69%	5.90%	12/31/23	0.49%	4.90		
idx:Morningstar Mod Con Tgt Risk TR USD	10.89%	5.55%	4.50%						
US Fund Moderately Conservative Allocation									
Schwab Retirement Govt Money (Fund ID SNRXX)	4.93%	1.77%		1.49%	12/31/23	0.21%	2.10		
idx:FTSE Treasury Bill 3 Mon USD	5.26%	1.91%	1.26%						
US Fund Money Market - Taxable									
Vanguard Short-Term Inv Grade (Fund ID VFSUX)	6.17%	2.13%	1.95%	3.17%	12/31/23	0.10%	1.00		
idx:BBgBarc US Govt/Credit 1-5 Yr TR USD	4.89%	1.54%	1.43%						
US Fund Short-Term Bond									
Vanguard Small Cap Index (Fund ID VSMAX)	18.20%	11.70%	8.43%	9.02%	12/31/23	0.05%	0.50	*	
idx:S&P SmallCap 600 TR USD	16.05%	11.03%	8.66%						
US Fund Small Blend									
ClearBridge Small Cap Growth (Fund ID LMOIX)	9.11%	9.67%	8.18%	10.14%	12/31/23	0.78%	7.80		
idx:S&P SmallCap 600 Growth TR USD	17.10%	10.42%	8.96%						
US Fund Small Growth									

PLATINUM INVESTMENT GRP. RETIREMENT PLAN

Investment and Fee Notice

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio		Trade	Shareholder
	1 YR	5 YR	10 YR	Incept	As of	% Per 1,000	Rest.	Fee
T Rowe Price Retirement 2010 (Fund ID TRRAX)	12.46%	6.45%	5.08%	6.86%	12/31/23	0.49%	4.90	
idx:S&P Target Date 2010 TR USD	10.78%	5.61%	4.50%					
US Fund Target-Date 2000-2010								
T Rowe Price Retirement 2020 (Fund ID TRRBX)	13.45%	7.64%	6.04%	7.87%	12/31/23	0.53%	5.30	
idx:S&P Target Date 2020 TR USD	12.32%	6.47%	5.28%					
US Fund Target-Date 2020								
T Rowe Price Retirement 2030 (Fund ID TRRCX)	16.30%	9.25%	7.12%	8.76%	12/31/23	0.57%	5.70	
idx:S&P Target Date 2030 TR USD	14.80%	8.42%	6.44%					
US Fund Target-Date 2030								
T Rowe Price Retirement 2040 (Fund ID TRRDY)	19.53%	10.69%	7.96%	9.26%	12/31/23	0.60%	6.00	
idx:S&P Target Date 2040 TR USD	18.16%	10.22%	7.49%					
US Fund Target-Date 2040								
T Rowe Price Retirement 2050 (Fund ID TRRMX)	20.78%	11.25%	8.25%	7.35%	12/31/23	0.63%	6.30	
idx:S&P Target Date 2050 TR USD	19.59%	10.92%	7.93%					
US Fund Target-Date 2050								
T Rowe Price Retirement 2060 (Fund ID TRRLX)	20.82%	11.20%		7.99%	12/31/23	0.64%	6.40	
idx:S&P Target Date 2060 TR USD	19.74%	11.04%	8.04%					
US Fund Target-Date 2060								

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://www.investmentterms.com> for a glossary of investment terms relevant to the investment options available under this plan. This glossary is intended to help you better understand your options.

Please visit <https://rec-files.epicrps.com/funds/> for additional information about each of the designated investment alternative. Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information.

The plan offers a number of model portfolios to plan participants. These model portfolios allocate a participant's contributions to specific plan investments on the basis of the participant's investment objectives and risk tolerance (e.g., conservative, moderate, growth). These model portfolios are not themselves plan investments. Performance and related expenses may be determined by looking at the information for the underlying investments.

PLATINUM INVESTMENT GRP. RETIREMENT PLAN

Qualified Default Investment Alternative Notice

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment(s) are listed below.

Name	Gross Annual Expense Ratio	As of
T Rowe Price Retirement 2010	0.49 %	12/31/2023
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2010) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2020	0.53 %	12/31/2023
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2030	0.57 %	12/31/2023
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2040	0.60 %	12/31/2023
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2050	0.63 %	12/31/2023
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65.		
T Rowe Price Retirement 2060	0.64 %	12/31/2023
The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65.		

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can log onto the participant website or contact the Plan Administrator at:

Miller Engineering Co.
1616 S. Main Street
Rockford, IL 61102

PLATINUM INVESTMENT GRP. RETIREMENT PLAN

Electronic Statements Disclosure

As a participant in the Plan, you are entitled to receive a benefit statement on a periodic basis. These benefit statements will be provided to you electronically through the participant website.

The benefit statement includes important information regarding the Plan, including:

- Your total account balance under the Plan
- Your vested interest in your account balance
- The value of any investment options in which assets of your account are invested
- If you have the right to direct the investment of your account, information regarding (i) any restrictions on those rights, (ii) the importance of diversifying your investments, and (iii) the availability of investment information provided by the Department of Labor on its website.

The information required to be included in your benefit statement is available continuously through a secure website maintained by the Plan's third party service provider.

To access that information, log on to your participant website. Once you are logged in, your most recent benefit statement can be viewed. If you provide a valid email address, you will be notified by email each time a new benefit statement has been posted to the website.

If you would prefer to receive a paper copy of your benefit statement, please contact the Participant Service Center. The paper copy will be provided to you free of charge.



Participant Service Center
(800) 716-3742



PLATINUM INVESTMENT GRP. RETIREMENT PLAN**Enrollment Form**

Plan ID: MLH

Section 1: Personal Information

Name: _____ SSN: _____ - _____ - _____

Address: _____ Date of Birth: _____ / _____ / _____

City _____ Date of Hire: _____ / _____ / _____

State: _____ Zip: _____ Rehire: ☐ Yes ☐ No

Phone Number: _____ Email: _____

Section 2: Deferral Elections**Choose Deferral Rate**☐ I wish to contribute the following percentage of my compensation to my Retirement Account¹

_____ % of my compensation per pay period as Traditional deferral (pre-tax).

_____ % of my compensation per period as Roth deferral (post-tax).

Total deferrals cannot exceed 100% of your compensation or the annual IRS limit. Other limitations may apply.

☐ I decline to make contributions to the Plan at this time.**Please complete and sign reverse side**

PLATINUM INVESTMENT GRP. RETIREMENT PLAN

Plan Number: MLH

Page 2

Section 3: Investment Elections (Use whole percentages that total 100%)**Risk Based Portfolios**

Midland PLS Cap Preservation	Allocation--15% to 30% Equity	EN0HQ10	_____	%
Midland PLS Conservative Grwth	Allocation--15% to 30% Equity	EN0HQ28	_____	%
Midland PLS Balanced Growth	Allocation--30% to 50% Equity	EN0HPZ6	_____	%
Midland PLS Capital Growth	Allocation--50% to 70% Equity	EN0HQ02	_____	%
Midland PLS Moderate Growth	Allocation--50% to 70% Equity	EN0HQ36	_____	%
Midland PLS Aggressive Growth	Allocation--85%+ Equity	EN0HPY9	_____	%
T Rowe Price Capital Apprec	Moderate Allocation	PRWCX	_____	%
TRowe Price Retirement Balanced	Moderately Conservative Allocation	TRRIX	_____	%

Target Date Portfolios

T Rowe Price Retirement 2010	Target-Date 2000-2010	TRRAX	_____	%
T Rowe Price Retirement 2020	Target-Date 2020	TRRBX	_____	%
T Rowe Price Retirement 2030	Target-Date 2030	TRRCX	_____	%
T Rowe Price Retirement 2040	Target-Date 2040	TRRDY	_____	%
T Rowe Price Retirement 2050	Target-Date 2050	TRRMX	_____	%
T Rowe Price Retirement 2060	Target-Date 2060	TRRLX	_____	%

Build Your Own Portfolio / Individual Investment Options

Schwab Retirement Govt Money	Money Market - Taxable	SNRXX	_____	%
Vanguard Short-Term Inv Grade	Short-Term Bond	VFSUX	_____	%
Vanguard Total Bond Mkt Index	Intermediate Core Bond	VBTLX	_____	%
Dodge & Cox Income X	Intermediate Core-Plus Bond	DOXIX	_____	%
Vanguard Value Index	Large Value	VVIAX	_____	%
Vanguard 500 Index	Large Blend	VFIAX	_____	%
T Rowe Price Growth Stock	Large Growth	PRUFX	_____	%
Vanguard Growth Index	Large Growth	VIGAX	_____	%
Vanguard Mid Cap Index	Mid-Cap Blend	VIMAX	_____	%
Vanguard Mid-Cap Growth Index	Mid-Cap Growth	VMGMX	_____	%
Vanguard Small Cap Index	Small Blend	VSMAX	_____	%
ClearBridge Small Cap Growth	Small Growth	LMOIX	_____	%
Vanguard Total Intl Stk Idx	Foreign Large Blend	VTIAX	_____	%
Invesco Opp Developing Mkts	Diversified Emerging Mkts	ODVIX	_____	%
American Funds New Perspective	Global Large-Stock Growth	RNPGX	_____	%
American Fds Capital World G/I	Global Large-Stock Blend	RWIGX	_____	%

TOTAL

100%

REBALANCING: If you've selected multiple investments above, you may consider setting up recurring rebalance. This can be done on the participant website or mobile app by selecting Rebalance under the Transaction heading, and following the instructions. If you need assistance, please contact the Participant Service Center.

Section 4: Authorization

I have been provided adequate information regarding this plan to make the elections above. I understand the contribution elections will remain in effect until I otherwise notify the Plan's Administrator and revise my contribution elections. I further understand the Investment Election made above will remain in effect until and unless I revise it using a medium approved by the Plan's Administrator.

Participant Signature _____

Date: _____

For more information about your plan's investments, go to <https://rec-files.epicrps.com/funds>.

PLATINUM INVESTMENT GRP. RETIREMENT PLAN**Beneficiary Designation**

Plan Number: MLH

Section 1: Personal Information

Name	Home Address	SSN: _____-_____-_____
		Date of Birth: _____ / _____ / _____
		Date of Hire: _____ / _____ / _____

This is a(n)**Marital Status**☐ Initial Designation ☐ Change to a Prior Designation ☐ Married ☐ Not Married**Section 2: Primary Beneficiary Designation**

If the beneficiary designated herein is not solely the spouse of the employee and the employee is married, the spousal consent section (Section 5) must be completed and signed by the spouse in the presence of a notary.

Primary Beneficiary #1	Name	Relationship <input type="checkbox"/> Spouse, <input type="checkbox"/> Child, <input type="checkbox"/> Organization <input type="checkbox"/> Trust, <input type="checkbox"/> Other _____	Date of Birth or Date of Trust	Social Security or Trust ID Number	%
	<input type="checkbox"/> If this beneficiary should remain a minor at the time of becoming a beneficiary, benefits will be paid under my State of Residence's Uniform Transfer to Minors Act or Uniform Gift to Minors Act, in which case _____ shall act as guardian for this beneficiary. (Insert Name)				
Primary Beneficiary #2	Name	Relationship <input type="checkbox"/> Spouse, <input type="checkbox"/> Child, <input type="checkbox"/> Organization <input type="checkbox"/> Trust, <input type="checkbox"/> Other _____	Date of Birth or Date of Trust	Social Security or Trust ID Number	%
	<input type="checkbox"/> If this beneficiary should remain a minor at the time of becoming a beneficiary, benefits will be paid under my State of Residence's Uniform Transfer to Minors Act or Uniform Gift to Minors Act, in which case _____ shall act as guardian for this beneficiary. (Insert Name)				
Primary Beneficiary #3	Name	Relationship <input type="checkbox"/> Spouse, <input type="checkbox"/> Child, <input type="checkbox"/> Organization <input type="checkbox"/> Trust, <input type="checkbox"/> Other _____	Date of Birth or Date of Trust	Social Security or Trust ID Number	%
	<input type="checkbox"/> If this beneficiary should remain a minor at the time of becoming a beneficiary, benefits will be paid under my State of Residence's Uniform Transfer to Minors Act or Uniform Gift to Minors Act, in which case _____ shall act as guardian for this beneficiary. (Insert Name)				
Primary Beneficiary #4	Name	Relationship <input type="checkbox"/> Spouse, <input type="checkbox"/> Child, <input type="checkbox"/> Organization <input type="checkbox"/> Trust, <input type="checkbox"/> Other _____	Date of Birth or Date of Trust	Social Security or Trust ID Number	%
	<input type="checkbox"/> If this beneficiary should remain a minor at the time of becoming a beneficiary, benefits will be paid under my State of Residence's Uniform Transfer to Minors Act or Uniform Gift to Minors Act, in which case _____ shall act as guardian for this beneficiary. (Insert Name)				

The percentage allocated for primary beneficiary(ies) should total 100%.

NOTE: The beneficiary designated on this form revokes any and all previous designations of beneficiaries of the Plan. If one or more beneficiaries within a class or category (that is, within the group of Primary Beneficiaries or within the group of Contingent Beneficiaries) should predecease me, the remaining beneficiaries of that class or group shall share equally in the share of the deceased beneficiary.

Beneficiary designation will not be valid if Section 4 on reverse side is not signed.

Please complete and sign reverse side.

Section 3: Contingent Beneficiary Designation

Contingent Beneficiary #1	Name	Relationship <input type="checkbox"/> Spouse, <input type="checkbox"/> Child, <input type="checkbox"/> Organization <input type="checkbox"/> Trust, <input type="checkbox"/> Other _____	Date of Birth or Date of Trust	Social Security or Trust ID Number	%
	<input type="checkbox"/> If this beneficiary should remain a minor at the time of becoming a beneficiary, benefits will be paid under my State of Residence's Uniform Transfer to Minors Act or Uniform Gift to Minors Act, in which case _____ shall act as guardian for this beneficiary. (Insert Name)				
Contingent Beneficiary #2	Name	Relationship <input type="checkbox"/> Spouse, <input type="checkbox"/> Child, <input type="checkbox"/> Organization <input type="checkbox"/> Trust, <input type="checkbox"/> Other _____	Date of Birth or Date of Trust	Social Security or Trust ID Number	%
	<input type="checkbox"/> If this beneficiary should remain a minor at the time of becoming a beneficiary, benefits will be paid under my State of Residence's Uniform Transfer to Minors Act or Uniform Gift to Minors Act, in which case _____ shall act as guardian for this beneficiary. (Insert Name)				
Contingent Beneficiary #3	Name	Relationship <input type="checkbox"/> Spouse, <input type="checkbox"/> Child, <input type="checkbox"/> Organization <input type="checkbox"/> Trust, <input type="checkbox"/> Other _____	Date of Birth or Date of Trust	Social Security or Trust ID Number	%
	<input type="checkbox"/> If this beneficiary should remain a minor at the time of becoming a beneficiary, benefits will be paid under my State of Residence's Uniform Transfer to Minors Act or Uniform Gift to Minors Act, in which case _____ shall act as guardian for this beneficiary. (Insert Name)				
Contingent Beneficiary #4	Name	Relationship <input type="checkbox"/> Spouse, <input type="checkbox"/> Child, <input type="checkbox"/> Organization <input type="checkbox"/> Trust, <input type="checkbox"/> Other _____	Date of Birth or Date of Trust	Social Security or Trust ID Number	%
	<input type="checkbox"/> If this beneficiary should remain a minor at the time of becoming a beneficiary, benefits will be paid under my State of Residence's Uniform Transfer to Minors Act or Uniform Gift to Minors Act, in which case _____ shall act as guardian for this beneficiary. (Insert Name)				

The percentage allocated for contingent beneficiary(ies) should total 100%.

Section 4: Participant Statement

- ☐ By reason of my signature I understand that my previous beneficiary designations are revoked, and that I may change my designations upon request. Further, I understand and acknowledge that, in the event of my divorce (or marriage and subsequent divorce if I am currently unmarried), it is my obligation to notify the Plan once my divorce is finalized. I understand and acknowledge that, in the event that I do not notify the Plan of my divorce during my lifetime said divorce will nullify any existing beneficiary designation on file with the Plan designating my prior spouse as my beneficiary and my benefits will be distributed according to the Plan's Standard Beneficiary Designation.

Participant Signature: _____

Date: _____

Print Name: _____

Section 5: Spousal Consent (only complete this section if married and naming a non-spouse beneficiary as primary beneficiary)

- ☐ I hereby consent to the designation of the above named beneficiary(s). In so consenting, I acknowledge that I waive all rights to the distribution of any of the assets in the accounts of the Plan identified above, except to the specific extent which may be designated herein. I hereby acknowledge that I understand: (1) that by consenting, I will forfeit part or all of the benefits that might otherwise be paid to me in the event of the death of my spouse; (2) that my Spouse's election to name a Primary Beneficiary other than or in addition to me is not valid unless I consent to it; and (3) that my consent is irrevocable.

Date: _____

Signature of Spouse _____

A notary must complete the following: Subscribed and sworn to before me this _____ day of _____

Signature of Notary _____

Month

Year

Once completed, return to your Benefits Coordinator