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!**

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.
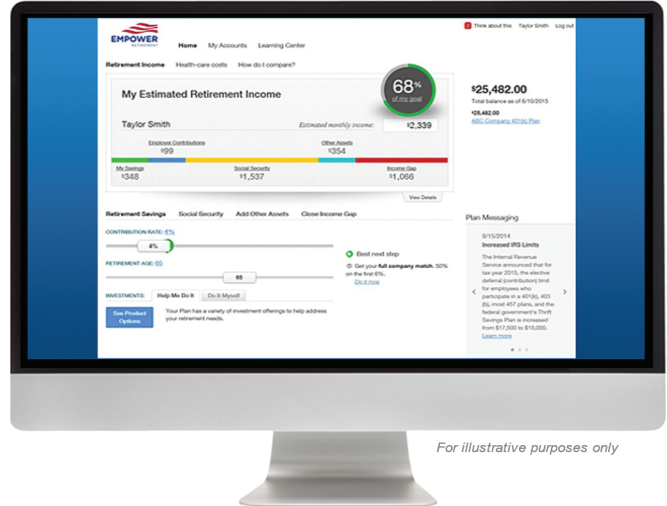
For illustrative purposes only

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- Roth contributions that are tax-free when withdrawn.*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*Any potential earnings are tax-free after a required five-year holding period when withdrawn after age 59½ upon meeting a distributable event.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