

## Important notice – retirement plan investment option changes

Are you taking advantage of your organization's retirement plan? It's a great way to help you save for the life you want in retirement. Plus, it offers a wide-range of investment options available to choose from. There are some changes to the RELIANT MISSION INC. Plan investment options you should be aware of.

### What this means for you

#### Closed investment option(s) — effective 11/15/2018

Inv Manager or Sub-Advisor	Investment options
Timothy Plan Funds	Timothy Plan Aggressive Growth A Fund
Timothy Plan Funds	Timothy Plan Fixed Income A Fund
Timothy Plan Funds	Timothy Plan Large/Mid Cap Value A Fund

#### New investment option(s) — effective 11/15/2018

Inv Manager or Sub-Advisor	Investment options
GuideStone	GuideStone Aggressive Allocation Institutional Fund
GuideStone	GuideStone Balanced Allocation Institutional Fund
GuideStone	GuideStone Conservative Allocation Institutional Fund
GuideStone	GuideStone Growth Allocation Institutional Fund

#### Complete list of the Plan's available investment options — effective 11/15/2018

Inv Manager or Sub-Advisor	Investment options
AB/Brown/Emerald	SmallCap Growth I Separate Account <sup>A</sup>
American Beacon	American Beacon Mid Cap Value Adv Fund
BlackRock Advisors, LLC	BlackRock Mid-Cap Growth Equity Investor A Fund
Capital Research and Mgmt Co	American Funds Fundamental Investors R3 Fund
Capital Research and Mgmt Co	American Funds Growth Fund of America R3 Fund
Capital Research and Mgmt Co	American Funds New Perspective R3 Fund
Delaware Management Company	Delaware Small Cap Value A Fund
Fidelity Management & Research	Fidelity Advisor High Income Advantage M Fund
GuideStone	GuideStone Aggressive Allocation Institutional Fund
GuideStone	GuideStone Balanced Allocation Institutional Fund
GuideStone	GuideStone Conservative Allocation Institutional Fund
GuideStone	GuideStone Growth Allocation Institutional Fund
MFS Investment Management	MFS Value R3 Fund

**Complete list of the Plan's available investment options** continued

Inv Manager or Sub-Advisor	Investment options
Multiple Sub-Advisors	Principal LifeTime Hybrid 2010 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2015 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2020 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2025 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2030 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2035 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2040 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2045 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2050 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2055 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2060 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid 2065 CIT R4
Multiple Sub-Advisors	Principal LifeTime Hybrid Income CIT R4
OppenheimerFunds, Inc.	Oppenheimer International Diversified A Fund
PIMCO	PIMCO Total Return R Fund
Principal Global Investors	Diversified International Separate Account <sup>A</sup>
Principal Global Investors	International Emerging Markets Separate Account <sup>A</sup>
Principal Global Investors	LargeCap S&P 500 Index Separate Account <sup>A</sup>
Principal Global Investors	MidCap S&P 400 Index Separate Account <sup>A</sup>
Principal Global Investors	SmallCap S&P 600 Index Separate Account <sup>A</sup>
Principal Global Investors	SmallCap Separate Account <sup>A</sup>
Principal Global Investors/DFA	International SmallCap Separate Account <sup>A</sup>
Principal Real Estate Inv	U.S. Property Separate Account <sup>A</sup>
	Guaranteed Interest Account 3 year
	Guaranteed Interest Account 5 year

Effective **11/15/2018**, one or more investment options will no longer be available. If you're currently directing contributions to the affected investment option(s), your future contributions and current funds will be directed to the new investment option(s) outlined below unless you elect other available investment options. See the Investment Option Summary for more details on the current and new investment options.

If you're currently contributing to the retirement plan but have not made an investment election, future contributions will be directed to a Principal LifeTime Hybrid Collective Investment Fund (CIT) based on your normal retirement date as stated in the Summary Plan Description, unless you make your own investment election. See the Investment Option Summary for more details on the current and new investment options.

If the effective date is a closed market date, retirement funds will be redirected on the next open market date.

Closed investment option		New investment options		
Investment Manager or Sub-Advisor	Existing investment option	Redirected to	Investment Manager or Sub-Advisor	New investment options
Timothy Plan Funds	Timothy Plan Aggressive Growth A Fund		GuideStone	GuideStone Aggressive Allocation Institutional Fund <sup>G</sup>
Timothy Plan Funds	Timothy Plan Fixed Income A Fund		GuideStone	GuideStone Conservative Allocation Institutional Fund <sup>G</sup>
Timothy Plan Funds	Timothy Plan Large/Mid Cap Value A Fund		GuideStone	GuideStone Aggressive Allocation Institutional Fund <sup>G</sup>

If you elect to contribute funds into the Principal U.S. Property Separate Account, you may not be able to immediately withdraw funds. To help manage this investment option, a contractual limitation allows for withdrawal requests to be delayed over time among all those who request a withdrawal.

### More information

To review or make changes to your investment elections, log in to your account at [principal.com](https://principal.com). Or, give us a call at [800.547.7754](tel:800.547.7754) to speak with a retirement specialist.

Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Asset allocation and diversification do not ensure a profit or protect against a loss. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Principal LifeTime Hybrid CITs may invest in various types of investments, including underlying Principal Funds, and each is managed toward a particular target (retirement) date, or the approximate date an investor starts withdrawing money. As each Principal LifeTime Hybrid CIT approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investment options and reducing exposure to typically more aggressive investment options. The asset allocation for each Principal LifeTime Hybrid CITs is regularly re-adjusted within a time frame that extends 15 years beyond the target date, at which point it reaches its most conservative allocation. Principal LifeTime Hybrid CITs assume the value of an investor's account will be withdrawn gradually during retirement. Neither the principal nor the underlying assets of the Principal LifeTime Hybrid CITs are guaranteed at any time, including the target date. Investment risk remains at all times.

## Important information

Carefully consider the Fund's objectives, risks, charges, and expenses. Contact your financial professional or visit [principal.com](http://principal.com) for a prospectus, or summary prospectus if available, containing this and other information. Please read it carefully before investing.

Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges and expenses of the separate account as well as their individual risk tolerance, time horizon and goals. For additional information contact us at 800.547.7754 or by visiting [principal.com](http://principal.com).

**Investing involves risk, including possible loss of principal.**

For more information on this or other investment options, visit [principal.com](http://principal.com), or call 800.547.7754.

**Asset allocation and diversification do not ensure a profit or protect against a loss.**

Several investment companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit us at the Principal Retirement Service Center® at [principal.com](http://principal.com).

Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. Insurance products and plan administrative, if applicable, services are provided by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths.

As allowed by their prospectuses, several mutual fund companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit us at The Principal Retirement Service Center® at [principal.com](http://principal.com).

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities are offered through Principal Securities, Inc., 800.547.7754, member SIPC and/or independent broker/dealers. Securities sold by a Principal Securities Registered Representative are offered through Principal Securities. Principal Funds Distributor, Principal Securities and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options may not be available in all states or U.S. commonwealths.

<sup>A</sup> Sub-advised Investment Options include Separate Accounts available through a group annuity contract with the Principal Life Insurance Company. Insurance products and plan administrative services, if applicable, are provided by Principal Life Insurance Company a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks inherent in real estate (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

<sup>G</sup> Mapping Balances and Future Contributions

Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.

High-yield investment options are subject to greater credit risk associated with high yield bonds.

Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.

International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.

Specialty investment options may experience greater volatility than funds with a broader investment strategy due to sector focus. These investment options are not intended to serve as a complete investment program by itself.

Real estate investment options are subject to some risks inherent in real estate and Real Estate Investment Trusts, such as risks associated with general and local economic conditions.

An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Each index-based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged result for the market segment the selected stocks or bonds represent. There is no assurance an index-based investment option will match the performance of the index tracked.

Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.

**Asset allocation does not guarantee a profit or protect against a loss.** Investing in real estate, small-cap, international, and high-yield investment options involves additional risk. Additionally there is no guarantee an asset allocation investment option will provide adequate income at or through retirement.

Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

A surrender charge may apply to withdrawals or transfers from an unmaturing guaranteed interest account.

For the Principal LifeTime Hybrid Collective Investment Funds (CITs), Total Investment Expense Net equals the sum of these expenses: (a) the amount of money, expressed as a percentage, deducted for the cost of managing the collective investment trust, and where applicable, fees for plan administrative services and compensation to your Financial Professional based on the amount of business they have with us including such factors as total deposits and assets, plus (b) if the collective investment trust invests in an underlying mutual fund, separate account, or collective investment trust, the total investment operating expenses of the underlying investment option, as listed in the most recent prospectus if applicable.

The Principal LifeTime Hybrid Collective Investment Funds (CITs) are collective investment trusts maintained by Principal Global Investors Trust Company, (the Trust Company). The Trust Company has retained Principal Global Investors, LLC (the Adviser), to serve as investment adviser with respect to the CITs, subject to the Trust Company's supervision and review. The Adviser is an indirect wholly owned subsidiary of Principal Financial Group, Inc. and is under common control with the Trust Company. The Adviser also manages portfolios which may be included as underlying investments in the CITs. The Adviser receives management fees from these portfolios. The Adviser or other affiliates of the Trust Company may provide services to the CITs and may receive fees for such services. The CITs are available only to certain qualified retirement plans and governmental 457(b) plans.

The CITs are available only to certain qualified retirement plans and governmental 457(b) plans. The CITs are not mutual funds and are not registered with the Securities and Exchange Commission, the State of Oregon, or any other regulatory body. Units of the CITs are not deposits or obligations of, guaranteed by, or insured by the Trust Company or any affiliate, and are not insured by the FDIC or any other federal or state government agency. The value of the CITs will fluctuate so that when redeemed, units may be worth more or less than the original cost. The declaration of trust, participation agreement, and disclosure documents contain important information about investment objectives, risks, fees and expenses associated with investment in the CITs and should be read carefully before investing. The declaration of trust is available at [principal.com](http://principal.com). A copy of the participation agreement can be obtained from your plan administrator.

The Principal U.S. Property investment option is subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Payment of principal and earnings may be delayed.

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