



JONES COMPANIES 401(K) RETIREMENT SAVINGS
PLAN

Saving for retirement
may be the easiest
part of your day.

RETIRE WITH CONFIDENCE®



Welcome to the plan.

RELAX, YOU'VE GOT COMPANY ON THE ROAD TO RETIREMENT.

No matter where you are on the road to retirement, saving is the right thing to do. And now's the time to start because the sooner you save, the more time your money has to work for you. Better yet, you don't even have to sign up—you'll be automatically enrolled in the JONES COMPANIES 401(K) RETIREMENT SAVINGS PLAN .

The specifics of your enrollment are all in this guide. Take a look now and be sure you're comfortable with your plan. Once you're participating in the plan, you'll have access to tools and resources to assist you as you save and invest for retirement:



YOUR RETIREMENT PLAN WEBSITE
rps.troweprice.com



DEDICATED REPRESENTATIVES
1-800-354-2351 business days between 7 a.m. and 10 p.m. eastern time.



MOBILE SOLUTIONS
Connect to your account on any device. Visit troweprice.com/mobilesolutions to choose the option that's best for you.

JONES COMPANIES, LLC has chosen T. Rowe Price, a recognized leader in retirement plan services, to provide services to you and your plan. We currently help nearly 2 million people just like you plan for retirement.

We are ready to help you feel confident about taking the first step. As your life changes, talk to us. We can provide information to help you make progress toward your long-term financial goals.

Three things to do right now.

Your automatic enrollment in the JONES COMPANIES 401(K) RETIREMENT SAVINGS PLAN will begin very soon. Meanwhile, these steps can help you to be sure you're comfortable with your plan.

1

CONFIRM YOUR ENROLLMENT SELECTIONS.

Take a minute to make sure that the savings percentage is right for you and that the preselected investment is in line with your overall retirement planning needs. Turn to the next page of this guide for the specifics of your enrollment as well as a full list of plan features and investment options available to you.

2

NAME YOUR BENEFICIARY.

Make sure your savings will go to the person or people you choose.

3

VERIFY YOUR PREFERRED E-MAIL.

Visit rps.troweprice.com and provide an e-mail address so you can receive timely, helpful information about your plan.

Making changes is easy. You'll be automatically enrolled in your plan, but you're still in control over how much you contribute and how it is invested.

If you would like to change your contribution amount or investment allocation, just visit rps.troweprice.com or call us at **1-800-354-2351**.

Get to know your retirement plan.

Even though you'll be automatically enrolled in the JONES COMPANIES 401(K) RETIREMENT SAVINGS PLAN, and you don't have to do anything to get started, you should know how the plan is working for you—and what your savings options are.

Automatic enrollment: What happens and when

The JONES COMPANIES 401(K) RETIREMENT SAVINGS PLAN is set up so you'll be automatically enrolled. Once you are enrolled, 5% of your before-tax pay will be deducted from your paycheck and automatically invested in a pre-assembled, age-based T. Rowe Price Retirement I Fund with the target date that is closest to the year you will turn 65.

As part of the automatic enrollment service:

- You'll receive details about your automatic contributions before payroll deductions are scheduled to begin. You can contact T. Rowe Price at [rps.troweprice.com](https://www.rps.troweprice.com) or **1-800-354-2351** to change your contribution rate, investment election, or to opt out of the plan altogether before your first contribution is deducted from your pay.
- Once your contributions begin, you can change your contribution rate or investments at any time.

Employee contributions: Additional options for building your savings

Your plan may offer various options for how you contribute to it and how your contributions are invested. Read on to learn more about them.

BEFORE-TAX CONTRIBUTIONS

You can contribute up to 100% of your pay each year on a before-tax basis, subject to IRS annual limits. That means contributions to the plan are made before income taxes are taken out of your paycheck. When you withdraw from your account, your contributions and any earnings are subject to taxes.

ROTH CONTRIBUTIONS

You may contribute up to 100% of your pay each year in Roth contributions, subject to IRS annual limits. Roth contributions offer another way to save for retirement and are made with money that has already been taxed. However, if you take a qualified distribution, you will not have to pay taxes on any earnings in your Roth account.

A qualified distribution is tax-free if taken at least 5 years after the year of your first Roth contribution or in-plan Roth rollover, if applicable, AND you've reached aged 59½, become totally disabled, or died. If the distribution from your Roth account is not qualified, the earnings on your Roth contributions will be taxable. These rules apply to Roth distributions only from employer-sponsored retirement plans. Additional plan distribution rules may apply.

CATCH-UP CONTRIBUTIONS

If you will be age 50 or older this year—and you are already contributing the maximum allowed by the plan—you can make additional catch-up contributions. The IRS catch-up contribution limit may vary each year.

Your before-tax and Roth contributions may not total more than 100% of your pay.

Mandatory payroll deductions will be taken before salary deductions.

Employer Contributions: How your company is adding to your savings

Your plan offers you additional money toward your retirement by contributing money on your behalf. These company contributions are typically available based on contributions you make to the plan. Please reference your plan's summary plan description for more detailed information on company contributions.

Note: Employer contributions are made to the before-tax portion of your account and are still considered taxable by the IRS upon distribution.

OTHER EMPLOYER CONTRIBUTIONS YOU MAY RECEIVE

Your employer may add a profit sharing contribution to your account. You do not need to contribute to the plan to be eligible. If you are not contributing, your profit sharing contributions will be automatically invested in a pre-assembled, age-based T. Rowe Price Retirement I Fund with the target date that is closest to the year you will turn 65.

Vesting: What it is and how it works

Vesting refers to the portion of your account that you may take with you when you leave the company. You are always 100% vested in the part of your account balance that comes from your own contributions. You are 100% vested in the "safe harbor" contributions JONES COMPANIES, LLC makes on your behalf, plus any earnings they generate.

Your employer contribution accounts will be vested according to the following schedule:

Years of Service	Less than 3	3 or more
Percent Vested	0%	100%

Refer to your summary plan description for details.

If there is a discrepancy between the information in this section and your plan's plan document, the plan's document will govern. For more information, see your summary plan description.

Options to fit your investing style.

The plan offers a variety of options to choose from. For more details, such as investment descriptions and fact sheets, visit rps.troweprice.com.

Your plan lineup: Investment options available to you

AGE-BASED INVESTMENTS

- T. Rowe Price Retirement I 2005
- T. Rowe Price Retirement I 2010
- T. Rowe Price Retirement I 2015
- T. Rowe Price Retirement I 2020
- T. Rowe Price Retirement I 2025
- T. Rowe Price Retirement I 2030
- T. Rowe Price Retirement I 2035
- T. Rowe Price Retirement I 2040
- T. Rowe Price Retirement I 2045
- T. Rowe Price Retirement I 2050
- T. Rowe Price Retirement I 2055
- T. Rowe Price Retirement I 2060

BUILD-YOUR-OWN PORTFOLIO*

Stocks

- American Funds AMCAP R6
- American Funds Europacific Growth R6
- American Funds Washington Mutual R6
- DFA Emerging Markets Core Equity I
- DFA U.S. Large Company Portfolio I
- DFA US Targeted Value Portfolio
- Janus Henderson Triton I
- JP Morgan U.S. Small Company R6
- Vanguard 500 Index Admiral
- Vanguard Mid Cap Index
- Vanguard Mid-Cap Growth Index Fund Adm
- Vanguard Small Cap Index Adm
- Victory Sycamore Established Val I

Bonds

- DFA Inflation Protected Securities Port
- JPMorgan High Yield R6
- PGIM Total Return Bond R6

Money Market/Stable Value

- T. Rowe Price Stable Value N**

Blended Assets

- American Funds American Balanced R6

**Investment options are generally classified as stock or bond investments based on overall allocations and may contain significant holdings in an asset class that is different from its identified category. All investments are subject to market risk, including the potential loss of principal.*

Visit rps.troweprice.com or call 1-800-354-2351 to request a prospectus or fact sheet, a prospectus, or, if available, a summary prospectus; each includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

The list of available investments above may not be the current investments available in your plan. For the most-up-to date list of available investments, please visit rps.troweprice.com or call 1-800-354-2351.

For more information, see your summary plan description.

The principal value of the Retirement I Funds is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the fund. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. The funds' allocations among a broad range of underlying T. Rowe Price stock and bond funds will change over time. The funds emphasize potential capital appreciation

during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus on supporting an income stream over a long-term postretirement withdrawal horizon. The funds are not designed for a lump-sum redemption at the target date and do not guarantee a particular level of income. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time horizons.

**This investment is not a mutual fund. It is a common trust fund established by T. Rowe Price Trust Company under Maryland banking law, and its units are exempt from registration under the Securities Act of 1933. Investments in the Trust are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company. Although the Trust seeks to preserve the value of your investment at \$1.00 per unit, it is possible to lose money by investing in the Trust. For additional information on the common trust fund being offered, including a trust fact sheet, please call T. Rowe Price.

The Trust imposes a 90-day "equity wash" provision on exchanges to competing investment options. The Trust is interest rate sensitive; therefore, direct exchanges from the Trust to money market funds and certain short-term bond funds (if available in the Plan) are not permitted. Permissible, or eligible, investment options include most common stock funds and any fixed income fund with a duration that is equal to or greater than three years. Exchanges from the Trust must remain invested in eligible investment options for at least 90 days before exchanging into competing investment options.

Additional assistance available for saving and investing decisions

Learn more about additional services offered by your plan.

MORNINGSTAR ASSOCIATES

Your plan offers additional assistance available through Morningstar®

- **Morningstar® Retirement ManagerSM** This Morningstar service offers investment recommendations and strategies, asset mix information, and access to Morningstar research and education tools.
- **Morningstar® Portfolio ManagerSM** This Morningstar service offers asset mix information and investment Morningstar Ratings™.

Morningstar® Retirement ManagerSM is offered by Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. The investment advice delivered through Morningstar Retirement Manager is provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. The Morningstar name and logo are registered marks of Morningstar, Inc.

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You're on your way.

DON'T FORGET TO TAKE THESE STEPS TODAY.

- You'll be auto-enrolled soon, so make sure that you're comfortable with your contribution rate and your preselected investment fund.
- Be sure to provide us with your beneficiary. Take care of this important detail online at **rps.troweprice.com**.*
- Verify your preferred e-mail address.

*If online beneficiary updates are not offered in your plan, you can download the required form at **rps.troweprice.com**.



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T.RowePrice®

T. Rowe Price Retirement Plan Services, Inc.

P.O. Box 17349 | Baltimore, MD 21297-1349

Connect with us.

If you need a hand getting started, give us a call. We can answer questions about your plan features, investment options, and more.

Representatives are available at **1-800-354-2351** business days between 7 a.m. and 10 p.m. eastern time.

T. Rowe Price Investment Services, Inc., distributor, T. Rowe Price mutual funds.

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