
Re: Rolling retirement assets into the Dauphin County, PA Deferred Compensation Plan

Dear Participant:

We are here to assist you with the process of rolling assets from an IRA or previous employer's retirement account into the Dauphin County, PA Deferred Compensation Plan. If you fax (717-602-1016) or email hetrick@retirementc.com your current statement, we will review it to make sure it can be rolled into the deferred compensation plan. Make sure to include your phone number with the statement, and we will call you to discuss the process.

Typically, the rollover process is a combination of completing the distribution form from your current retirement plan and completing the deferred compensation plan's forms. Below is an overview of the steps to take:

Current Retirement Plan

- Contact your current retirement plan provider. Typically, they will have forms that must be completed, but some custodians allow distributions to be made over the phone or online. If the plan uses forms, request one. If you need assistance completing the form's rollover instructions, you can send it to us, using the fax or email listed above. We will complete the rollover section and return the form to you so that you can enter the vital statistic information, sign, and send the completed form to the plan sponsor for processing. The rollover information is also listed on the Alerus Rollover Form under instructions.
- Once completed and sign, submit the form to the current retirement plan provider.
- If the check is mailed to you directly, you can give the check to Dauphin County HR for delivery to Alerus.

Dauphin County, PA Deferred Compensation Plan

- If you are already a participant, you will not need to complete the enrollment form, but you may want to review your investment strategy and beneficiaries. If necessary, update your beneficiaries online or use the provided form. If you would like to review your investment strategy, please email Stephen Hetrick at hetrick@retirementc.com. Remember that your rollover contribution will be invested the same way as your payroll deductions.
- If you are currently not enrolled in the plan, you should complete both the enrollment and beneficiary forms or enroll online. If you don't want to make payroll contributions, you can indicate that on the form, but the investment election must be completed so that the plan knows how to invest your rollover contribution. Remember, if you don't contribute at least \$10 per pay to the plan via payroll deduction, you will not receive the employer contribution of \$4 per pay.
- Complete the rollover form. This form is necessary so that the plan knows how to code the deposit for tax purposes.
- Give the completed forms to the Dauphin County Human Resource Department for processing.

In closing, don't hesitate to contact us with questions regarding the rollover process, how to invest, or planning for retirement. You can also visit the plan's web portal for additional information at www.dauphincountydcplan.com.

Stephen G. Hetrick, CIMC®

Certified Investment Management Consultant®

Direct Line: 717-545-1447

Fax: 717-602-1016

Email: hetrick@retirementc.com

Access Calendar: <https://www.retirementc.com/schedule>

Rollover Contribution Form

Dauphin County PA Deferred Compensation Plan

659083

Employee Full Name (please print)	SSN
Email Address	Daytime Phone Number
Distributing Plan – Plan Name or IRA	Distributing Plan – Employer Name (if applicable)

Step 1. Contact your previous employer or IRA vendor to trigger the rollover. They will have a form to request a rollover out from the plan or IRA. Complete and return it to them with either mail or wire instructions as follows:

Check -Make check payable to and send to:

Alerus Financial, N.A., Attn: Trust Operations
 FBO: Dauphin County PA Deferred Compensation Plan
 - Participant Name

Two Pine Tree Drive, Suite 400, Arden Hills, MN 55112

Wire - Wire assets to:

Alerus Financial, N.A., Grand Forks, ND United States of America
 ABA #091300159, BNF: Alerus Financial, N.A. A/C #50099272

Further Credit: Dauphin County PA Deferred Compensation Plan - Participant Name

Note: Most rollover contributions will occur within 10 to 15 business days. Please check your account to confirm that your prior Plan or IRA has distributed the rollover in a timely fashion. Alerus does not contact your prior vendor.

Step 2. Confirm that you have investment elections on file with Alerus

Alerus will invest your rollover contribution using your investment elections on file. You may confirm your investment elections by logging onto your account at alerusretirementsolutions.com or by calling 800-795-2697. If you have not provided investment elections, please do so prior to submitting this rollover contribution to Alerus. In the absence of investment elections, your rollover contribution will be invested using the plan's default investment option. Call Alerus Call Center 800-433-1685 if you have questions.

Step 3. (optional) Attach a copy of a recent Plan or IRA account statement to this form.

Step 4. Tell us where the rollover is coming from.

If you are not sure of the plan type, contact your former employer or financial institution. A rollover from an invalid plan type or contribution could nullify your rollover and subject you to penalties and taxes. If rollovers are coming from different institutions, a separate form must be completed for each.

This Rollover is coming from *check appropriate box below*

- Qualified Retirement Plan** (401(k), Profit Sharing, Pension or Stock Bonus Plan.)
- Individual Retirement Account (IRA)** (Conduit IRA, regular IRA, SEP or SIMPLE IRA if you participated in the SIMPLE IRA for at least 2 years.) Roth IRAs and inherited IRAs cannot be rolled over.
- 403(b) Plan** (Tax deferred annuity or custodial account maintained under Internal Revenue Code Section 403(b) Plan.)
- 457 Plan** (Eligible plan under Internal Revenue Code Section 457 maintained by a governmental entity.)
- Roth 401(k) or Roth 403(b) Account** (If allowed under the Plan) The distributing plan must provide Alerus with the Roth contribution basis and the date of the first Roth Deferral contribution before Alerus may process your rollover contribution. Failure to do so will prevent timely investment of your rollover.
- Pre-tax Account Converted to Roth 401(k) or Roth 403(b)** (If allowed under the Plan) If you have previously converted a pre-tax account to a Roth account, then the distributing plan must provide Alerus with the date and basis amount for the Roth conversion before Alerus may process your rollover contribution. Failure to do so will prevent timely investment of your rollover.

****After-tax contributions cannot be rolled over to most plans.** Check with your Plan Administrator to see if you are able to rollover after-tax money. Don't use this form for after-tax contributions.

Estimated Rollover Amount _____ Distributing Institution Name _____

Rollover Contribution Form

Dauphin County PA Deferred Compensation Plan

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Employee Full Name (please print)	SSN

Step 5. Employee Signature

I direct Alerus to deposit this rollover contribution into the plan subject to its rules. I certify: (i) this is an eligible rollover contribution (ii) it does not include after-tax or Roth IRA contributions and (iii) I will not be 70 ½ by the end of the year in which this rollover contribution occurs or prior to distribution, I have already received the required minimum distribution (RMD) from the account under IRC 401(a)(9).

EMPLOYEE SIGNATURE

DATE

X

THIS SECTION IS FOR EMPLOYER, THIRD-PARTY ADMINISTRATOR OR AUTHORIZED PARTY USE ONLY

Step 6. Authorized Signature

As an authorized signer for the Plan, I acknowledge that the plan permits rollover contributions, and based on the participant's statement above, I approve this as an eligible rollover contribution to be deposited into this Plan.

AUTHORIZED SIGNATURE

DATE

X

Step 7. Please submit completed and signed form to Alerus Retirement Solutions via Plan Gateway's Submit Files Menu. Access to Plan Gateway is located at alerusretirementsolutions.com

Acceptance of Rollover Assets

Effective as of the date on which assets are actually received, the undersigned does hereby accept the above Rollover Contribution to be administered under and in accordance with Glass Design, Inc. Profit Sharing Plan (the "Plan") as amended with all the powers, privileges and authorities as successor Custodian or Trustee (as the case may be). Alerus Financial, N.A. shall accept cash, securities and other property in a form acceptable to it which may at this time or at any time hereafter be conveyed, assigned and transferred to it, all to be held, administered and distributed according to the terms of said Plan. Such acceptance is subject to the following conditions:

- Alerus Financial, N.A. shall not be required to inquire into the acts, omissions, or accounts of any predecessor trustee or custodian; or to bring any action against a predecessor trustee or custodian for any reason whatsoever, and shall in no event be liable for any acts or omissions of a predecessor trustee or custodian;
- Alerus Financial, N.A. shall be responsible only for assets actually delivered to it by the predecessor trustee or custodian;
- Alerus Financial, N.A. shall have no duty to verify the authenticity of tangible assets received from a predecessor trustee or custodian;
- Alerus Financial, N.A. shall rely upon the Plan Administrator's determination that the assets are an eligible rollover contribution as defined by the Internal Revenue Code.

Alerus Financial, N.A.



Laura S. Tiemann
General Manager

Initial Enrollment Form

Dauphin County PA Deferred Compensation Plan

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Employee Full Name (please print)		Social Security Number	
Street Address	Email Address		Daytime Phone Number
City	State	Zip	
Date of Birth	Date of Hire	Date of Rehire (if applicable)	

Participant Contribution Election I authorize my Employer to deduct the following amount from my eligible compensation each payroll period for deposit into the Plan. Refer to your Plan's Summary Plan Description for the definition of compensation.

- Pre-tax deferral. Deduct \$ _____ of eligible compensation. The deferral amount reduces my taxable income for the year of deferral.
- Roth deferral. Deduct \$ _____ of eligible compensation. The deferral amount does not reduce my taxable income for the year of deferral. However, a Roth deferral may avoid income taxation upon distribution if certain qualification rules are met.
- Split deferral election. Deduct both Pre-tax and Roth deferrals from eligible compensation as follows:
 Deduct \$ _____ of eligible compensation as Pre-tax deferral.
 Deduct \$ _____ of eligible compensation as Roth deferral.

(Catch up Contributions: If you are age 50 or older by the end of the calendar year, federal law permits increased deferral amounts known as "Catch-up Contributions": If you would like to make catch-up contributions, please include the amount in the election above.)

- I do not wish to contribute to the Plan at this time.

- Investment Election**
- I understand this is my initial investment election and it will apply to future deposits (contributions, loan payments and rollovers) to Alerus Retirement and Benefits (Alerus).
 - If I do not complete this form in a timely manner, my future deposits will be invested in the default fund until I initiate a change electronically.
 - I understand that all changes to investment elections for future deposits and existing balances must be done electronically by telephone or Internet. However, if I elect YES in the Automated Account Realignment section below, the investment election on this form will be used to create an automated account realignment transaction and my entire existing account will be realigned on a fixed schedule according to the percentages stored in my automated account realignment transaction.

Choose either (A) INVESTMENT PROGRAM MODELS or (B) CUSTOM PORTFOLIO.

(A) INVESTMENT PROGRAM MODELS

Portfolio Name	I/C	Select One
DC Tactical Conservative Model	2L	<input type="checkbox"/>
DC Tactical Moderate Model	2N	<input type="checkbox"/>
DC Tactical Growth Model	2O	<input type="checkbox"/>
DC Conservative Model	2P	<input type="checkbox"/>
DC Conservative Growth Model	2R	<input type="checkbox"/>
DC Moderate Growth Model	2V	<input type="checkbox"/>
DC Growth Model	2W	<input type="checkbox"/>
DC Aggressive Growth Model	2X	<input type="checkbox"/>

An Investment Program Model (IPM) is a pre-diversified portfolio (mix) of individual mutual funds. The Plan Sponsor and/or an independent investment manager select and monitor the type and allocation percentages of the mutual funds within the model. By choosing an IPM, you authorize the plan sponsor and/or investment manager to periodically change, on your behalf, the mutual funds and/or their allocation percentages in the IPM. The individual mutual funds used in each IPM are described in the Investment Program Models Information document. Investment Program Models are available for convenience only and are not a recommendation by the Employer, Trustees or other representatives.

Employee Full Name (please print)	Social Security Number
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(B) CUSTOM PORTFOLIO

Alerus Money Market Fund	N/A	Money Market	1Z	%
Vanguard Short-Term Bond Index Adm	VBIRX	Short-Term Bond	4G	%
Fidelity US Bond Index	FXNAX	Intermediate-Term Bond	3A	%
Fidelity Inflation-Protected Bond Index	FIPDX	Inflation-Protected Bond	3B	%
BrandywineGlobal High Yield I	BGHIX	High Yield Bond	3Y	%
Dodge & Cox Global Bond I	DODLX	Global Bond		%
Vanguard Total INTL Bond Indx A	VTABX	World Bond USD Hedged	1W	%
T. Rowe Price Capital Appreciation	PRWCX	Moderate Allocation	V5	%
Neuberger Berman Large Cap Value R6	NRLCX	Large Value	3U	%
Vanguard Total Stock Market Idex A	VTSAI	Large Blend	1N	%
Pear Tree Quality Ordinary	USBOX	Large Blend	2Z	%
Fidelity Large Cap Growth Enhanced Index	FLGEX	Large Growth		%
Vanguard MidCap Value Idx Adm	VMVAX	Mid-Cap Value	2J	%
BlackRock Mid-Cap Growth Equity Svc	CMGSX	Mid-Cap Growth	3W	%
MFS New Discovery Value R4	NDVUX	Small Value	1Y	%
AB Small Cap Growth Advisor	QUAYX	Small Growth	3X	%
Vanguard Total Intl Stock Index Adm	VTIAX	Foreign Large Blend		%
American Funds Europacific Growth R6	RERGX	Foreign Large Growth	3T	%
Artisan Developing World Institutional	APHYX	Diversified Emerging Mkts	3V	%
Fidelity Real Estate Income Fund	FRIFX	Real Estate	1U	%
Janus Henderson Global Real Estate T	JERTX	Global Real Estate	2U	%
Vanguard Materials Index Adm	VMIAX	Natural Resources	J5	%
DC Aggressive Growth Model	N/A	N/A	2X	%
DC Growth Model	N/A	N/A	2W	%
DC Moderate Growth Model	N/A	N/A	2V	%
DC Conservative Growth Model	N/A	N/A	2R	%
DC Conservative Model	N/A	N/A	2P	%
DC Tactical Growth Model	N/A	N/A	2O	%
DC Tactical Moderate Model	N/A	N/A	2N	%
DC Tactical Conservative Model	N/A	N/A	2L	%

Use whole percents only. Percentages must total 100%.

100%

Automated Account Realignment

I understand that by choosing the YES box below, the investment election on this form will be used to create an automated account realignment transaction and my entire existing account will be realigned on a fixed schedule according to the percentages stored in my automated account realignment transaction.

- YES, realign my account annually. (Realignment will occur on an annual basis, on a date predetermined for the plan.)
- NO, do not automatically realign my account.

Employee Signature

I request that my participation in the above-named plan be made according to this direction until I initiate a change. I understand federal law and plan provisions may limit my salary reduction amount. I authorize the Plan Administrator to make adjustments as may be required to conform to plan provisions and applicable law. I understand I have a duty to review my pay records (e.g. pay stub) to confirm the Employer properly implemented my salary reduction election. I also understand I have a duty to inform the Plan Administrator if I discover any discrepancy between my pay records and my contribution election and that failure to report any discrepancy may result in a loss of or reduction in my ability to defer. I authorize the plan recordkeepers, trustees and/or fund managers to accept and act on any account or investment change I direct via secure telephonic or web access to my account.

Employee Signature _____

Date _____

Employer, please submit completed and signed form to Alerus Retirement and Benefits via Plan Gateway's Submit Files Menu at least two weeks prior to initial deposit. Access to Plan Gateway is located at alerusrb.com.

Beneficiary Form

Dauphin County PA Deferred Compensation Plan

659083

Employee Full Name (please print)	SSN
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Pursuant to the provisions of the Plan permitting the designation of a beneficiary or beneficiaries by a participant, I hereby designate the following person or persons as primary and contingent beneficiaries of my account balance under the Plan payable by reason of my death and revoke any previously signed Beneficiary Form.

Beneficiary Designation

Primary Beneficiary Name(s)	Percent	%	Relationship
Primary Beneficiary Name(s)	Percent	%	Relationship
Contingent Beneficiary Name(s)	Percent	%	Relationship
Contingent Beneficiary Name(s)	Percent	%	Relationship

The Trustee will pay all sums payable under the Plan by reason of my death to the primary beneficiary, if he or she survives me, and if no primary beneficiary survives me, then to the contingent beneficiary. If no named beneficiary survives me, then the Trustee will pay all amounts in accordance with the Plan. Unless provided otherwise, the Trustee will pay all sums payable to more than one beneficiary equally to the living beneficiaries.

Marital Status

- I am married. I understand the Beneficiary Designation is invalid without the consent of my spouse unless my spouse is the only primary beneficiary.
- I am not married.

Consent of Spouse. (Required if spouse is not the only primary beneficiary.)

I, _____, the undersigned spouse of the employee named in the foregoing "Beneficiary Designation," hereby certify I have read the Beneficiary Designation and fully understand the property subject to the designation in my spouse's account balance under the Plan, in which I possess a beneficial interest, provided I survive my spouse. Being fully satisfied with the provisions of the designation, I hereby consent to and accept the beneficiary designation, without regard to whether I survive or predecease my spouse. I realize my consent is irrevocable until my spouse completes a new Beneficiary Form.

PARTICIPANT'S SPOUSE SIGNATURE	DATE
X	

On this _____ Day of _____, in the year _____ Before me personally
appeared _____ known to me to be the person
who is described in and who executed the above Consent of Spouse as a free and voluntary act

State of _____
County of _____

NOTARY PUBLIC	DATE
X	

My commission Expires

Beneficiary Form

Dauphin County PA Deferred Compensation Plan

659083

Employee Full Name (please print)	SSN
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Employee Signature. I understand that I will need to file a new Beneficiary Form if I want to change my beneficiary or if my marital status changes.

EMPLOYEE SIGNATURE

DATE

X

Authorized Signature. As an authorized signer for the Plan, I acknowledge the receipt of this Beneficiary Form

AUTHORIZED SIGNATURE

DATE

X

Beneficiary – General Considerations for Designating or Changing

This Beneficiary Designation confers important rights upon your death. Therefore, the following are some of the issues you should consider:

- **Legal Advice:** If you have any questions regarding the effect of this Beneficiary Designation, you should seek the advice of your attorney.
- **Trust Designation:** If you intend to designate a trustee as beneficiary, you must have documentation to create a trust. You will create a trust by either signing a trust agreement apart from this Beneficiary Designation or having a Will with trust provisions contained within it.
- **Naming of Estate as Beneficiary:** In many cases, naming your “estate” as beneficiary will limit your beneficiary’s options regarding taxation and distribution at the time of your death. Consult a tax advisor before naming your estate.
- **Spouse as Primary Beneficiary:** Unless your spouse consents via a proper notarized waiver on this Beneficiary Designation, you cannot designate someone else as the primary beneficiary for your account. If you are single and become married, your new spouse becomes your primary beneficiary.
- **Divorce:** Some plans may have provisions which automatically revoke your former spouse as a beneficiary of your account following divorce. However, to avoid possible problems in the future, it is best to review and complete a new Beneficiary Designation following a divorce.
- **Additional Children.** Update your Beneficiary Designation any time you have additional children. The Beneficiary Designation does not automatically update as your family expands.
- **Beneficiaries must Survive You.** In order for designated beneficiaries to receive your account, they must survive you. In general, the plan will pay to your primary beneficiaries who are living at your death. If no primary beneficiary survives you, then it will pay to the contingent beneficiaries who survive you. If you wish to have your account paid to your beneficiaries by representation (for example, if your child predeceases you and you wish his/her share to be given to the deceased child’s children (your grandchildren), then indicate the words “per stirpes” after each designated beneficiaries name.

Dauphin County, PA Deferred Compensation Plan Highlights

Eligible Participants

All permanent part-time and full-time employees are immediately eligible.

Pay

In general, your pay is equal to the total pay including salary deferral contributions. Upon request, the Payroll Department will provide more detailed information.

457 Deferral Contributions

Through payroll deduction, you may contribute a minimum of \$10 per pay up to a maximum of \$20,500 in 2022. Your taxable income is reduced by the amount you contribute pre-tax into the plan. These contributions may be made on a pre-tax basis or Roth 457(b) "after-tax" basis.

Catch-up Contributions

If you are age 50 or older by December 31st, you may contribute a catch-up contribution for that tax year. In 2021, your catch-up contribution may not exceed \$6,500. If you are within three years of normal retirement age, special catch-up contributions may apply. If you qualify and would like to invest more than the maximum deferral with catch-up contribution (\$27,000 in 2022), please contact Stephen Hetrick (717) 545-1447 to discuss special catch-up contributions.

457 Deferral Changes

Your salary deferral agreement must be made in writing and completed before the beginning of the month in which your salary deferral contributions are to begin. However, as a new employee you may make a salary deferral contribution for the pay period in which you first become eligible. You may stop making salary deferrals or change your salary deferrals at any time. Changes will be effective the first day of the month following the date the request is received.

Employer Contributions

Dauphin County is currently making an additional contribution of \$4 per pay when you make a contribution into the plan of \$10 or more. This contribution does not increase if you contribute more. If you do not participate in the plan, you will not receive this additional contribution. This contribution may change in the future.

Vesting

All contributions (your deferred contributions and the employer contributions) are 100% vested. You choose to defer employer contributions. You cannot forfeit these contributions.

Rollover Contributions

You may be allowed to rollover into the plan all or a portion of the retirement funds you have outside the plan. To receive additional information, please contact your servicing advisor Stephen Hetrick (717-545-1447).

In-Plan Roth Transfers

Funds that are vested are permitted to be converted to Roth within the plan. The plan will not allow for Plan Assets to pay applicable tax withholdings. Consult with the Administrator and your tax advisor for the procedures, rules and regulations.

When You Receive Benefits

It should be noted that all distributions from the Plan are subject to a \$100 participant processing fee. You may receive money from your account at:

- Death
- Termination of Employment
- Age 70 1/2
- Plan Termination
- Di Minimis Exception
- Unforeseeable Emergency

Di Minimis Exception

While employed, you may withdraw all of your account value if your vested account (which does not include money rolled over from an IRA or other employer sponsored plan) is not more than the dollar limit under Code Section 411(a)(11)(A), currently \$5,000, and the following requirements have been met:

- 1) No amount has been contributed to the plan during the two-year period ending on the date of withdrawal.
- 2) You have not previously received a distribution of your total vested account to which Code Section 457(e)(9)(A) applied.

Unforeseeable Emergency

You may withdraw all or part of your vested account (up to the amount needed to satisfy the emergency) if you can prove an unforeseeable emergency and are unable to meet your financial needs another way. Unforeseeable emergency means a severe financial hardship resulting from:

- You or your dependent having a sudden and unexpected illness or accident, or
- A major loss of property to your primary residence due to casualty, or any other similar extraordinary and unforeseeable circumstances arising as a result of events beyond your control. For example, the imminent foreclosure of or eviction from your primary residence, the need to pay medical expenses, or the need to pay funeral expenses.

Except in extraordinary circumstances, the purchase of a home or payment of college tuition is not an unforeseeable emergency.

Loan Provisions

Any active employee may borrow money from his/her account for any reasonable purpose. Provisions of the loan program are as follows:

- You may borrow up to half of your total vested account balance for any purpose, with a minimum loan of \$1,000 and a maximum loan of \$50,000.
- The maximum number of loans a participant may leave outstanding at any time is two.
- You may choose a repayment schedule of up to five years, except if the loan is used to acquire your principal residence (up to 15 years). All loans will be paid back through payroll deduction.
- The interest rate charged on your loan will be 1% above the prime interest rate. All interest that you pay on your loan is credited to your account.
- A one-time, non-refundable fee of \$75 plus a \$25 per year administrative fee will be deducted from your loan proceeds.
- It may take three to four weeks to process your loan application, so plan accordingly.

Taxation of Distributions

You do not pay taxes on the contributions or earnings of your pre-tax accounts (including matching and profit sharing accounts) in the Plan until you receive an actual distribution. In other words, the taxes on the contributions and earnings in your pre-tax accounts are deferred until a distribution is made. Roth accounts, however, are the opposite. With a Roth account you pay current taxes on the amounts contributed. When a distribution is made to you from the Roth account, you do not pay taxes on the amounts you had contributed. In addition, if you have a "qualified distribution" (explained below), you do not pay taxes on the earnings that are attributable to the contributions.

A distribution of the earnings on your Roth account will not be subject to tax if the distribution is a "qualified" distribution. A "qualified" distribution is one that is made after you have attained age 59 ½ or is made on account of your death or disability. In addition, in order to be a "qualified" distribution, the distribution cannot be made prior to the expiration of a 5-year participation period. The 5-year participation period is the 5-year period beginning on the calendar year in which you first make the Roth contribution or In-Plan Roth Transfer, and ending on the last day of the calendar year that is 5 years later.

Most withdrawals/distributions are subject to taxation and require withholding. Typically, there is no 10% Early Withdrawal Penalty for withdrawals from a 457(b) plan prior to age 59 ½. Please check with your financial/tax advisor on how distributions may affect you.

Alliance Benefit Group is required by the IRS to withhold 20% of any taxable distribution eligible for rollover if it is not directly rolled over to another qualified retirement plan, IRA, or used to purchase an annuity to be paid over a minimum period of the lesser of 10 years or the participant's

life expectancy. This withholding will offset a portion of federal income taxes you owe on the distribution.

Account Information

You may obtain account information through:

Plan Recordkeeper:

Alerus at: 833-325-3787

Participant website: <http://www.alerusrb.com>

The default log in is as follows:

Username – Social Security Number

PIN - Last 4 digits of your Social Security Number

If you have forgotten your password, call the number listed above or go to the website, select "Login", select "Forgot User ID or Password" and go through the process to reset your password back to the default password.

Plan Investment Advisor

Retirement Collaborative LLC

www.retirementc.com

2000 Linglestown Road, Suite 101

Harrisburg, PA 17110

Stephen Hetrick, Investment Advisor Representative

717-545-1447

hetrick@retirementc.com

You will also receive quarterly statements.

Investments

You exercise control over selecting which Plan investment options you will use in your account; however, if money is deposited into your account and you have not made an investment election, the money will be invested in the default option, which is the Dauphin County Conservative Model. You may invest your contributions in any or all of the following options:

Equity (Stock) Funds

Neuberger Berman Large Cap Value R6 (NRLCX)

Fidelity Large Cap Growth Enhanced Index (FLGEX)

Pear Tree Quality Ordinary (USBOX)

Vanguard Total Stock Market Index Admiral (VTSAX)

Vanguard Mid-Cap Value Index Fund (VMVAX)

BlackRock Mid-Cap Growth Equity Svc (CMGSX)

MFS New Discovery Value R4 Fund (NDVUX)

AB Small Cap Growth Advisor (QUAYX)

Vanguard Total International Stock Index Adm (VTIAX)

American Funds Euro Pacific Growth Fund R3 (RERCX)

Artisan Developing World Inst (APHYX)

Morgan Stanley Inst Inception IS (MFLX)

Fidelity Real Estate Income Fund (FRIFX)

Janus Henderson Global Real Estate T (JERTX)

Vanguard Materials Index Fund Adm (VMIAX)

Fixed Income (Bond) Funds

Fidelity US Bond Index (FXNAX)

Fidelity Inflation-Protected Bond Index (FIPDX)

Fixed Income (Bond) Funds continued

Dodge & Cox Global Bond Fund (DODLX)
Vanguard Total International Bond Index Adm (VTABX)
Vanguard Short-Term Bond Index Fund Adm (VBIRX)
BrandywineGlobal High Yield I (BGHIX)

Allocation Funds

T. Rowe Price Capital Appreciation (PRWCX)

Money Market Fund

Alerus Money Market Fund

Tactical Investment Strategies

DC Tactical Conservative Model
DC Tactical Moderate Model
DC Tactical Growth Model

Lifestyle Investment Strategies

DC Conservative Model
DC Conservative Growth Model
DC Moderate Growth Model
DC Growth Model
DC Aggressive Growth Model

Plan Web Portal

Retirement Collaborative LLC has created a custom web portal for plan participants. You may access it from your computer, tablet or smartphone at:

www.dauphincountydeplan.com.

On the site, you will be able to access educational resources, plan news and additional services provided by Retirement Collaborative LLC. When you access the site for the first time, you will need to create a unique login under “Not a Member? Sign Up”. Additional information is also available on the Dauphin County Human Resource intranet site.

Investment Mix Changes

You may change your investment mix at any time. Changes may be made by accessing the participant web site or calling Alerus at 800-795-2697.

Other Information

Your salary deferral contributions do not affect your Social Security taxes or any of your other group benefits.

Account Servicing

Stephen Hetrick, of Retirement Collaborative LLC, will provide group and individual meetings and is available for phone calls, web-based meetings, or in-person meetings. Please access the “Contact Us” section of the web portal to access his calendar, consult your director, or call Stephen Hetrick directly at 717-545-1447.

This is a brief summary of your deferred compensation plan. If there are any discrepancies between this summary and the plan document, the plan document will govern. Contact the Benefits Department if you would like to see the plan document.