



DRIVEN BY POSSIBILITY™



GATES 401(K) PLAN

ENROLLMENT GUIDE



WELCOME

DEAR EMPLOYEE:

As a valued Gates employee, you have the opportunity to take advantage of an important benefit to help you save and plan for your future. The Gates 401(k) Plan (the "Plan") is designed to help you work toward your financial goals.

You can find Plan information, resources and tools online through gatesretirement.com.

PLEASE TAKE TIME TO EXPLORE THE FOLLOWING SECTIONS OF THIS GUIDE:

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SCHWAB RETIREMENT PLAN SERVICES CAN HELP



Schwab Retirement Plan Services, our retirement plan service provider, is available to help you understand how the Plan can fit into your goals and your life. Gates employees may call **1-800-401-5866** to speak to Participant Services. Representatives are available weekdays between 6 a.m. and 10 p.m. CT.

WHAT'S IN IT FOR YOU?

Many of us will have three sources of income during retirement: our personal savings, our 401(k) retirement savings, and Social Security. Social Security benefits are an important addition to your total retirement income, but even the Social Security Administration recommends that you don't rely only on these benefits for your retirement income.*

The Gates 401(k) Plan could be a key factor in helping you work toward the financial independence you might want to achieve, now and later on. Here's why:

CONTRIBUTING CAN HELP LOWER YOUR CURRENT TAXES.

You won't pay current federal income tax on your pre-tax contributions to the Plan.† So, if you earn \$50,000 a year and contribute 6%, or \$3,000, to your 401(k) account, the IRS will only recognize \$47,000 in income on that year's tax return. That means your taxes may be calculated based on a lower income when you eventually receive distributions from your Plan account.

See how your 401(k) contributions might affect your paycheck. See the **Navigation** section on page 13 for instructions on how to access the **Paycheck Calculator**.

CONTRIBUTING MAY HELP YOU ACCUMULATE SAVINGS FOR RETIREMENT.

People are living longer than ever before. Living longer means you'll need your savings to last longer as well. Time is a powerful factor that may help you reach your retirement savings goals. Use it to your advantage by starting to save today.

CONTRIBUTING MAY HELP WITH MEDICAL EXPENSES IN RETIREMENT.

Out-of-pocket medical expenses may be the largest uncontrollable expense you face in retirement. While Gates suggests using your Health Savings Account as your first source for medical expense savings, retirement savings in the Plan can help you save money for healthcare expenses.

*Source: Social Security Administration Publication No. 05-10035, "Retirement Benefits, February 2020."

†Contributions to Roth IRAs and Roth 401(k)s are made on an after-tax basis.



REGISTER AND ENROLL

If you are a full time employee, you are immediately eligible to participate in the Plan. To get started, **register and enroll** online. See the **Navigation** section on page 13 for instructions.

Once you have successfully created your login credentials, please follow the prompts to enroll.

If you do not enroll during the first 30 days of your employment, you will be automatically enrolled at a 3% pre-tax contribution rate and invested in a Target Retirement Date Model based on your date of birth (see page 11), as determined by the Plan.

DECIDE HOW MUCH TO CONTRIBUTE.

Your decision should be based on factors such as your age, compensation, and the amount of income you may need when you retire. Some experts suggest that you may need at least 70% of your pre-retirement income to maintain your same standard of living once you stop working.*

Schwab Retirement Plan Services provides you with tools like the Retirement Savings Calculator to help you determine the amount of income you may need when you retire. See the **Navigation** section on page 13 for details.

DECIDE HOW TO INVEST.

Choose the investments that may help you work toward your goals. For a list of the investments available in the Plan, please see page 11.

DESIGNATE YOUR BENEFICIARY.

You can select one or more primary beneficiaries who will receive the money from your Plan account in the event of your death. You can also pick one or more contingent beneficiaries to receive the proceeds if no primary beneficiary survives. If you are married, your spouse must be your primary beneficiary unless he or she waives the right to this benefit in writing by completing a notarized Spousal Consent form. See the **Navigation** section on page 13 for instructions on designating your beneficiary.

*Source: U.S. Department of Labor publication, "Top 10 Ways to Prepare for Retirement," September 2017.



THE FUNDAMENTALS OF SAVING

PAY YOURSELF FIRST.

In an ideal world, you'd have enough money to pay all of your bills, save for retirement, save for emergencies, and save for other goals like college or buying a house. But in the real world, you may not have enough to save for all of these life events at once. The key to saving is to determine what things need to be put first and make your retirement savings the top priority. Then you can work on other goals and even change the order of your other priorities as needed.

CONTRIBUTE AS MUCH AS YOU CAN.

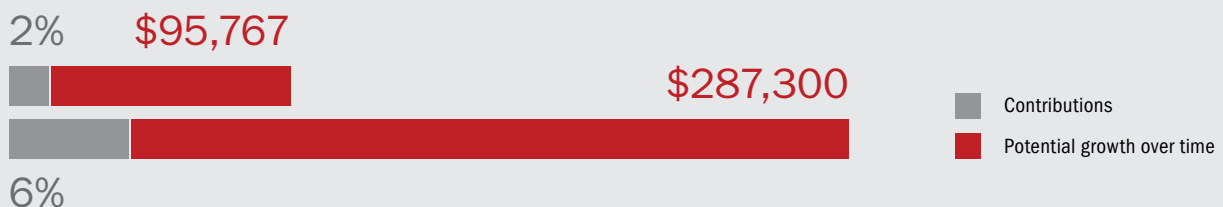
Even if you have a small amount saved now, it can potentially make a big difference later on. Thanks to the effects of compounding, both your savings contributions and any earnings they generate can potentially grow together over time.

The chart below shows a hypothetical example of how compounding works.

WHAT IS COMPOUNDING?

It is interest earning interest. In other words, compounding happens when any earnings accumulate on your original investment and also on any earnings your original investments have already generated. The longer your money is invested and any earnings are reinvested, the more your investment as a whole may benefit.

SAVE A LITTLE EXTRA TODAY FOR MORE MONEY TOMORROW.*



*Hypothetical data are for illustrative purposes only and are not intended to represent past or future performance of any specific investment. The balances shown assume a bi-weekly pay period, an employee in his or her 30s with a \$40,000 yearly salary and plans to retire at 62, and annually compounded earnings. This example assumes a hypothetical average rate of return of 8%, reinvestment of dividends and capital gains, and no current taxes paid on earnings in a retirement plan account. Schwab Retirement Plan Services, Inc. does not provide tax or legal advice. Investing involves risk, including loss of principal.



THE FUNDAMENTALS OF SAVING

GET THE MATCH.

When you contribute to your Plan account, Gates does, too. If you aren't participating, you're missing out on the company match of 100% of each dollar you contribute, up to 3% of your pay. For example, if your annual salary is \$40,000, your 3% matching contribution would be \$1,200. Don't miss out! You will be fully vested in the company's matching contributions after three (3) years of service. Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

SAFE HARBOR CONTRIBUTION.

Gates also makes a safe harbor contribution to your Plan account. Each pay period, the company will contribute an amount equal to 3% of your pay into your Plan account. You are immediately 100% vested in safe harbor contributions.

BECOME A LONG-TERM INVESTOR.

Saving is also about taking a long-term view. No matter what financial need arises, resist the temptation to stop contributing toward your retirement savings. Swings in the economy can be discouraging, but history shows that things improve over the long term.

IDEAS FOR SAVING MORE.

- » Save all or a portion of any compensation increase.
- » Track your spending regularly to find ways you might cut back. If you can live on less, you may be able to save more.
- » Monitor your investments online through gatesretirement.com.





CHOOSE YOUR STRATEGY

The Plan allows you to choose a strategy that fits your needs. Some people like help selecting their investment choices. Others prefer a more hands-on approach, actively selecting and managing their own investments.

GET HELP—USE THE TARGET RETIREMENT DATE MODELS OR MANAGED ACCOUNT SERVICES TO SET A COURSE TOWARD YOUR GOALS.

TARGET RETIREMENT DATE MODELS.

The Plan offers investments known as Target Retirement Date Models (“target date models”).* Because they are professionally managed, target date models offer some help with retirement investing.

- » **What is a target date model?**—Each target date model offers a diversified portfolio within a single investment choice. The fund manager selects an asset allocation of stocks, bonds, and cash equivalents, which are monitored and periodically rebalanced. This allows you to direct your investments into one fund that will automatically adjust over time. There is no additional cost to invest beyond the underlying funds' expense ratios.
- » **How does it work?**—The target date model's name represents the year in which you might expect to retire. The further the fund is from the present date, the more stock it holds since stocks have a higher potential for growth (stocks also have the highest risk of loss). As the target date approaches, the model's stock holdings will gradually decrease, and the bond and cash equivalent holdings will increase. Bonds usually have a lower risk of loss, though they have lower potential gains. This strategy gradually makes the fund more conservative as time goes on.
- » **How to choose a target date model**—Consider the target date model with the target date closest to the year you plan to retire or the year you will reach your full Social Security retirement age (65 to 67, depending on when you were born), as well as your complete financial situation.

*The information provided was prepared for the Gates 401(k) Plan by Buck Consulting. These entities are independent of Schwab Retirement Plan Services, Inc. (SRPS) and its affiliates. SRPS does not guarantee the accuracy, timeliness, completeness, or correct sequencing of the information, or warrant any results from use of the information.

CHOOSE YOUR STRATEGY

GET PERSONALIZED ADVICE.

Your Plan offers you access to third-party personalized advice. This benefit can play a key role in your retirement savings goals.

This advice:

- » Calculates a target retirement income goal
- » Provides personalized recommendations on how much to save for retirement, when you can plan to retire, and when to start taking Social Security benefits
- » Selects the investments for your retirement Plan account, based on the investments available within your Plan

THE POWER OF PERSONALIZATION

Information such as salary, account balance, savings rate, estimated Social Security benefits, or other sources of income creates a more holistic view of you, your retirement income goals, and your investment style.

ONGOING PROFESSIONAL MANAGEMENT

What's more, for a fee, you can receive professional management of your retirement plan account through the managed account service, which provides ongoing investment monitoring and will automatically make changes to your investments as your retirement needs change and you get closer to retirement.

Advice is provided by Morningstar Investment Management LLC,¹ an independent registered investment adviser.

It's easy to get started. Log in to your Plan account at workplace.schwab.com to access the self-serve advice tool or schedule an appointment to chat one-on-one with an Advice Consultant, who can walk you through the process and explain Morningstar Investment Management's recommendations to you.

CHOOSE YOUR STRATEGY

DO IT YOURSELF—SAVING AND INVESTING ON YOUR OWN.

SAVING.

The Plan allows different types of contributions to help you save. You may select one or a combination of these contribution types:

- » **Pre-tax**—Contributions are taken from your paycheck before taxes are paid, thereby reducing your current taxable income. Your money and any earnings compound on a tax-deferred basis until they are withdrawn from your Plan account. Early withdrawals (prior to age 59½) are subject to taxes and penalties.
- » **Roth 401(k)**—Contributions are made from your paycheck after taxes are paid. Any potential earnings on your Roth 401(k) contributions grow tax-free. However, withdrawals are only tax-free when certain conditions are met.*
- » **After-tax**—These contributions allow you to set aside additional assets for retirement above and beyond what you may contribute on a pre-tax or Roth 401(k) basis. The benefit is tax-deferred compounding. Because any investment earnings are taxed as ordinary income when withdrawn, consider using this option only when your pre-tax contributions have reached the IRS maximum limit.

There is a combined contribution limit of 75% of your income for pre-tax, Roth 401(k) and/or after-tax contributions.

In addition, pre-tax and Roth 401(k) contributions are subject to IRS limits. The contribution limits are set annually and can be found at gatesretirement.com.

This information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, financial planner, or investment manager.

*Earnings on Roth 401(k) contributions are eligible for tax-free treatment as long as the distribution occurs at least five years after the year you made your first Roth 401(k) contribution and you have reached age 59½, have become disabled, or have died.

CATCH-UP CONTRIBUTIONS

If you will be age 50 or older by the end of the calendar year, you may contribute additional dollars to the 401(k) Plan.

The IRS sets annual limits for catch-up contributions every year. Catch-up contributions are available on both a pre-tax and Roth 401(k) basis. Catch-up contribution limits are set annually and can be found at gatesretirement.com.

ROLLOVERS

If you have assets in a qualified retirement plan with a previous employer, there may be several options available to help you manage your retirement accounts.

For more information about your options, call Participant Services at **1-800-401-5866** or log in to your account at gatesretirement.com.



CHOOSE YOUR STRATEGY

PLAN-SELECTED FUNDS

Do you enjoy researching and choosing investments? Do you have the time to manage your Plan account at least once a year? Then consider Plan-selected funds.

DO IT YOURSELF—SAVING AND INVESTING ON YOUR OWN.

INVESTING.

The Plan offers an array of investments chosen by Gates to give you a diverse range of investment choices. Here's how it works:

- » First, determine your risk tolerance by completing an **Investor Profile Questionnaire**. See the **Navigation** section on page 13 for details.
- » Conduct other research as needed, using the online tools provided, to help you analyze and choose from among the Plan's funds.
- » Decide what percentage of your contribution should go to each fund.
- » A prospectus is available for each mutual fund in the Plan. You can find the prospectuses online (see the **Navigation** section on page 13 for details) or by calling **1-800-401-5866**.



CHOOSE YOUR INVESTMENTS

YOU MAY ELECT TO INVEST IN ANY OF THE FUNDS LISTED BELOW.

Core Funds	Share Class	Ticker
American Funds Fundamental Investors®	R6	RFNGX
Vanguard Equity-Income	Admiral	VEIRX
Vanguard Institutional Index	Institutional	VINIX
MFS Mid Cap Value	R6	MVCKX
MassMutual Select Mid Cap Growth	Investor	MEFZX
Vanguard Mid-Cap Index	Institutional	VMCIX
Vanguard Small-Cap Index	Institutional	VSCIX
American Funds New Perspective®	R6	RNPGX
American Funds EuroPacific Growth	R6	REGX
Vanguard Total International Stock Index	Institutional	VTSNX
Dodge & Cox Balanced		DDBX
PIMCO All Asset	Institutional	PAAIX
Vanguard Inflation-Protected Securities	Admiral	VAIPX
Vanguard Total Bond Market Index	Institutional	VBPIX
Gates Stable Value††		N/A
T. Rowe Price New America Growth	I Class	PNAIX
American Beacon Small Cap Value	R6	AASRX
Loomis Core Plus Bond CIT††	Class C	N/A

† Stable Value fund providers and retirement plan sponsors may impose an “equity wash” requirement on Plan participants who want to transfer money out of a stable value fund and into a competing fund. Competing funds are defined as money markets, stable value funds, and bond funds with a duration of fewer than three years. The equity wash rules state that assets cannot be transferred directly to competing funds. Instead, the money must be transferred to a different investment option in the Plan and held there for a minimum of 90 days before transferring into the competing fund.

†† This investment option is a collective trust and is not a registered investment company product.

OR

Target Retirement Date Models [§]	Intended for Participants Born in:
Conservative Income Model	1947 or earlier
Target 2015 Model	1948-1952
Target 2020 Model	1953-1957
Target 2025 Model	1958-1962
Target 2030 Model	1963-1967
Target 2035 Model	1968-1972
Target 2040 Model	1973-1977
Target 2045 Model	1978-1982
Target 2050 Model	1983-1987
Target 2055 Model	1988-1992
Target 2060 Model	1993-1997
Target 2065 Model	1998 and later

[§]If you wish to invest in a Target Retirement Date Model, you must choose only one.

CHANGING YOUR INVESTMENT ELECTIONS.

You may transfer existing assets in your Plan account to other investments available through the Plan at any time, subject to prospectus requirements.



DISCOVER HOW SMALL CHANGES MAY IMPACT YOUR RETIREMENT

CHECK YOUR READINESS.

Log in to your Plan account at gatesretirement.com and try My Retirement Progress today. To learn more, just call a Participant Services Representative at **1-800-401-5866**.

WHEN IT COMES TO RETIREMENT, KNOWING WHERE YOU STAND IS IMPORTANT.

Now you can keep tabs on whether you're on track to meet your retirement savings goals based on your current strategy and explore how small changes could affect how much you might have. My Retirement Progress™² is an interactive tool that can help you:

- » View your estimated monthly income in retirement based on your current retirement savings and investment strategy.
- » Refine your personalized progress snapshot by providing additional information.
- » Model how changing the variables—contributions, retirement age, desired retirement income—could affect your estimated readiness.
- » Compare your savings rate to your peers' to see how you measure up.



NAVIGATION

Schwab Retirement Plan Services provides you with a variety of online tools and resources.

REGISTER AND ENROLL ONLINE.



Establish your login credentials by going to gatesretirement.com. Select **Click here to access your account**. Once you're redirected, click the **Log In** link. Then select **Register Now** and follow the prompts.



You may also set up your login credentials via the Schwab Workplace Retirement App.³ Download the app at workplace.schwab.com/mobile.

AFTER LOGGING IN:



DECIDE HOW MUCH TO CONTRIBUTE.

» Select **Learning Center > Savings Fundamentals™ > Savings Goal Calculator**.



SEE HOW YOUR 401(K) CONTRIBUTIONS MIGHT AFFECT YOUR PAYCHECK.

» Select **Learning Center > Tools and Calculators > Paycheck Calculator**.



DETERMINE THE AMOUNT OF INCOME YOU MAY NEED WHEN YOU RETIRE.

» Select **Learning Center > Tools and Calculators > Retirement Savings Calculator**.



DESIGNATE A BENEFICIARY.

» Select **My Profile > Beneficiaries**.



DETERMINE YOUR RISK TOLERANCE.

» Select **Manage Account > Investments > Investor Profile Questionnaire**



RESEARCH A FUND FACT SHEET OR PROSPECTUS.

» Select **My Account > Performance**.

» Click on the name of the fund you'd like to research and read the fund fact sheet.

» Choose **Prospectus** for more detail.



STAY CONNECTED



ONLINE THROUGH GATESRETIREMENT.COM.

You can access and manage your Plan account online through gatesretirement.com.



BY PHONE AT 1-800-401-5866.

You can manage your Plan account 24 hours a day by phone. If you wish to speak to a representative, call Participant Services weekdays between 6 a.m. and 10 p.m. CT.



MOBILE APP.

The Schwab Workplace Retirement App for iPhone®, iPad®, and Android™ may be used to track your retirement account balance from anywhere. Visit workplace.schwab.com/mobile to download the app, or scan the QR code.



SOCIAL MEDIA.

If you're interested in financial information and trends, connect with Schwab Retirement Plan Services on Facebook or Twitter.



ACCOUNT STATEMENT.

You will receive a personalized account statement each quarter. If you prefer, you may request to receive an email notification when your account statement is available online.

IMPORTANT NOTE ABOUT ACCOUNT SECURITY.



Be sure to keep your financial information confidential. Don't share identifying data, including login ID and password, and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months.

Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons. Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

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Android™ is a trademark of Google LLC. Use of this trademark is subject to Google Permissions.

STAY CONNECTED

GO PAPERLESS. IT'S EASY.

Sign up for paperless delivery to avoid receiving account information, including quarterly statements, through the mail. Instead, whenever there's a new statement or other document ready to view, you will receive an email to let you know.




TO GET STARTED, LOG IN THROUGH [GATESRETIREMENT.COM](https://www.gatesretirement.com).

From there:

- » Go to **My Profile** and then **Communication Preferences**.
- » Select your delivery options.
- » Confirm or update your current email address.
- » Click **Save Changes**, and you're done.





¹At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to advice services that can provide Participants with a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Recommendations are formulated and provided by Morningstar Investment Management through Morningstar® Retirement ManagerSM, an advice (non-discretionary investment advice) and managed accounts (discretionary investment advice and asset management) program which is intended for citizens or legal residents of the United States and its territories, and can be accessed through workplace.schwab.com. Morningstar Investment Management will select investment options appropriate for each Participant's strategy from the investment options available under the Plan as selected by the Plan Sponsor, Plan Administrator or other Plan fiduciary. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the Participants by Morningstar Investment Management. Advice Consultants are registered representatives of CS&Co.; not employees of Morningstar Investment Management, who may facilitate Participant access to Morningstar Retirement Manager, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services. The term "personalized advice" refers to personal participant data such as age, salary, and Plan account balance, which will form the basis by which Morningstar Investment Management will establish the Participant's savings and investment recommendations. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** There is no additional cost for the non-discretionary investment advice, beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS, CS&Co. and their affiliates for recordkeeping and related services. However, for Participants using the managed account program, an asset-based fee may be charged to Participant Plan accounts based on the Participant's account balance in the managed account program. For a complete list of investment options available under the Plan, as well as information pertaining to fees and expenses applicable to the Plan account, log in to workplace.schwab.com to find the most recent annual Fee and Investment Notice and any subsequent Change Notices under "History & Statements." More information about fees and compensation that SRPS, CS&Co. and their affiliates receive are detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management, LLC Disclosure Brochure (Form ADV Part 2A). Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.

²The My Retirement ProgressTM percentage is calculated by Schwab Retirement Plan Services, Inc. (SRPS), based on estimated monthly income projections in retirement using savings and investment data and assumptions which include, but are not limited to, current retirement plan balance and savings rate, projected date of and estimated years in retirement, and an estimated retirement income goal which is based on 100% of annual before-tax salary less retirement plan contributions. SRPS then expresses the potential gap a participant may have between the estimated monthly income projections versus the income a participant may need in retirement as a percentage of income replacement. These projections are made available to the participant as part of the retirement plan recordkeeping and related services provided to the Plan by SRPS. **Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** The Peer Comparisons are calculated and based on data from SRPS' record kept corporate defined contribution and defined benefit plans. Not all plans may offer Peer Comparison. To obtain more information about how the percentage is calculated or to provide additional information that can impact My Retirement Progress calculations visit workplace.schwab.com or call 1-800-724-7526.

³Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and mobile connection limitations.

The information provided was prepared for the Gates 401(k) Plan by Buck Consulting. These entities are independent of Schwab Retirement Plan Services, Inc. (SRPS) and its affiliates. SRPS does not guarantee the accuracy, timeliness, completeness, or correct sequencing of the information, or warrant any results from use of the information. Functionality may vary by operating system and/or device.

A note about risk: Gates has made a variety of investments available in the Plan to allow all participants a range of choices to meet their individual savings and investment goals. As you choose your investments, keep in mind that there is risk involved. The funds differ in growth potential and risk. Pursuant to Department of Labor Regulation 2550, 404c-1(b)(2)(i)(B)(1), this retirement plan is intended to qualify as an ERISA 404(c) Plan that relieves Plan fiduciaries of liability for any investment losses that result from investment directions made by Plan participants.

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Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.



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