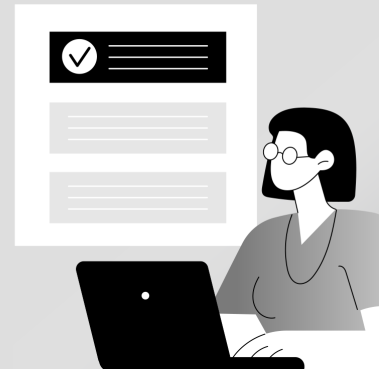




## Update regarding participant investments and deferrals



As part of your Bell Bank Wealth Management retirement plan moving to the Ascensus recordkeeping platform on November 15, we're making sure your participants and you receive timely information and updates.

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### **Participant investments and deferrals**

A review of your plan indicates you have [participants](#) whose investment and/or deferral elections are not whole percentages or dollar amounts. On the Ascensus recordkeeping platform, only investment and deferral elections in whole percentages or dollar amounts will be accepted.

Before migration, participants can visit their employee website to update their fractional elections to whole percentages or dollar amounts prior to your plan's move. If no action is taken, elections will be automatically adjusted with the migration.

In October, we will email participants for whom we have an email

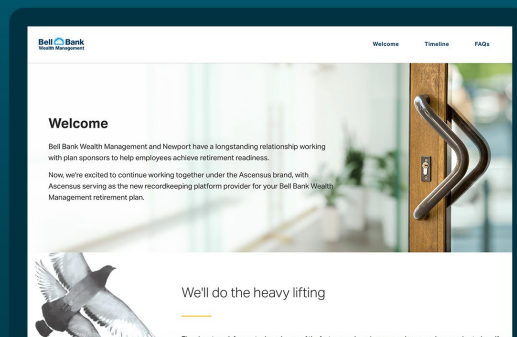
address on file to inform them of these changes and action they can take. For participants who do not have an email address on file, we will mail them information about these changes and action they can take. For more details, review this [fractional investment update](#) and [fractional deferral update](#).

**Important:** *Unless you contact us prior to migration, you are directing us to adjust fractional investment and/or deferral elections as described in the linked updates above.*

## Stay informed every step of the way.

Visit your migration website for all the info you need about your upcoming move.

[Go to your site](#)



See the full timeline.



Get answers to frequently asked questions.



View the latest updates and resources.

Please contact your Bell Retirement Plan Consultant with any questions.

## Bell Bank Support

**For plan sponsor use only.**

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