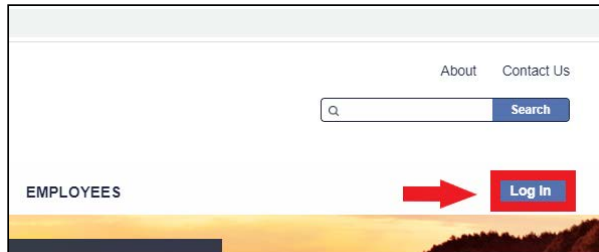


ONLINE ENROLLMENT GUIDE

How to Access your Account

1 GETTING STARTED – LOGGING INTO THE WEBSITE: HTLFRPS.COM

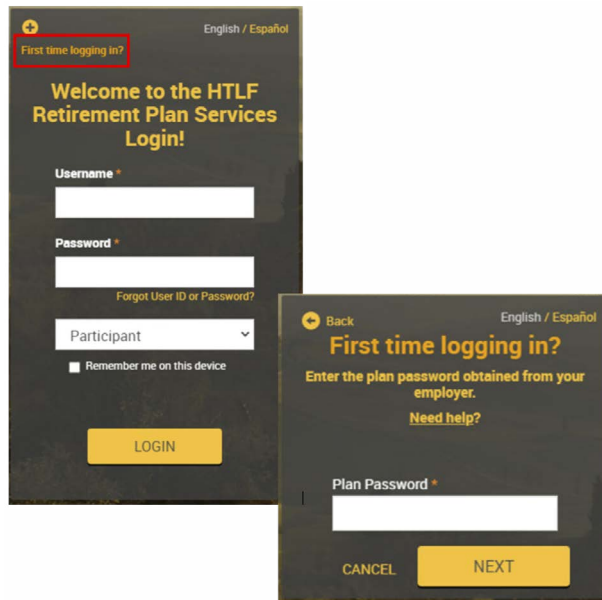
Access your retirement plan account online 24 hours a day, 7 days a week by clicking the "Log In" button in the navigation bar.



2 INITIAL LOGIN

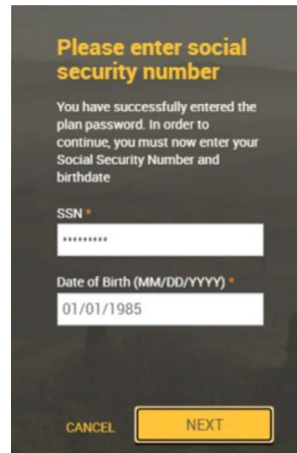
Select "First Time Logging In?"

Password: Enter the plan password obtained from your employer. **hod70006**



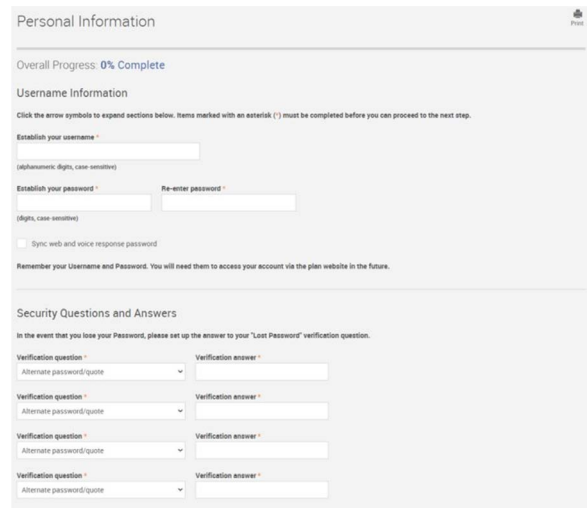
3 ADDITIONAL INFORMATION

Enter your Social Security number and date of birth.



4 PROCEED THROUGH REMAINING ENROLLMENT STEPS

Enrollment includes setting up your new username, password, and security answers.



5 DEVICE REGISTRATION

You will be prompted to register your device. If you are at a private computer that you will use regularly to access your online retirement account login, select 'Remember this device'. If you are at a public computer, select 'Do not remember this device'. Click 'Submit' to complete the Authentication Process and proceed to your online retirement account session.

Using the Toolbar to Navigate Participant Website

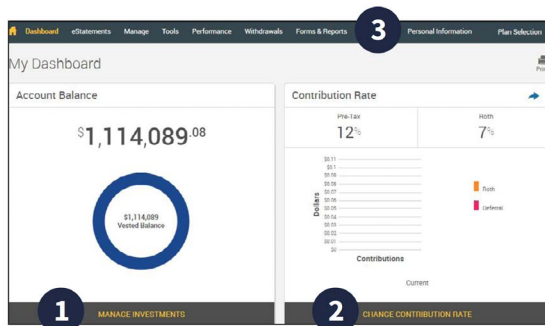
Your participant website has many features available for retirement planning and research.

Dashboard	Notices & eStatements	Manage	Tools
<ul style="list-style-type: none"> Summary Account Balance Investment Overview Contributions Recent Web Transactions 	<ul style="list-style-type: none"> Annual Disclosures and Notices Statements 	<ul style="list-style-type: none"> Manage Investments Transaction History Web/VRU Requests 	<ul style="list-style-type: none"> Retirement Calculator Education Videos Education Materials Morningstar SmartPlan
Performance	Forms	Contact Us	Personal Information
<ul style="list-style-type: none"> Personal Rate of Return Investment Information 	<ul style="list-style-type: none"> Forms (Beneficiary form) 	<ul style="list-style-type: none"> Send an email By phone 	<ul style="list-style-type: none"> Personal Info Beneficiary User ID and Password Change

DASHBOARD HOMEPAGE

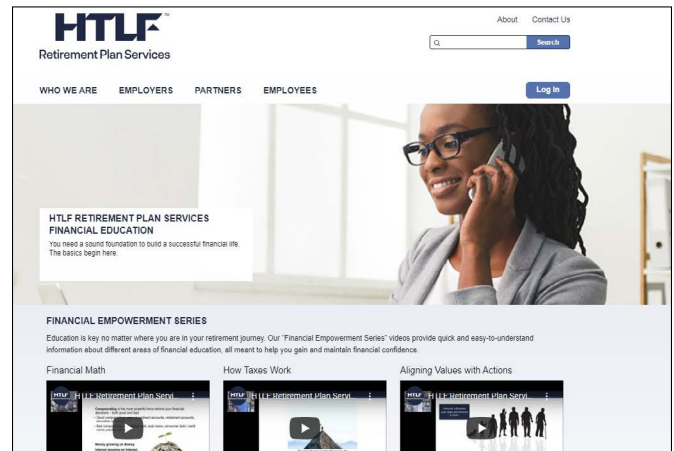
Take advantage of the shortcut links available:

- 1 To change your investment elections, select **Manage Investments**.
- 2 To change your pre-tax or roth contribution rate (if available in your plan), select **Change Contribution Rate**.
- 3 To edit your personal information (email or phone number) access the **Personal Information** link on the far right of the navigation menu. To make changes to your name or address, please contact your local HR department.



FINANCIAL EDUCATION

When it comes to preparing for a successful retirement, you need a solid foundation. You've come to the right place: practical tips, robust articles, videos, and sound strategies are all here to assist you in creating the plan you need for the retirement you want.



ROLLOVERS

Can I rollover money from my prior employer's plan?

Yes, by requesting a distribution form from your previous provider or IRA custodian¹.



The check should be made out to:
DB&T, Trustee
f/b/o (YOUR NAME)

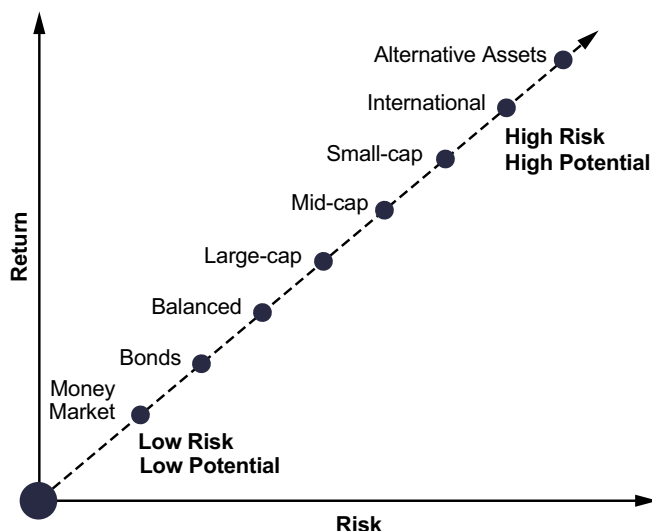


The check will need to be mailed to:
Dubuque Bank and Trust
Attn: Heartland Retirement Plan Services
PO Box 941, Dubuque, IA 52004-0941

¹Any statements regarding rollovers is for informational purposes only, and should not be construed as investment advice or a recommendation to move money out of your prior employers plan or personal traditional IRA account.

Know Your Investments

Risk can be defined in a variety of ways. For the purposes of this graph, risk is defined as the volatility of a particular investment category. Volatility is defined as the historical ranges of the asset's variation in the rate of return. Generally, an investor may look to be compensated with higher return potential for taking greater investment risk. Some statistical measures of risk include standard deviation, beta, variance and duration.



TARGET-DATE FUNDS

Target-date funds are managed based on the specific retirement year included in its name and assumes an estimated retirement age of approximately 65. In addition to age or retirement date, investors should consider factors such as their risk tolerance, personal circumstance and complete financial situation before choosing to invest in a target-date fund. These funds are generally designed for investors who expect to invest in a fund until they retire, and then begin making gradual systematic withdrawals afterward.

MONEY MARKET FUNDS

Money Market

Provide income and liquidity while seeking to maintain a constant value by investing in short-term, high-quality debt instruments.

Bond

A bond is nothing more than a loan in which you are the lender. Generally more conservative than balanced funds or stock funds and rising interest rates negatively affect bond performance.

BALANCED FUNDS

Balanced

Invests in both stocks and bonds.

STOCK FUNDS

Stock

Purchasing stock in a company provides ownership in that company. A stock mutual fund will invest mainly in individual companies or other stock mutual funds.

Large-Cap Funds

Invest primarily in common stocks of large, well-established companies.

Mid-Cap Funds

Invest primarily in common stocks of mid-sized companies.

Small-Cap Funds

Invest primarily in common stocks of small companies.

INTERNATIONAL FUNDS

Invest in stocks and bonds of foreign companies.

Foreign investments may be more volatile and involve additional expenses and special risks. Emerging market investments may be especially volatile.

ALTERNATIVE ASSETS

An investment that is not traditionally considered part of an investment portfolio. Examples may include real estate, commodities, private equity, hedge funds, etc.