

The ORION CONSORTIUM, LLC 401(K) PLAN

Join the plan



Because you deserve to retire on your own terms



Saving for retirement is about giving yourself choices.

You're putting yourself in the best position to influence what your retirement will look like. The good news is that your employer has chosen a plan that can help make your vision a reality.

Join the plan

Planning made easy

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At Ascensus, we have helped over 6 million Americans save for the future. We partner with your employer and the financial professional for your plan to help you meet your retirement goals. With more than 30 years of industry experience, Ascensus has the insight and knowledge to help you succeed.

Ascensus provides administrative and recordkeeping services and is not a broker-dealer or an investment advisor.

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Why save now?

A secure retirement won't just happen. Take ownership of your savings strategy to help ensure you have the resources needed when the time comes.

85%

is the amount of your annual income that many experts estimate you'll need for each year of retirement.¹

¹ Aon Hewitt, *The Real Deal: Retirement Income Adequacy at Large Companies*, 2012.

² Source for eggs per dozen, gas per gallon, coffee per pound: Bureau of Labor Statistics; Source for movie ticket: National Association of Theater Owners.

³ Centers for Medicare & Medicaid Services, *National Health Expenditure Projections 2012-2022*.

⁴ Social Security Administration, *Fast Facts & Figures about Social Security*, 2013.

Retirement can be expensive.

While certain expenses may decrease, others will likely increase. And since we are living longer, this may mean needing enough money to last for decades.

Living expenses are on the rise.²

Look at how prices for everyday items have increased in the last 20 years.

1993 to 2013



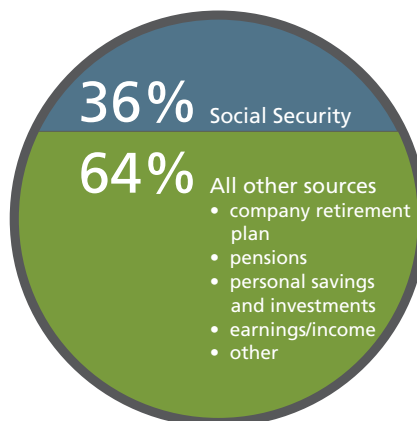
Healthcare may be your new mortgage payment.³

While you may have your home paid off by retirement, another large expense is likely to take its place.



Your retirement plan will likely be your largest source of income.⁴

Social Security may cover only a small portion of what you'll need—the rest would be up to you.



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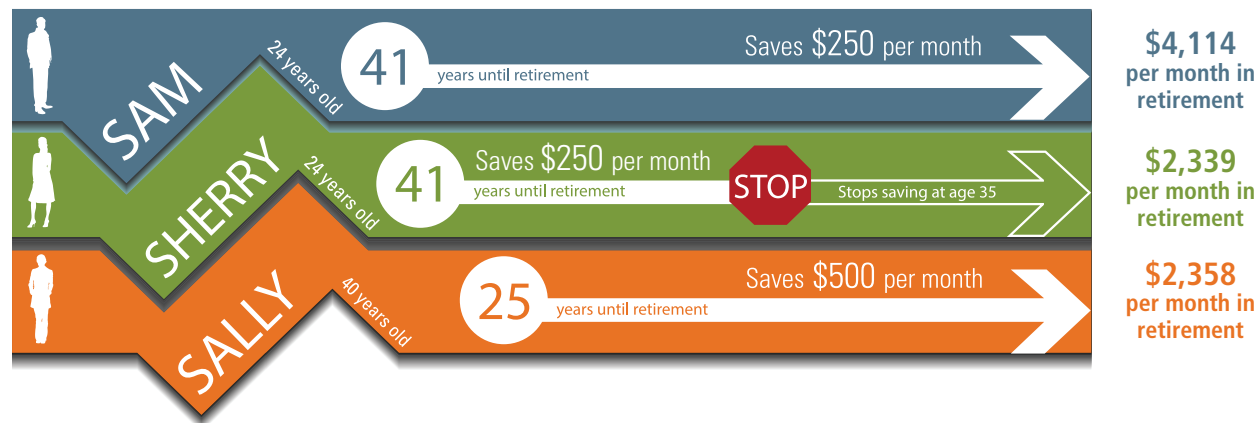
Time makes all the difference.

No matter where you are in life, now is always better than later to start saving. Consider the scenario below.

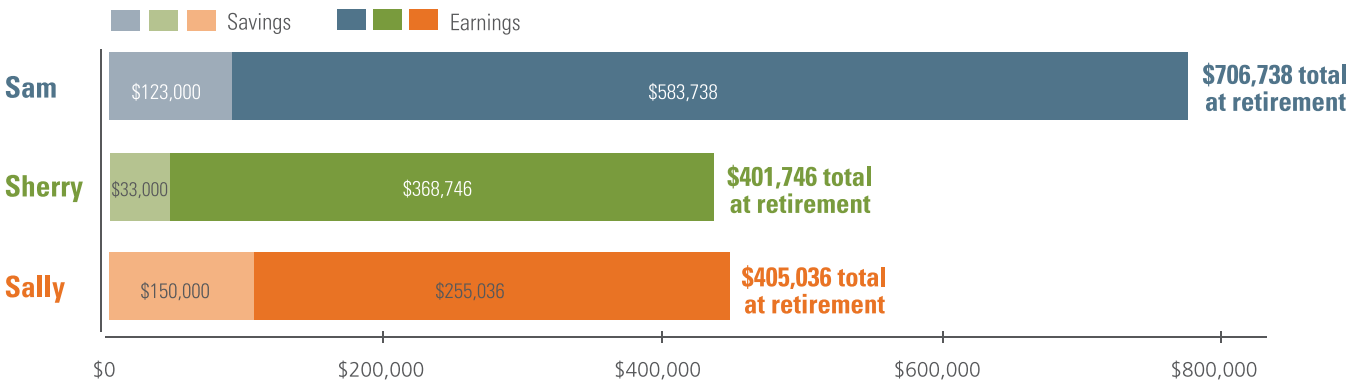
Who do you think comes out ahead?

- Sam starts saving early and keeps saving until retirement.
- Sherry starts saving early, but only saves for 11 years before stopping.
- Sally starts saving later, but saves double what Sam and Sherry save per year.

Projected monthly income in retirement [to age 90]



Let your money work for you



The results:

- Sam saves the most by more than **\$300,000**.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

There can be a cost to delaying saving. Put time on your side.

The illustrations above assume a retirement age of 65 and that the individual receives the monthly retirement payment shown until age 90. The amount saved until retirement assumes an annual investment return of 7%. The monthly payment amount in retirement assumes an annual investment return of 5%. The investment performance shown does not represent the return of any particular investment and does not guarantee any future rate of return.

The final account balance does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred account before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

Why use your plan?

Your plan offers important savings benefits to help you meet your goals.

Don't leave money on the table.

Your employer wants to see you succeed in retirement and is willing to help you along the way.

Profit sharing

Your plan includes a profit sharing feature, which means ORION CONSORTIUM, LLC may make periodic contributions into your account on your behalf.

Convenience

A portion of your salary—as determined by you—will be deducted from your paycheck and invested into your account.

Ownership

The money you contribute to your account and any earnings on that money belong to you. You can take it with you throughout your career and every phase of life to use in retirement.

Tax advantages

Your money can be invested before taxes and grow tax deferred until it's withdrawn. This reduces your taxable income each year and may allow your savings to grow faster over time.

Your plan also offers a Roth feature, which allows you to pay taxes up front so you can make withdrawals tax-free during retirement. Typically, the Roth feature is considered to be beneficial in the long term if you are a younger investor and/or if you think your income taxes will be higher at the time of your retirement.

One spot for all your retirement savings

If you have a retirement account from a previous employer, you can roll it into your ORION CONSORTIUM, LLC account. Having all your retirement money in one place may reduce the fees you pay and may make it more convenient for you to manage your savings strategy. To get started, use the rollover form on page 21.

How much is enough?

Many people underestimate how much they'll need. Saving enough can help you maintain the lifestyle you desire.

Don't outlast your money.

- Consider saving at least 12% to 15% of your pay [including any contributions your employer might make].¹
- If you aren't able to save the maximum amount yet, save as much as possible and plan to make increases each year. **Remember, every bit counts.**

Make saving a priority.

Life gets busy. Priorities change. Things happen. Still it's important to stay focused on retirement. Whether you're faced with financing a car, saving for a vacation, buying a home, or funding a college education, it shouldn't mean putting retirement savings on the back burner. Unlike other expenses, retirement can't be financed with a loan and you don't always have the option of putting it off. You'll be glad the money is there when you need it.

Create opportunities to save



Brown bag it.²

Monthly savings = \$80



Drop cable for online streaming.³

Monthly savings = \$40



Lose the landline.⁴

Monthly savings = \$40



Be a discount shopper.⁵

Monthly savings = \$40

¹ Roger Ibbotson, PhD®; James Xiong, Ph.D., CFA; Robert P. Kreidler, CFP®; Charles F. Kreidler; and Peng Chen, Ph.D., CFA, *Journal of Financial Planning*, National Savings Rate Guidelines for Individuals," *Journal of Financial Planning*, April 2007.

² Based on purchasing lunch 20 times a month at a minimum of \$7.00 per meal versus packing a \$3.00 lunch.

³ Chris Morran, "Study: Cable Bills Could Reach \$200/Month By 2020," *Consumerist*, April 11, 2012.

⁴ "Average household monthly spending on landline telephone services in the United States between November 2010 and November 2011" Statista, 2013.

⁵ Based on using a 20% coupon for a purchase of \$200 or greater.

What type of investor are you?

You should feel comfortable making investment selections. Knowing what type of investor you are will help you find a suitable approach to keep your savings strategy on target.

You are a:

If you:

Guided investor

- have little time or desire to research investment options on your own, and/or
- are looking for a solution to take the complexity out of investment decision making.

You are an:

If you:

Engaged investor

- want to stay actively involved in the investment selection process, and/or
- have the time and desire to make investment decisions on your own.



Guided investor

For guided investors, your plan offers the convenience of professionally managed options that provide a straightforward way to get in the plan and begin saving meaningfully.

BlackRock Ready Assets Prime Money Fund

This is where your savings will be invested if you do not make any investment elections.

Target date investments

This fund includes a pre-selected investment mix based on when you expect to retire. The investment mix will be automatically updated for you as you get closer to retirement. Investments in target date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date. Find where you belong below.

Target date investment

JPMorgan SmartRetirement® 2025 Fund Class R2 Shares

JPMorgan SmartRetirement® 2030 Fund Class R2 Shares

JPMorgan SmartRetirement® 2035 Fund Class R2 Shares

JPMorgan SmartRetirement® 2040 Fund Class R2 Shares

Target date investment

JPMorgan SmartRetirement® 2045 Fund Class R2 Shares

JPMorgan SmartRetirement® 2050 Fund Class R2 Shares

JPMorgan SmartRetirement® 2055 Fund Class R2 Shares

Engaged investor

For engaged investors, we offer planning tools and resources that empower you to make the best choices for your personal situation. You can choose from the many investments offered in your plan, using fund information provided online or in the Investment options of this book.

What's next?

Enrollment is only the first step in getting the most from your plan. Use this checklist to make sure you take advantage of all that is available to you. To access a wide range of planning resources designed to help you succeed, register online at <https://myaccount.ascensus.com/ml>.

Your retirement account checklist

- ☐ **Enroll in the plan** – Our online enrollment process makes it convenient at <https://myaccount.ascensus.com/ml>
- ☐ **Set and track progress** – Set, update, and track your goals using our interactive, online personal planning calculator.
- ☐ **Simplify** – Decide if you want to consolidate your investments by rolling over outside retirement assets into this account.
- ☐ **Learn more** – Go to the online learning station for easy access to fund information, educational guides, relevant financial articles, and tools.
- ☐ **Monitor performance** – Make a habit of going online to check your balance, see performance history, view account activity, and access your quarterly statements.
- ☐ **Stay informed** – Get account updates through our online messaging center.
- ☐ **Update your strategy** – At least once a year, make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as a raise, marriage, a change in your beneficiaries, or the birth of a child.
- ☐ **Stay connected** – Scan this code from your mobile device for account access on the go.



Investment options

As of June 30, 2015

	Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
T	Target date								
	JPMorgan SmartRetirement® 2025 Fund Class R2 Shares	1.14%	-0.94%	3.50%	10.90%	11.22%	N/A	11.77%	11/03/2008
	JPMorgan SmartRetirement® 2030 Fund Class R2 Shares	1.16%	-0.98%	3.77%	12.16%	12.05%	N/A	12.34%	11/03/2008
	JPMorgan SmartRetirement® 2035 Fund Class R2 Shares	1.18%	-0.86%	3.93%	13.15%	12.79%	N/A	12.83%	11/03/2008
	JPMorgan SmartRetirement® 2040 Fund Class R2 Shares	1.19%	-0.72%	4.14%	13.56%	13.02%	N/A	12.99%	11/03/2008
	JPMorgan SmartRetirement® 2045 Fund Class R2 Shares	1.19%	-0.72%	4.12%	13.55%	13.00%	N/A	13.02%	11/03/2008
	JPMorgan SmartRetirement® 2050 Fund Class R2 Shares	1.19%	-0.73%	4.15%	13.50%	13.04%	N/A	13.02%	11/03/2008
	JPMorgan SmartRetirement® 2055 Fund Class R2 Shares	1.21%	-0.74%	4.04%	13.58%	N/A	N/A	12.48%	01/31/2012
E	Equity								
	AllianzGI Focused Growth Fund Class R	1.36%	1.74%	11.32%	19.44%	18.18%	9.92%	10.35%	12/31/2002
	American Century Small Company Fund Class R	1.37%	-1.93%	4.02%	18.36%	17.16%	5.35%	8.39%	08/29/2003
	BlackRock S&P 500 Index Fund Investor A Shares	0.36%	0.20%	7.07%	N/A	N/A	N/A	14.42%	04/10/2013
	Columbia Emerging Markets Fund Class R Shares	1.92%	0.10%	-3.67%	5.25%	N/A	N/A	1.33%	09/27/2010
	Delaware Value® Fund Class R	1.24%	-1.85%	4.38%	16.66%	18.02%	N/A	7.55%	12/01/2005
	Eaton Vance Atlanta Capital SMID-Cap Fund Class R	1.48%	2.83%	13.12%	18.37%	18.73%	N/A	17.08%	08/03/2009
	Oppenheimer Main Street Mid Cap Fund Class R	1.35%	-1.19%	5.33%	17.38%	16.53%	8.09%	9.21%	03/01/2001
	Putnam International Equity Fund Class R	1.55%	1.40%	-3.37%	13.85%	11.05%	4.50%	6.91%	01/21/2003
	Putnam Multi-Cap Value Fund Class R	1.32%	-1.83%	5.07%	20.58%	17.65%	8.18%	11.05%	04/01/2003
B	Bond								
	AB Global Bond Fund Class R	1.26%	-2.38%	1.46%	2.35%	3.44%	N/A	4.37%	11/05/2007
	BlackRock High Yield Bond Portfolio Class R Shares	1.24%	0.14%	-0.60%	7.22%	8.50%	N/A	7.37%	10/02/2006
	Goldman Sachs Inflation Protected Securities Fund Class R	0.95%	-1.20%	-2.82%	-1.47%	2.61%	N/A	3.32%	11/30/2007
	Lord Abbett Short Duration Income Fund Class R2	0.99%	0.42%	0.76%	2.32%	3.06%	N/A	3.88%	07/21/2009
	Voya Intermediate Bond Fund Class R	0.92%	-1.89%	1.33%	3.17%	4.75%	3.99%	3.91%	03/16/2004
C	Money market/Stable value								
	BlackRock Ready Assets Prime Money Fund	0.70%	0.00%	0.00%	0.00%	0.00%	1.35%	5.14%	02/19/1975
	7-Day SEC Yield as of 06/30/2015 was 0.00%								
O	Other								
	Principal Real Estate Securities Fund R-2 Class	1.58%	-10.29%	5.67%	9.32%	14.07%	7.41%	11.26%	12/06/2000

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		3-month total	1-year total	3-year annual	5-year annual	10-year annual
Benchmark comparisons						
E	Morningstar Large Cap Index	0.53%	7.58%	17.01%	17.32%	7.85%
B	Morningstar Core Bond Index	-1.52%	2.17%	1.99%	3.47%	4.62%
C	Morningstar Cash Index	0.01%	0.02%	0.04%	0.05%	1.28%

Note: Fund fact sheets and prospectuses with more investment information are available online.

Fund Disclosures

The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent month-end, visit <https://myaccount.ascensus.com/ml>. Figures for periods of less than one year are cumulative returns. All other figures represent annualized returns. Performance data shown does not reflect the deduction of sales loads or fees, where applicable, and, if reflected, the load or fee would reduce the performance quoted.

A Note About Risk:

All investing is subject to risk, including the possible loss of the money you invest. Investments that employ a "fund of funds" strategy and invest assets in other mutual funds are subject to the risks associated with those underlying funds.

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market fund. Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The 7-day yield more closely reflects the current earnings of a money market fund than the total return quotations.

The Morningstar benchmarks listed above are provided solely for informational purposes and are not the benchmarks that the funds listed seek to track. The performance of the Morningstar benchmarks is not an exact representation of any particular investment, as you cannot invest directly in a benchmark. For more information about each fund's benchmark, please see the fund's prospectus.

Because high-yield bonds are considered speculative, investors should be prepared to assume a substantially greater level of credit risk than with other types of bonds.

Funds that concentrate on a relatively narrow market sector face the risk of higher share-price volatility.

Bond funds contain interest rate risk, the risk of issuer default, and inflation risk.

While U.S. Treasury or government agency securities provide substantial protection against credit risk, they do not protect investors against price changes due to changing interest rates. While the market values of government securities are not guaranteed and may fluctuate, these securities are guaranteed as to the timely payment of principal and interest.

Prices of mid-cap stocks often fluctuate more than those of large-company stocks.

Prices of small-cap stocks often fluctuate more than those of large-company stocks.

Foreign investing involves additional risks including currency fluctuations and political uncertainty.

Stocks of companies in emerging markets are generally more risky than stocks of companies in developed countries.

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Investment options

As of June 30, 2015

T Target date **R** Target risk **E** Equity **B** Bond **C** Money market/Stable value **O** Other

JPMorgan SmartRetirement® 2025 Fund Class R2 Shares

Ticker: JNSZX
Expense Ratio: 1.14%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2025 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

JPMorgan SmartRetirement® 2030 Fund Class R2 Shares

Ticker: JSMZX
Expense Ratio: 1.16%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2030 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

JPMorgan SmartRetirement® 2035 Fund Class R2 Shares

Ticker: SRJZX
Expense Ratio: 1.18%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2035 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

JPMorgan SmartRetirement® 2040 Fund Class R2 Shares

Ticker: SMTZX
Expense Ratio: 1.19%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2040 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

JPMorgan SmartRetirement® 2045 Fund Class R2 Shares

Ticker: JSAZX
Expense Ratio: 1.19%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2045 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

JPMorgan SmartRetirement® 2050 Fund Class R2 Shares

Ticker: JTSZX
Expense Ratio: 1.19%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2050 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

JPMorgan SmartRetirement® 2055 Fund Class R2 Shares

Ticker: JFFRX
Expense Ratio: 1.21%

Fund Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2055 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.

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As of June 30, 2015

T Target date **R** Target risk **E** Equity **B** Bond **C** Money market/Stable value **O** Other

AllianzGI Focused Growth Fund Class R

Ticker: PPGRX
Expense Ratio: 1.36%

Fund Description: The investment seeks long-term capital appreciation. The fund seeks to achieve its investment objective by normally investing primarily in equity securities of US companies with market capitalizations of at least \$1 billion. It may also invest up to 20% of its assets in non-US securities (but no more than 10% in any one non-US country or 10% in emerging market securities).

American Century Small Company Fund Class R

Ticker: ASCRX
Expense Ratio: 1.37%

Fund Description: The investment seeks long-term capital growth by investing primarily in common stocks of small companies. Under normal market conditions, the fund will invest at least 80% of its net assets in stocks of smaller-capitalization US companies. The portfolio managers consider small companies to be those that, at the time of investment, have a market capitalization not greater than that of the largest company in the Russell 2000® Index.

BlackRock S&P 500 Index Fund Investor A Shares

Ticker: BSPAX
Expense Ratio: 0.36%

Fund Description: The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500® Index. The fund is a "feeder" fund that invests all of its investable assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

Columbia Emerging Markets Fund Class R Shares

Ticker: CEMRX
Expense Ratio: 1.92%

Fund Description: The investment seeks long-term capital appreciation. The fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in equity securities (including, but not limited to, common stocks, preferred stocks and securities convertible into common or preferred stocks) of companies located in emerging market countries. Emerging market countries include those countries whose economies are considered to be developing or emerging from underdevelopment. It may invest in a variety of countries, industries and sectors and does not attempt to invest a specific percentage of its assets in any given country, industry or sector.

Delaware Value® Fund Class R

Ticker: DDVRX
Expense Ratio: 1.24%

Fund Description: The investment seeks long-term capital appreciation. Under normal circumstances, the fund will invest at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in securities of large-capitalization companies (the 80% policy). It invests primarily in securities of large-capitalization companies that the Manager believes have long-term capital appreciation potential. The fund's advisor currently defines large-capitalization stocks as those with market capitalizations of \$5 billion or greater at the time of purchase.

Eaton Vance Atlanta Capital SMID-Cap Fund Class R

Ticker: ERSMX
Expense Ratio: 1.48%

Fund Description: The investment seeks long-term capital growth. The fund invests primarily in common stocks of companies with small to mid-sized market capitalizations ("small- to mid-cap stocks"). It will normally invest in common stocks of companies having market capitalizations within the range of companies comprising the Russell 2500 Index. Under normal circumstances, the fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in small- to mid-cap stocks.

Oppenheimer Main Street Mid Cap Fund Class R

Ticker: OPMNX
Expense Ratio: 1.35%

Fund Description: The investment seeks capital appreciation. Under normal market conditions, the fund will invest at least 80% of its net assets, including any borrowings for investment purposes, in securities of "mid cap" companies. The fund managers consider mid cap companies to be those having a market capitalization in the range of the Russell Midcap® Index, a measure of mid cap issuers. The fund primarily invests in common stock but may also invest in other types of securities, such as units of master limited partnerships or other securities that are consistent with its investment objective.

Investment options

As of June 30, 2015

T Target date **R** Target risk **E** Equity **B** Bond **C** Money market/Stable value **O** Other

Putnam International Equity Fund Class R

Ticker: PIERX
Expense Ratio: 1.55%

Fund Description: The investment seeks capital appreciation. The fund invests mainly in common stocks of large and midsize companies outside the United States that the advisor believes have favorable investment potential. It invests mainly in developed countries, but may invest in emerging markets. The manager may consider, among other factors, a company's valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments.

Putnam Multi-Cap Value Fund Class R

Ticker: PMVRX
Expense Ratio: 1.32%

Fund Description: The investment seeks capital appreciation and, as a secondary objective, current income. The fund invests mainly in common stocks of US companies of any size, with a focus on value stocks. Value stocks are issued by companies that the adviser believes are currently undervalued by the market. The adviser may consider, among other factors, a company's valuation, financial strength, and growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments.

AB Global Bond Fund Class R

Ticker: ANARX
Expense Ratio: 1.26%

Fund Description: The investment seeks to generate current income consistent with preservation of capital. The fund invests at least 80% of its net assets in fixed-income securities. It invests significantly in fixed-income securities of non-US companies. The fund normally invests in the fixed-income securities of companies located in at least three countries. It may invest in a broad range of fixed-income securities in both developed and emerging markets. The fund may invest across all fixed-income sectors, including US and non-US government and corporate debt securities. It is non-diversified.

BlackRock High Yield Bond Portfolio Class R Shares

Ticker: BHYRX
Expense Ratio: 1.24%

Fund Description: The investment seeks to maximize total return, consistent with income generation and prudent investment management. The fund invests primarily in non-investment grade bonds with maturities of ten years or less. It normally invests at least 80% of its assets in high yield bonds. The fund may invest up to 30% of its assets in non-dollar denominated bonds of issuers located outside of the United States. Its investment in non-dollar denominated bonds may be on a currency hedged or unhedged basis. The fund may also invest in convertible and preferred securities.

Goldman Sachs Inflation Protected Securities Fund Class R

Ticker: GSRPX
Expense Ratio: 0.95%

Fund Description: The investment seeks real return consistent with preservation of capital. The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at the time of purchase) ("Net Assets") in inflation protected securities of varying maturities issued by the US Treasury and other US and non-US government agencies and corporations. The remainder of the fund's Net Assets (up to 20%) may be invested in other fixed income securities.

Lord Abbett Short Duration Income Fund Class R2

Ticker: LDLQX
Expense Ratio: 0.99%

Fund Description: The investment seeks a high level of income consistent with preservation of capital. The fund invests primarily in various types of short duration debt (or fixed income) securities. It pursues its investment objective by investing at least 65% of its net assets in investment grade debt securities including corporate debt securities of US issuers; corporate debt securities of non-US (including emerging market) issuers that are denominated in US dollars; mortgage-backed and other asset-backed securities; and securities issued or guaranteed by the US government, its agencies or government-sponsored enterprises; and inflation-linked investments.

Online: <https://myaccount.ascensus.com/ml>

Phone: 888-800-5359

Join the plan

Page 15

Investment options

As of June 30, 2015

T Target date **R** Target risk **E** Equity **B** Bond **C** Money market/Stable value **O** Other

Voya Intermediate Bond Fund Class R

Ticker: IIBOX
Expense Ratio: 0.92%

Fund Description: The investment seeks to maximize total return through income and capital appreciation. Under normal market conditions, the fund invests at least 80% of its net assets (plus borrowings for investment purposes) in a portfolio of bonds, including but not limited to corporate, government and mortgage bonds, which, at the time of purchase, are rated investment-grade (e.g., rated at least BBB- by Standard & Poor's Ratings Services or Baa3 by Moody's Investors Service, Inc.) or have an equivalent rating by a nationally recognized statistical rating organization ("NRSRO"), or are of comparable quality if unrated.

BlackRock Ready Assets Prime Money Fund

Ticker: MRAXX
Expense Ratio: 0.70%

Fund Description: The investment seeks preservation of capital, liquidity and the highest possible current income consistent with this objective available from investing in a diversified portfolio of short-term money market securities. The fund seeks to achieve its investment objective by investing in a diversified portfolio of short-term money market securities. These securities are generally debt securities and other instruments that mature within 13 months, with certain exceptions. The fund only invests in money market instruments of issuers with one of the two highest short-term ratings.

Principal Real Estate Securities Fund R-2 Class

Ticker: PRENX
Expense Ratio: 1.58%

Fund Description: The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of each purchase. It invests in equity securities of small, medium, and large market capitalization companies. The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Note: Fund fact sheets and prospectuses with more investment information are available online.

Plan highlights

Eligibility requirements

To begin contributing to the plan, you must meet the following requirements. Continue reading for more details on the types of contributions available.

Your deferral contributions

All contribution requirements

- You are eligible if employed on 10/1/2011.
- All requirements to join the plan have been waived.

The following employees are excluded:

- Union employees
- Nonresident aliens with no US earned income

Enrollment period

If you meet eligibility requirements, you may enroll in the plan.

Your deferral contributions

Pretax deferrals

Pretax deferrals are contributed into the plan on a pretax basis. Unlike the compensation you actually receive, pretax deferrals will not be taxed at the time they are paid by your employer. Instead, these deferrals and any earnings accumulated while invested in the plan will be taxable to you when withdrawn from the plan. This will reduce your taxable income for each year that you make a contribution. Through payroll deduction, you can contribute from 1% up to 100% of your salary pretax as long as the amount does not exceed \$18,000, which is the maximum limit for 2015 set by the Internal Revenue Service (IRS).

Roth deferrals

Roth deferrals are contributed to the plan from amounts that have already been treated as taxable income. Roth deferrals will not reduce your taxable income in the year in which you contribute a portion of your compensation into the plan. You may

contribute from 1% up to 100% of your salary as a Roth deferral as long as the total amount, when combined with any pretax deferrals, does not exceed the IRS contribution limit of \$18,000 for 2015.

When Roth deferrals are withdrawn, distributions—including contributions and any earnings—are tax free as long as certain requirements are met. In order to receive tax-free withdrawals, generally your money must remain in the account for five years and you must have reached age 59½, die, or become disabled.

Catch-up contributions

If you are age 50 or older, you are entitled to contribute an additional “catch-up contribution” beyond the maximum IRS limit of \$18,000 for 2015. This is intended to help employees boost their savings prior to retirement. The maximum catch-up contribution is \$6,000 for 2015.

Employer contributions

Profit sharing contributions

Your employer may make profit sharing contributions on your behalf.

Rollovers

Many individuals find it helpful to maintain their retirement savings in one place. You are allowed to roll over money from other qualifying retirement accounts into this account using the form on page 21.

There are important factors to consider when rolling over assets from an IRA or an employer retirement plan account. These factors include, but are not limited to, investment options in each type of account, fees and expenses, available services, potential withdrawal penalties, protection from creditors and legal judgments, required minimum distributions, and tax consequences of rolling over employer stock to an IRA.

Plan highlights

Vesting

Vesting refers to the amount of your retirement account savings that belongs to you.

- The money that you contribute from your salary and the money it earns are always 100% vested.
- Any rollover contributions you make are always 100% vested.
- The money contributed on your behalf by your employer becomes vested based on the schedule(s) below:

Profit sharing contribution vesting schedule

Years of employment	Vesting %
0	0%
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Contribution changes

As you review and refine your savings strategy over time, you may choose to change the amount you save or how you invest your money. You may stop making or change contributions by going online or by contacting your employer. Once stopped, you have the option to begin contributing again in accordance with your plan’s policy as noted here.

Withdrawals

Money can be withdrawn from your account if:

- You are age 59½ or older.
- You have reached the normal retirement age of 65.
- You request an in-service withdrawal as defined by your plan.
- You no longer work for ORION CONSORTIUM, LLC.
- Death

- Disability
- You experience a qualifying financial hardship, which, in general, can include the following:
 - the purchase of your primary residence
 - payment of tuition and related costs for you, your spouse, dependents, or children who are no longer your dependents for post-secondary education
 - payment of certain medical expenses
 - prevention of eviction from or foreclosure on your primary residence
 - funeral/burial expenses for a parent, spouse, child, or dependent
 - repair of qualifying damages to your primary residence

Note: Withdrawals of certain types of elected deferrals and employer contributions may be subject to restrictions.

There are certain penalties and tax implications you should consider before making a withdrawal. In general, if you take a distribution from the plan before you are age 59½, a 10% early distribution penalty will apply to the taxable portion of your distribution. There are some exceptions to the 10% penalty.

In addition, if your distribution is eligible to be rolled over into another qualifying retirement account (e.g., an individual retirement account or IRA) and you choose to take the distribution rather than roll over the amount, 20% of the distribution must be withheld and remitted to the IRS as a credit toward the taxes you will owe on the distribution amount.

Your tax professional can provide guidance on potential outcomes of withdrawing money from your account.

Loans

While your retirement account is designed to be used when you retire, you can take a loan if a need arises.

Plan highlights

Loans may be taken from vested employer and applicable employee contributions.

Loans must follow these guidelines:

- You can only have 1 loan(s) outstanding at a time.
- The amount you may borrow is limited by tax laws. In general, all loans will be limited to the lesser of one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1,000.
- Generally, all loans must be repaid within 60 months.
- Other requirements, limits, and certain fees may apply.
- The one-time cost of taking a loan is \$150.

Summary Plan Description

This enrollment guide offers an overview of The ORION CONSORTIUM, LLC 401(K) PLAN. Greater detail and other important information about the plan's features and benefits are available in the Summary Plan Description (SPD), which will be provided to you separately. You are encouraged to review the SPD carefully and contact your employer with any questions. You may also examine a copy of the plan document, which contains all of the provisions that the IRS requires, by making arrangements with your employer. If there are any inconsistencies between this enrollment guide, the SPD, and the plan document, the plan document will be followed.



Stay focused

Investing for retirement is a long term endeavor. With a plan in place, you can start enjoying peace of mind and confidence in what lies ahead.

Rollover form instructions

Review this information before completing the rollover form on the following pages.

- **What is a rollover?**

A rollover contribution is generally a tax-free movement of retirement plan assets from one retirement plan or a traditional or SIMPLE IRA into another plan. This enables you to consolidate retirement assets while avoiding tax or withdrawal penalties.

- **How do I roll over my assets?**

By completing Part 1 and 2 of this rollover form and writing (or endorsing) your rollover check to the trustee or custodian, you can complete a rollover contribution to this plan.

- Part 1 of the form (on the back of this page) is what you will need to request a check to transfer your assets. The check should be returned to the Trust company per the instructions on the form.
- Part 2 of the form provides instructions on how to treat your rollover contribution. This form should be returned to your employer.

Important:

Review both Part 1 and Part 2 of the form carefully before taking action. Knowing what information you will need at each point will be helpful when you begin the process of rolling over your account. Your employer may ask you for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.

Rollover form – Part 1

Check request

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 225076

Request a check and have it sent to Ascensus Trust Company.

- Contact your retirement plan/account service provider to request a withdrawal of your account assets in the form of a check.
- The check should be payable to Ascensus Trust Company and include the Plan ID (provided above).
- Mail the check to:

Ascensus Trust Company
1655 43rd Street South
Suite 100
Fargo, ND 58103

- Your prior retirement plan/account service provider can send the check directly to Ascensus Trust Company. If instead the check is being returned to you, you must complete Part 1 of the rollover form (i.e., this page) and send it along with your check to Ascensus Trust Company. If you are sending more than one rollover check, use a separate form for each check.

My check details

Dollar amount on check: \$ _____

Date sent to Ascensus Trust Company (mm/dd/year): _____

Submitted by _____ Date _____
First middle initial last

Important:

- If the check is payable to you, you have 60 days to roll over the funds (i.e. have the check deposited into your employer's plan) or the entire amount becomes taxable.
- If you have any questions, please contact Participant Services at 888-800-5359.

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last
Social Security number _____ Email _____
Plan ID 225076

Employer use only: Upon receipt of this form, verify that the plan document permits rollover contributions and that the rollover contribution qualifies for rollover treatment and that all information provided by the participant is accurate and complete.

Complete and return Part 2 of the Rollover form to your employer.

Important:

- This form may only be used to move (i.e., roll over) retirement plan assets from a retirement plan, traditional IRA, or SIMPLE IRA into your employer's plan.
- This form may not be used to request a rollover from this plan to another retirement plan.
- If more than one rollover contribution is being sent, use a separate form for each rollover contribution.
- If this rollover contribution is being made during or after the first year for which you must take a required minimum distribution, you cannot roll over any amount which constitutes a required minimum distribution. Please check with your employer for more information about this rule.
- If you are completing an indirect in-plan Roth rollover, the taxable amount of your rollover will be included in income. Your plan administrator may ask for additional information in order to verify that the funds you are contributing qualify as a rollover contribution.

My savings

1. The amount of my rollover contribution is \$ _____ (amount on check)
2. The amount of my rollover contribution attributable to after-tax (non-Roth) contributions is \$ _____
3. The amount of my rollover contribution attributable to Roth contributions is \$ _____
The date of my first Roth contribution was _____
4. The amount of my rollover contribution attributable to an in-plan Roth rollover completed under another plan is \$ _____
☐ The year in which I completed the in-plan rollover for the amount I am rolling over into the plan was _____
5. The amount of my plan rollover contribution that is an indirect in-plan Roth rollover is \$ _____
6. The rollover contribution is from the following type of plan:

<input type="checkbox"/> QP/401(k)/Roth401(k) plan	<input type="checkbox"/> 403(a) plan
<input type="checkbox"/> 403(b) plan	<input type="checkbox"/> Governmental 457(b) plan
<input type="checkbox"/> Traditional IRA	<input type="checkbox"/> SIMPLE IRA
<input type="checkbox"/> Current plan	

Note: If necessary, the retirement plan/account service provider can provide the information requested above.

Continued on back

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 225076

My investments

You have choices for investing your rollover assets. Helpful information on selecting investments is available in the “What type of investor are you?” section of this book.

Invest my rollover contribution according to my current investment elections.

- ☐ Check this box to invest your entire rollover contribution in the same funds and percentages you previously selected for your retirement plan contributions.

Make new investment elections for my rollover contribution.

- ☐ Check this box if you choose to invest your rollover contribution in different funds and/or percentages than you previously selected. Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%.

Create a custom mix

Choose one or more investments as long as the total amounts to 100%. Your elections must be made in increments of 1%.

Investment name	Investment %	Investment name	Investment %
Target date		Bond	
JPMorgan SmartRetirement® 2025 Fund Class R2 Shares	_____ %	AB Global Bond Fund Class R	_____ %
JPMorgan SmartRetirement® 2030 Fund Class R2 Shares	_____ %	BlackRock High Yield Bond Portfolio Class R Shares	_____ %
JPMorgan SmartRetirement® 2035 Fund Class R2 Shares	_____ %	Goldman Sachs Inflation Protected Securities Fund Class R	_____ %
JPMorgan SmartRetirement® 2040 Fund Class R2 Shares	_____ %	Lord Abbett Short Duration Income Fund Class R2	_____ %
JPMorgan SmartRetirement® 2045 Fund Class R2 Shares	_____ %	Voya Intermediate Bond Fund Class R	_____ %
JPMorgan SmartRetirement® 2050 Fund Class R2 Shares	_____ %	Money market/Stable value	
JPMorgan SmartRetirement® 2055 Fund Class R2 Shares	_____ %	BlackRock Ready Assets Prime Money Fund	_____ %
Equity		Other	
AllianzGI Focused Growth Fund Class R	_____ %	Principal Real Estate Securities Fund R-2 Class	_____ %
American Century Small Company Fund Class R	_____ %		
BlackRock S&P 500 Index Fund Investor A Shares	_____ %		
Columbia Emerging Markets Fund Class R Shares	_____ %		
Delaware Value® Fund Class R	_____ %		
Eaton Vance Atlanta Capital SMID-Cap Fund Class R	_____ %		
Oppenheimer Main Street Mid Cap Fund Class R	_____ %		
Putnam International Equity Fund Class R	_____ %		
Putnam Multi-Cap Value Fund Class R	_____ %		

Rollover form – Part 2

Savings and investment elections

Name _____
first middle initial last

Social Security number _____ Email _____

Plan ID 225076

If you don't make an investment election, you will be invested in BlackRock Ready Assets Prime Money Fund.

My signature

Signature _____ Date _____

Your signature serves as acknowledgement that you agree to join the plan and authorizes payroll deductions from your compensation as indicated on this form. This election will remain in effect until you choose to change or discontinue payroll deductions.

Employer use only

Signature of plan administrator _____ Date _____

Note: To process this request in the most efficient manner, please use your employer website.

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This is your opportunity. The decision to save today can shape your future. You'll thank yourself later.

Join the plan

Retire ready. Retire happy.



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