Aon Pooled Employer Plan Your Investment Options



As a P.A.M. Transport, Inc. / Met Express, Inc. employee, you have the opportunity to save for your retirement through our 401(k) retirement savings plan, the Aon Pooled Employer Plan (Aon PEP). The Aon PEP has a streamlined set of investment options designed to offer you a range of choices that accommodate varying risk tolerance levels and asset diversification goals. The Aon PEP investment lineup has been selected to find the investment approach that works best for you.

Each of the investment options available through the Aon PEP is summarized below. If you would like more detailed information on the investment options, log into your account at **aonpep.voya.com** or through the Voya Retire mobile app and select 'Investments & Research," then select "Fund Information."

Target Retirement Portfolios

A Target Retirement Portfolio provides diversification, asset allocation, and professional management in a single fund. The year in the fund name refers to the approximate year you want to retire.

Each Target Retirement Portfolio starts with an asset allocation considered appropriate by investment professionals for its years from retirement and risk tolerance. Each portfolio is designed to rebalance to a more conservative approach as it gets closer and closer to its retirement date. The objective is to achieve the highest possible returns while minimizing potential risks.

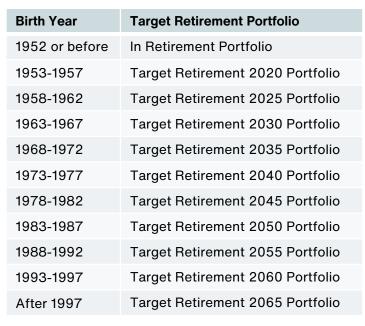
Please note, an investment in a Target Retirement Portfolio is not guaranteed at any time, including on or after the target date.

Core Funds

The Core Funds provide you with a choice of active and passive fund options. Each core fund provides access to a distinct fund type without redundancy or overlap.

You design a customized investment portfolio based on your own objectives and needs.

Additional details on each of the fund options are available by logging into your account at **aonpep.voya.com** or through the Voya Retire mobile app. Once logged in, select "Investments & Research," then select "Fund Information."



Active Management	Passive Management
Capital Preservation	U.S. Bond Index
U.S. Bond	U.S. All Company Stock Index
U.S. Large Company Stock	Non-U.S. Stock Index
U.S. Small and Mid Company Stock	
Non-U.S. Stock	





Self-directed Brokerage Account

The Self-directed Brokerage Account is a fee-based service offered through TD Ameritrade and is designed for more experienced investors. It allows you to create a tailored portfolio from thousands of investment options, including:

- · Over 13,000 publicly available mutual funds from over 500 fund families
- Exchange-traded funds (ETFs), individual stocks, bonds, and over 4,500 funds with no transaction fees¹

To learn more or sign up for the Self-directed Brokerage Account, log into your account at **aonpep.voya.com** or through the Voya Retire mobile app. Once logged in, select "Investments & Research," then select "Self-Directed Brokerage Account."

Professional Advisory Support

You can receive professional investment advisory services, offered through Voya Retirement Advisors (VRA) and powered by Edelman Financial Engines. VRA offers personalized, professional, and objective investment advice through to levels of service – online advice and professional management.

Online advice provides support for savers looking for help make their own decisions. Based on the information you provide, the online advice tool displays a retirement forecast based on your current investments along with investment and saving recommendations to help you meet your goals. This service is available at no cost.

Professional management offers a fee-based service for individuals who prefer having investment professionals proactively manage their retirement savings. The service includes:

- Personalized profile
- · Ongoing assessment of your progress
- · Automatic updates and periodic account optimization to keep you on target

To learn more or sign up for professional investment advice, log into your account at **aonpep.voya.com** or through the Voya Retire mobile app. Once logged in, select "Investments & Research," then select "Get Investment Advice."

For More Information

Contact the Aon PEP Retirement Service Center at 1-833-AON-9PEP (1-833-266-9737). Representatives are available from 8:00 a.m. to 8:00 p.m., Eastern time, Monday through Friday, excluding stock market holidays.

¹ No Transaction Fee (NTF) mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. TD Ameritrade receives remunerations from fund companies, including those participating in its no-load, no transaction fee program, for recordkeeping, shareholder services, and other administrative and distribution services. The amount of TD Ameritrade's remuneration for these services is based in part on the amount of investments in such funds by TD Ameritrade clients. NTF funds have other fees and expenses that apply to a continued investment in the fund and that are described in the fund's prospectus

Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

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