



Your retirement: Plan smart.

J.M. Huber Corporation 401(k) Savings Plan

Learn more about the J.M. Huber Corporation 401(k) Savings Plan ("the Plan").

We all know that saving for the future is important, and your Plan is a benefit designed to help support your retirement savings strategy. Whether you're new to saving or an experienced investor, this guide explains the features of the Plan and if you're not already enrolled, how to get enrolled today.

Now it's up to you. Do something good for yourself by getting acquainted with the Plan features you have access to.

Online planning tools
and resources

Interactive website and mobile app
for on-the-go account management

Matching contribution
and tax-deferred savings

Advisory services to support
your retirement strategy



Account access

If you are ready to join right now or just have a question, you have access to the Plan when you need it.



<http://jmhuber.voya.com>



1-800-35-HUBER
(1-800-354-8237)



Search **Voya Retire®**
on your favorite app store

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Do something good for yourself

Already enrolled?

Access your account today, and take advantage of the tools and resources that the Plan has to offer.

1. Go to <http://jmhuber.voya.com>.
2. Enter your username and password.
3. Click on "Enter" to access your account.

Not enrolled?

1. Go to <http://jmhuber.voya.com>
2. Register with your [SSN and/or EID] and PIN (issued by Voya and mailed to you in a security envelope).
3. During the process, you will establish a unique username and password and set other account access preferences.
4. Once complete, you can enroll using the Enroll Now button for your eligible account.
5. Confirm your choices and submit; that's it!
6. You'll receive a confirmation statement after your enrollment has been processed.

You can also enroll by calling **1-800-35-HUBER (1-800-354-8237)**. Customer Service Associates are available Monday through Friday between the hours of 8 a.m. to 8 p.m. Eastern Standard Time (except New York Stock Exchange Holidays).

Make it simple

If you've been saving pre-tax dollars in a prior employer's tax-qualified plan [401(k), 403(b), 457, etc.] or have a rollover IRA, and have been thinking about transferring that money to this Plan so that you can manage your retirement savings in one place — it's called a rollover. Rollover forms are available on the Plan website. If you need help or have questions, call the Plan Information Line and speak to a Customer Service Associate.

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Note that when withdrawing, rollover assets may be subject to an IRS 10% early distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

Your future, your way

When it comes to planning for your future, one size does not fit all. Your Plan provides a variety of options and benefits to help get you there.

Before-tax contributions

Reduces current taxable income, so you pay less in taxes today

Tax-deferred investing

Your retirement savings have the opportunity to grow tax-deferred

Contributions and any earnings are tax-deferred and will be taxed as ordinary income when distributed, and are subject to any applicable tax penalties.

24/7 account access

Through the Internet or by phone

Your future, your way

Contributions are made on an after-tax basis. You can withdraw contributions and their earnings tax-free (subject to restrictions).

Matching contribution

It's an additional contribution that may help your Plan account grow

Loans and hardship withdrawals ¹ (if permitted by Plan)

Should you need your savings before retirement

Invest your way

How involved do you want to be?

- 1 Get there myself by choosing my own investments**
Choose from the Plan's investment lineup to build your own personalized investment strategy that balances the potential for return with your tolerance for risk.
- 2 Guide me with a pre-defined investment**
To select a fund, simply choose the date closest to when you anticipate retiring to select a fund. For example, if you planned to retire in the year 2040, you would choose the 2040 Target Retirement Fund. Then let the professional fund managers rebalance your portfolio over time in line with your savings time horizon (how long you have to save).

Interactive resources

Voya puts you in the driver's seat giving you the tools and attention you need to help you take the wheel confidently.



Keep an eye on your savings

Visit the Plan website to use myOrangeMoney®, an interactive online educational experience, to plan and track your future retirement.



Take your goals on the go

Download the Voya Retire mobile app and you'll be able to check your account balance and transact wherever you are.



You have questions We have answers

Representatives are a phone call away through the Plan Information Line.

Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

Each diversified portfolio starts with an asset allocation considered appropriate for its years from retirement and risk tolerance. Then each portfolio gets more conservative over time 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: there is no guarantee this objective will be met.)

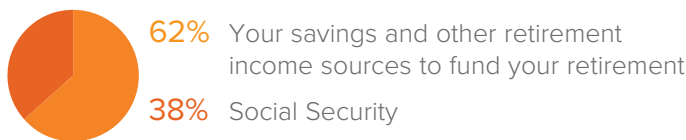
¹ Early withdrawals, if taken prior to age 59½, will be subject to an IRS 10% premature distribution penalty tax, unless an exception applies. Loans may impact your withdrawal value and limit participation in future growth potential, and you will need to repay the loan amount and interest to your Plan account through regular payroll deductions. More details on loans – including how many you can take and how to request one – can be found on the Plan website.

Reasons to save today.

Your future is in your hands.

The truth is we all have to take responsibility for our future. And that includes making sure we have the income we'll need in retirement. Social Security is estimated to provide, on average, a little more than 38%. The rest of your retirement paycheck is up to you through personal savings and other retirement income sources – including Individual Retirement Accounts (IRAs) and employer-provided plans like the Plan. By contributing to the Plan now, you'll be taking a great step toward building your savings for tomorrow.

Sources of retirement income



Source: Income of the Aged Chartbook, Social Security Administration, 2017. To obtain your Social Security income estimate, go to www.ssa.gov.

Reduce your current taxable income.

If you contribute to your Plan on a before-tax basis (that is, before taxes are taken out of your paycheck), every dollar you contribute reduces your current taxable income by a dollar. Which means you may end up paying less in taxes today. You pay taxes on your contributions and any earnings at withdrawal.

You can learn more about your contribution options on the Plan website under Plan Info.

Two words: company match

Each pay period, for every \$1.00 you contribute to the Plan, J.M. Huber Corporation will add an additional \$1.25 to your account, up to the first 5% of your eligible pay subject to IRS limits. It's called the company matching contribution, and it's a powerful boost to your savings. You just have to participate in the Plan to get it.

The sooner you start, the more you could have.

Starting right now can make a difference. Why? Because the longer you save, the more time your savings have the potential to grow – and earn returns which go back into your account, where they may earn even more returns. It's called compounding.

While it's never too late to start saving, just look at how much more you could have by starting early and saving \$200 a month.

If you start saving \$200 a month for:
(Potential retirement savings)

20 Years	\$92,621
30 Years	\$201,485
40 Years	\$399,710

How did we come up with these numbers? This illustration is hypothetical, is not guaranteed, and it is not intended to reflect the performance of any specific investment or security. This example assumes a 6% hypothetical annual return compounded bi-weekly. There is no assurance that increasing contributions will generate investment success, as systematic investing does not ensure a profit nor guarantee against loss. You should consider your financial ability to continue investing consistently in up as well as down markets. In addition, these figures do not reflect taxes or any fees, expenses or charges of any investment product. Your results will vary.

Your money is always yours.

You are always 100% vested in your contributions and employer matching contributions to the Plan. You become 100% vested in any Non-Elective* contributions and their returns after completing 5 years of service according to the Plan's vesting schedule.

* If you are covered by a collective bargaining agreement, your company match and Non-Elective contributions may vary. Please see your local Human Resources representative for more information.

Years of service (Percent you are vested)

2 Years	20%
3 Years	50%
4 Years	60%
5 Years	100%



Invest your way

An easier investment decision

If you like:

- The convenience of having funds that are already a mix of stocks and bonds based on a targeted future date
- Spending less time focused on investing

Then consider:

Target Date Funds — are designed to automatically adjust the risk/return exposure of the fund as you get closer to retirement. You choose the investments with the date closest to when you will be age 65 or plan to retire. Generally speaking, Target Date Funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date Fund is not guaranteed at any time, including on or after the target date.

Funds include:

- State Street Target Retirement Income
- State Street Target Retirement 2015
- State Street Target Retirement 2020
- State Street Target Retirement 2025
- State Street Target Retirement 2030
- State Street Target Retirement 2035
- State Street Target Retirement 2040
- State Street Target Retirement 2045
- State Street Target Retirement 2050
- State Street Target Retirement Income 2055

Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

Each diversified portfolio starts with an asset allocation considered appropriate for its years from retirement and risk tolerance. Then each portfolio gets more conservative over time 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: there is no guarantee this objective will be met.)

Pick my mix

If you like:

- To be in control
- To pick and manage your investment mix
- To keep tabs on your account

Then consider:

The Plan's core funds — including stock, bond, and cash investments. You pick the funds and create a strategy that you think will best fit your time horizon and risk tolerance, and then manage your portfolio of funds over time.

Stability of Principal

- Galliard Stable Value

Bonds

- Prudential Core Plus Bond
- Vanguard Total Bond Market Index

Large Cap

- SSgA S&P 500 Index
- U.S. Large Cap Fund

Small/Mid/Specialty

- Vanguard Extended Market Index
- U.S. SMID Cap Fund

Global International

- Vanguard Total World Stock Index
- SSgA ACWI ex US Index
- Mawer International Equity

For more information about the funds, including historical performance, fund fact sheets and more, go to the Plan website and select the Investments menu.

Statements

You have access to quarterly statements online at any time, through your online mailbox and the ability to generate a statement based on the timeframe you select – even the last 24 hours! You can shut off paper statements, as well as other correspondence, and have the information posted to your account's online inbox. This feature not only helps the environment and ends regular mail clutter, it's also more secure.

Contributions

Contribution is the term used for the money you put into your Plan. Your contribution amount is based on a percentage or dollar amount of your eligible pay and is deducted automatically each payroll period and deposited to your Plan account. You can make before-tax, contributions of between 1% and 75% of your pay, up to the annual IRS limit². Keep in mind that you can always change your contribution rate at any time, day or night – even at midnight on a Sunday! Depending upon the date of your request, you'll see that change take place within one or two payroll periods.

² Every year, the IRS announces the latest contribution limits for retirement savings accounts. Please refer to www.voya.com/IRSlimits.

Contribution Rate Escalator

One way to stay on track to meet your long-range goals is to steadily increase your contribution rate over time. The Contribution Rate Escalator makes this easy by letting you control the setting for automatic contribution increases. You can choose how much your contribution goes up and when it happens.

Transactions

Account transactions made weekdays by 4 p.m. EST will be processed that evening; transactions made on weekends or after 4 p.m. EST will be processed the next business day.

Loans and Hardship Withdrawals

If you are an active employee of Huber, the loan feature allows you to borrow from your vested account balances in the 401(k) Savings Plan and pay the loan back, with interest, through automatic payroll deductions. You cannot borrow from the Retirement or Rollover Retirement accounts, but the balances in these accounts will be used to calculate the maximum amount available for a loan.

You may borrow up to 50% of your vested account balance from a minimum amount of \$1,000 to a maximum of \$50,000 (reduced by the highest outstanding loan balance in the last 12 months including accrued interest on late loan payments). **If you default on a loan, you will not be eligible for any future loans.**

There are two types of loans available:

- **General** loans can be used for any purpose and have terms of 12 to 57 months.
- **Residential** loans can be used to purchase your principal residence only, and have terms of 2 to 177 months. Residential loans require a signed promissory note, Truth-In-Lending statement and appropriate documentation.

Regardless of your age, if you have a financial hardship, you may take a hardship withdrawal for qualified expenses (keep in mind, you'll have to pay regular taxes as well as withdrawal penalties). Before you take a hardship withdrawal, go to the Plan website or call a Customer Service Associate to be sure you understand your options.

Are there any fees in the 401(k) Savings Plan?

There are two types of fees associated with the Plan: Investment Management fees and Plan Administration fees.

Investment Management Fees

Investment management companies manage the funds offered through the Plan. These companies charge fund investors a fee for managing the money within the fund. The fees are deducted prior to investment returns being applied to your account. For example, if a fund had an investment return of 10% for the year and its annual investment management fee is 1%, the annual return you would receive on your fund balance would be 9%. See the Investments section by visiting the Plan website for more information on these fees.

Plan Administration Fees

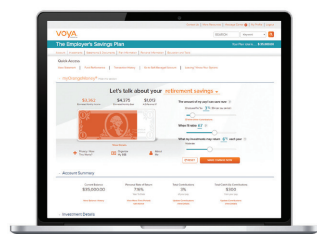
In addition to the investment management fees, services associated with the administration of the Plan, such as recordkeeping and trustee functions, will be charged to the Plan and applied to your account. The cost is estimated to be 0.10% of net assets.

Important note!

Be sure to designate a beneficiary to your Plan account. This is the person (or people) who will receive the account value in the event of your death. Log on to the Plan website and select *Personal Info > Beneficiary Information > Add/Edit Beneficiary Information*.

Retirement Readiness Tools

At J.M. Huber Corporation, our goal is for all employees to take action and assess their retirement readiness. Be sure to check out these great interactive online resources offered by Voya Financial®:



myOrangeMoney® web experience

myOrangeMoney is an educational, interactive online experience³ that shows you how your current retirement savings may translate into monthly retirement income. It shows you where you stand today, highlights areas that need improvement, and lets you take immediate action to improve your readiness. Orange Money is the money you need to save for retirement, versus green money, which can be spent now. This back-to-basics approach helps you see the steps you need to follow to take control of your financial future.



Personal Financial Dashboard

Try our web-based tool that enables users to organize, integrate, and manage all of their financial information on one comprehensive and intuitive digital platform.



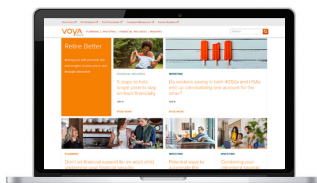
Voya Retire mobile app

The Voya Retire mobile app is a fast and easy way to access your retirement account, manage your savings and evaluate whether you're on track toward reaching your goals—on the go!



Financial Wellness Experience

Financial wellness is about the balance of living for today, saving for tomorrow and building confidence along the way. There are small steps you can take to understand your complete financial situation. To help guide you, Voya is proud to bring you the *Financial Wellness Experience*. Take your personal assessment today to gain insights that will help you take meaningful actions for your financial future.



Voya Financial blog for savings and investing

Check out the Voya Financial blog for the latest information to help you with your goal of saving and planning for retirement. Visit <https://blog.voya.com>.

³ **IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice, and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.



Access your account anytime, anywhere.

Want to increase your contributions at 6:32 a.m. on a Sunday morning? Or check your account balance at midnight? No problem. Your Plan gives you 24/7 access to your account from just about anywhere. All you need is Internet access or a phone.

If you have questions or need assistance, Customer Service Associates are here to help. They're available from 8 a.m. to 8 p.m. Eastern Standard Time (excluding New York Stock Exchange holidays).



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

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting me at the number above. Please read the prospectuses carefully before investing.

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