

# Aon Pooled Employer Plan APTIM Corporation 401(k) Plan Overview



Save for the retirement you envision. You deserve to feel good about your future and confident in your plan to get there.

As part of our overall benefits package, APTIM Corporation participates in the Aon Pooled Employer Plan (Aon PEP). The Aon PEP is a 401(k) savings plan that offers comprehensive savings options and a broad array of financial planning tools to help you meet your personal needs.

Voya Financial provides administration services for the Aon PEP and Aon is the plan sponsor. You may receive mailed or emailed communications from Voya or Aon regarding the plan.

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## How to Enroll

Once you become eligible to participate in the plan, you will receive an enrollment kit in the mail within 7-10 business days. The enrollment kit contains additional information on the plan. You do not need to wait to receive the enrollment kit to activate your account.

You can enroll in the plan in two ways:

1. Go to [aonpep.voya.com](https://aonpep.voya.com) or the Voya Retire app and select Register Now; or
2. Call the Aon PEP Retirement Service Center at 833-AON-9PEP (833-266-9737)

As part of the registration process, you will receive a code through the most convenient method you have on file with Voya (text, email, or mail). You will also be prompted to set up your username and password for online and mobile access.

If you require assistance, you may reach the Aon PEP Retirement Service Center at 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.

## Benefits

- **Investment line-up designed for all types of savers**
- **Multiple ways to contribute with flexible distribution options**
- **Comprehensive financial wellness and planning tools**
- **Easy account access through website, app, and call center**
- **Ability to roll over balances from other qualified plans**

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## Your account in the APTIM Savings Plan with your prior recordkeeper

Note that if you participated in the APTIM Savings Plan, your account balance was automatically transferred into the Aon PEP.

Go to [aonpep.voya.com](https://aonpep.voya.com) or **scan the QR code below** to access your account. Follow the 'How to Enroll' steps to the left if you have not previously enrolled in the Aon PEP.



# Plan Features

## Summary of key plan features in the Aon PEP

### Eligibility

In general, employees of APTIM Corporation who are located in the U.S., excluding temporary employees, Service Contract Act employees, and benefit ineligible (part-time casual), are eligible for the Aon PEP. Any employees who reside or work primarily in Puerto Rico are ineligible.

Once eligible, you will receive information on the Aon PEP and can enroll in the Aon PEP immediately.

### Contributions

You can invest your contributions, including rollovers, on a before-tax, Roth, or after-tax basis. Contributions can be made as a percent of pay or as a flat dollar amount.

You have three different ways to save - you can choose one or more for your personal savings. Here's how they compare:

	Contributions	Distributions	Matched <sup>1</sup>
Before-tax	Made before you pay taxes	Subject to tax	Yes
Roth	Made after you pay taxes	Not taxed <sup>2</sup>	Yes
After-tax	Made after you pay taxes	Only earnings are taxed	No

<sup>1</sup> Contributions are matched based on the Employer Match, if applicable

<sup>2</sup> For Roth earnings to be eligible for tax-free withdrawals, your initial Roth deposit must have been in your account for at least five years and you must be at least age 59½ (or in the event of your permanent disability or your death).

### Contribution Limits

You may contribute a percentage (up to 75%) of your eligible pay or a specified dollar amount of your eligible pay, on a before-tax, Roth, or after-tax basis. For more information, visit [voya.com/irslimits](http://voya.com/irslimits).

### Catch-up Contributions

If you'll be 50 or older by the close of the calendar year, you can make catch-up contributions over and above the contribution limits for regular Before-Tax and/or Roth contributions.

Under the Aon PEP, catch-up contributions do not require a separate contribution election. Instead, your contributions will be considered catch-up contributions once you reach the regular IRS annual limits. To understand how much more you can contribute with catch-up contributions, visit [voya.com/irslimits](http://voya.com/irslimits).

### Employer Match

APTIM Corporation will help you save for the future by adding a matching contribution to your account. Once you have completed 12 months of service, APTIM Corporation will match 100% of the first 3%, and 50% of the next 2% of your eligible pay that you elect to contribute on a before-tax or Roth basis. The matching contribution will be deposited into your account on a per pay period basis.

### Vesting

Vesting is a term for ownership of your account balance. You're always 100% vested in your contributions, rollover contributions, and the related earnings. As part of the Aon PEP, you are also immediately vested in any employer safe harbor matching contributions.

### Loans

You may borrow up to 50% of your vested account balance, with a minimum of \$1,000 and a maximum of \$50,000 (subject to Aon PEP rules), while you are employed by APTIM Corporation. You may only have one loan outstanding at any time under the Aon PEP (an exception exists if you had multiple loans under APTIM Savings Plan prior to the transition to the Aon PEP).



## Distribution Options

The following distribution options are available in the Aon PEP:

- Lump-sum
- Partial withdrawals
- Installments

In most cases, you can roll over your lump sum or partial withdrawals to an IRA or another employer plan.

If you terminate employment and have a vested account balance of \$1,000 or less, your benefit will be automatically cashed out.

Upon termination, a statement detailing your options and next steps will be provided.

## Withdrawals

The following types of withdrawals will be available in the Aon PEP:

- Hardship - hardship withdrawals may be taken from employee contribution sources at any time if you experience a qualified financial hardship
- Age 59½ - at age 59½, withdrawals may be taken from vested account balances
- After-tax - withdrawals from after-tax contribution sources may be taken at any time
- Rollover accounts - withdrawals from rollover account sources may be taken at any time

Note that withdrawals from the Aon PEP may be subject to 20% federal tax withholding. Employee before-tax contributions that are part of a hardship withdrawal are not subject to the 20% withholding.

Other federal, state and local taxes may also apply and if you are younger than 59½, a 10% early withdrawal penalty may apply.

The rules governing distribution provisions in the Aon PEP may be different from the distribution provision rules from which rollover money originated. The Aon PEP's withholding rules for distributions may apply to rollover money from other plans.

## Beneficiaries

You can designate and update beneficiaries for your Aon PEP account online at any time. It is a good idea to periodically check your beneficiaries to make sure they are correct and up to date, particularly if you experience life changing events such as marriage, divorce, or growing your family.

## eDelivery

You can log into your account at [aonpep.voya.com](https://aonpep.voya.com) to select how information will be provided to you. You can sign up for paper statements, add or update your preferred email address, or sign up to have all of your communications be paperless. You also have the option of receiving periodic text or email updates regarding the plan.

**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**

The pooled plan provider of the Aon PEP is Aon Consulting, Inc. Investment advice and consulting services are provided by Aon Investments USA Inc. Both, as well as other service providers, are Aon companies. The Aon companies are not affiliated with the Voya® family of companies.

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

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# Aon Pooled Employer Plan

## Understanding your contribution options in the **APTIM 401(k) Plan**



As an APTIM Corporation 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 is designed to provide flexibility to you when making decisions around saving for retirement – including the types of contributions you can invest in the plan. You can choose among three different types of employee contributions– before-tax, Roth, and after-tax. You even have the flexibility to use a combination of these contribution types.

Each type of contribution can play a valuable role in your retirement savings and they all may offer certain tax advantages. However, there are trade-offs in when and how much you pay in income taxes. In general, the greater the tax advantage, the less flexibility you have to access your money. The chart and sections below highlight the key features, considerations, and differences between the types of contributions.

	Matched <sup>1</sup>	When Taxes Apply			2024 Contribution Limits <sup>2</sup>	
		When contributed	While Invested	When Distributed <sup>3</sup>	Under 50	50 or Older
<b>Before-tax</b>	Yes	No	No	Yes	\$23,000 combined with Roth)	\$30,500 (combined with Roth)
<b>Roth</b>	Yes	Yes	No	No <sup>4</sup>	\$23,000 (combined with before-tax)	\$30,500 (combined with before-tax)
<b>After-tax</b>	No	Yes	No	No – Contributions Yes – Investment Earnings	\$69,000 (combined with all other contributions)	\$76,500 (combined with all other contributions)

<sup>1</sup> Eligible for employer matching contributions, if applicable.

<sup>2</sup> The amount of annual eligible pay that may be taken into consideration is limited by the IRS to \$345,000 for 2024. Contributions are subject to nondiscrimination testing and may be limited for Highly Compensated Employees (which include certain officers and owners of the employer as well as those who earned at least \$150,000 for 2023)

<sup>3</sup> An additional 10% excise tax **may** apply to taxable distributions that occur prior to age 59½.

<sup>4</sup> Investment earnings are not taxed if you are at least age 59½ and take a distribution at least 5 calendar years after your first Roth contribution.

# Before-tax Contributions

## The basics

Before-tax contributions come with a big tax advantage. These contributions are made with before-tax dollars; in other words, they are deducted from your paycheck before income taxes are applied. You get to defer income taxes. When you take a distribution in the future, you will be taxed on your distribution including investment earnings.

In 2024, your before-tax contributions are subject to an IRS limit of \$23,000 plus an additional \$7,500 if you will be at least age 50 during the year (for 2024, this means you were born before 1975). These limits may increase each year and apply to all your combined before-tax and Roth contributions in the Aon PEP and any other retirement savings plan.

## Why before-tax contributions may be right for you

- **Consider your tax bracket now and your tax bracket later**

Since you do not pay taxes now but pay taxes when you take your distribution, before-tax contributions can be a good option if you expect to be in a lower income tax bracket during your retirement years. Of course, when you think about your tax bracket in retirement, remember that distributions of before-tax contributions and all employer contributions will be considered taxable income.

- **Take advantage of employer matching contributions**

If your employer offers a matching contribution under the Aon PEP, you need to contribute either before-tax or Roth contributions to get the match. If you feel limited in how much you can contribute to the plan, remember that before-tax contributions are taken out before you pay income taxes so you might be able to contribute more (and get more matching contributions) with less impact on your take-home pay than Roth contributions. Of course, this only matters if you are paying income taxes on your earnings now.

# Roth Contributions

## The basics

Roth contributions also offer a tax advantage, but the timing is different from before-tax contributions. Roth contributions are made with after-tax dollars; in other words, they are deducted from your paycheck after income taxes are applied. The tax advantage comes in the future, when you take a distribution. You will not be taxed on your distribution, including any investment earnings, if your distribution is “qualified”. A qualified distribution must occur at least 5 calendar years after your first Roth contribution and you must be at least age 59-1/2.

In 2024, your Roth contributions are subject to an IRS limit of \$23,000 plus an additional \$7,500 if you will be at least age 50 during the year (for 2024, this means you were born before 1975). These limits may increase each year and apply to all your combined before-tax and Roth contributions in the Aon PEP and any other retirement savings plan.

## Why Roth contributions may be right for you

- **Consider your tax bracket now and your tax bracket later**

Since Roth contributions are made with after-tax dollars, they may be a good option if you expect to be in a higher income tax bracket during your retirement years. When you take a distribution, you won't be taxed on your contributions, and, if your distribution is qualified, you also will not be taxed the investment earnings. It's important to remember that even if you make Roth contributions, all employer contributions, plus earnings on employer contributions, will be subject to tax when you take a distribution.

- **Maximize your savings opportunity**

If you are planning to make significant contributions to the plan (for instance, up to the IRS annual limits), Roth contributions may be an effective way to increase your savings. If you do the math, contributing to the IRS limits with Roth contributions may create greater overall tax savings than contributing to the IRS limits with before-tax dollars. If you are in this situation, we suggest you speak with your financial advisor.

# After-tax Contributions

## The basics

As the name suggests, after-tax contributions are deducted from your paycheck after taxes are applied. With after-tax contributions, when you take a distribution, you will be taxed on investment earnings, but not the amounts you contributed. This is different from Roth contributions.

Because after-tax contributions do not offer the same tax advantages as before-tax or Roth contributions, they can offer more flexibility. For instance, they are not subject to the IRS annual limits (\$23,000, plus \$7,500 if you are age 50 or older in 2024). In addition, the Aon PEP allows you to take withdrawals from your after-tax accounts at any time, without needing to demonstrate a financial hardship.

However, your after-tax contributions to the Aon PEP are not eligible for employer matching contributions, if applicable. You should consider making before-tax and/or Roth contributions to receive any matching contributions your employer offers before choosing to make after-tax contributions.

Note: Each year the Aon PEP must pass certain tests to show the plan does not overly favor highly compensated employees or the owners of its participating employers. After-tax contributions are tested and some or all may need to be refunded, plus earnings, if necessary to pass the test.

## Why after-tax contributions may be right for you

### • **Save beyond the limits on before-tax and Roth contributions**

Before-tax and Roth contributions may offer you a greater tax advantage than after-tax contributions, but you are limited in how much you can contribute each year. If you want to save even more, you may be able to do that with after-tax contributions. For 2024, no more than \$69,000 (plus \$7,500 if you were born before 1975) may be added to your Aon PEP account across all contribution types, including employer contributions. This may allow you to make considerable contributions into the Aon PEP to add to your retirement savings.

### • **Access to your savings while you are still active**

Under the Aon PEP you can request a withdrawal of your after-tax contributions at any time. Unlike before-tax and Roth contributions, after-tax withdrawals need not be limited to financial hardship before age 59-1/2. When you take an after-tax distribution, you are not taxed on the amounts you contributed, however any portion of your withdrawal attributable to earnings is subject to income tax. If you take a withdrawal before age 59-1/2, your taxable earnings may also be subject to the 10% excise tax for early distributions.

### • **Increase your ability to accumulate Roth contributions**

By making after-tax contributions, you may be able to increase your Roth contributions beyond the IRS annual contribution limits. Under current rules, your after-tax savings may be converted to Roth by either:

- Requesting an in-plan Roth conversion of your after-tax account, or
- Requesting a withdrawal from your after-tax account and directing it into a Roth IRA.

In both cases, you will be taxed on any investment earnings. Special rules apply and the action is irrevocable, so you should talk to your tax advisor to make sure this approach makes sense for you.

# Aon Pooled Employer Plan APTIM Corporation 401(k) Plan Your Investment Options



As an APTIM Corporation 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](http://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.

Target Retirement Portfolio
In Retirement Portfolio
Target Retirement 2020 Portfolio
Target Retirement 2025 Portfolio
Target Retirement 2030 Portfolio
Target Retirement 2035 Portfolio
Target Retirement 2040 Portfolio
Target Retirement 2045 Portfolio
Target Retirement 2050 Portfolio
Target Retirement 2055 Portfolio
Target Retirement 2060 Portfolio
Target Retirement 2065 Portfolio

## 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](http://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	U.S. Bond Index
U.S. Large Company Stock	S&P 500 Index
U.S. Small and Mid Company Stock	U.S. Small and Mid Company Stock Index
Non-U.S. Stock	Non-U.S. Stock Index





# Self-directed Brokerage Account

A self-directed brokerage account, also called a Personal Choice Retirement Account, is a fee-based service offered through Schwab and is designed for more experienced investors. It allows you to create a tailored portfolio from thousands of investment options, including:

- More than 8,700 no-load mutual funds from over 600 well known fund families, including over 2,700 funds typically available only to institutional clients.
- Over 3,800 mutual funds are available with no-loads and no transaction fees<sup>1</sup>.
- Other investments also include individual stocks from all the major exchanges, bonds and other fixed income investments, CDs, and money market funds. All listed ETFs, stocks and base options on the U.S. exchanges are commission-free across all mobile, automated phone and web trading channels<sup>2</sup>.

To learn more or sign up for the Personal Choice Retirement Account, log into your account at [aonpep.voya.com](https://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 two 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](https://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 833-AON-9PEP (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.



<sup>1</sup> For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply:

- Trades in no-load mutual funds available through Mutual Funds OneSource<sup>®</sup> service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels.
- Schwab's short-term redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource<sup>®</sup> service and held for 90 days or less.
- Schwab reserves the right to change the funds available without transaction fees and to reinstate fees on any funds.
- Funds are also subject to management fees and expenses.
- Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.
- Investment returns will fluctuate and are subject to market volatility, so an investor's shares, when redeemed or sold, may be worth more or less than their original cost.

<sup>2</sup> The standard electronic \$0 commission does not apply to over-the-counter (OTC) equities, transaction-fee mutual funds, futures, fixed-income investments, or trades placed directly on a foreign exchange or in the Canadian market. Options trades will be subject to the standard \$0.65 per-contract fee. Service charges apply for trades placed through a broker (\$25). Exchange process, ADR, and Stock Borrow fees still apply. See the Charles Schwab Pricing Guide for Retirement Plan Accounts for full fee and commission schedules.

**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**

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Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya<sup>®</sup> family of companies.

Schwab Personal Choice Retirement Account<sup>®</sup> (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's website at aonpep.voya.com. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at 833.266.9737. Financial Engines Advisors L.L.C. (FEA) acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, FEA or any other party and past performance is no guarantee of future results. Edelman Financial Engines<sup>®</sup> is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, LLC are not members of the Voya family of companies. Used with permission.

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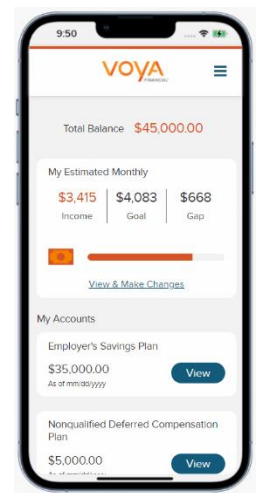
# Guide to Rolling Over Accounts into the Aon PEP APTIM Corporation 401(k) Plan



Do you have retirement savings in your prior employer's savings plan or one or more IRAs? If so, consider consolidating your retirement savings in one place by rolling over those balances into the Aon PEP.

## 3 reasons to roll over now

1. Simplify and streamline your savings in one account that includes access to flexible investment options
2. Improve your financial health by viewing your total retirement savings on a single statement and leverage the Aon PEP tools and resources
3. Understand the fees you are paying with full fee transparency



You can roll over your vested balance to the Aon PEP two ways:

1. Log into your plan account at [aonpep.voya.com](http://aonpep.voya.com). Go to the Plan Details > Forms section to access the Rollover Contribution Form
2. Call the Aon PEP Retirement Service Center at 1-833-AON-9PEP (1-833-266-9737) and ask to speak to the Account Consolidation Team

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Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement. All products or services may not be available in all states.

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# Aon Pooled Employer Plan Designating Your Beneficiary APTIM Corporation 401(k) Plan



You are important and so is your legacy.

Name a beneficiary for your Aon PEP account today to ensure benefits go to who you want to receive them after you pass away.

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## What is a Beneficiary

A beneficiary is an individual or entity that will be paid the proceeds of your vested account balance in the Aon PEP upon your death. The Aon PEP allows you to name two different types of beneficiaries:

- **Primary beneficiary** – A primary beneficiary will be the first individual or entity that will receive your account if you die. The Aon PEP allows you to designate multiple primary beneficiaries and you can allocate a percentage of your total account balance to each primary beneficiary.
- **Contingent beneficiary** – A contingent beneficiary can be named to receive your account balance if there are no primary beneficiaries living at the time of your death. Similar to primary beneficiaries, you may name more than one contingent beneficiary and allocate a percentage of your account balance to each contingent beneficiary.

## Reminder

It is a good idea to periodically check your beneficiaries to make sure they are correct and up to date, particularly if you experience life changing events such as marriage, divorce, or growing your family.

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To review/update your beneficiary information:

1. Go to [aonpep.voya.com](https://aonpep.voya.com) or the Voya Retire app; under 'My Profile' click 'Personal Information'
2. Call the Aon PEP Retirement Service Center at 833-AON-9PEP (833-266-9737)



## Naming your Beneficiary

If you are married, your primary beneficiary is automatically your surviving spouse at the time of your death, unless you designate another person or entity and your spouse consents.

If you are not married, you may name whomever you wish to be your primary beneficiary. However, your beneficiary designation will be revoked if you are later married (or remarried), at which time your spouse automatically will become your beneficiary. As mentioned in the preceding paragraph, though, you may name another person to be your beneficiary if your spouse consents to your designation.

To review/update your beneficiary information:

- Go to **aonpep.voya.com** or the Voya Retire app; under 'My Profile' click 'Personal Information'
- Call the Aon PEP Retirement Service Center at 833-AON-9PEP (833-266-9737)

If you do not name a beneficiary, your vested account balance will be distributed as a lump sum in the following order:

1. Your surviving spouse
2. Your surviving children (in equal shares)
3. Your surviving parents (in equal shares)
4. Your estate

## Payment of your Account

A spousal beneficiary may elect to receive benefits in any form that would have been available to you upon your severance date, excluding an annuity that extends beyond the life of your spouse. Your spouse may elect to defer the commencement of benefits until the latest date permitted under Required Minimum Distribution laws.

A non-spouse beneficiary may elect to receive benefits in a single sum or in required periodic minimum distributions.

## Other Important Notes

The electronic beneficiary designations that you make for the Aon PEP supersede any other instructions you leave, including your will. If your will states that your spouse is your beneficiary on your retirement accounts, but you had previously designated your children as your beneficiaries for your Aon PEP account (with your spouse's consent), your children will be entitled to your Aon PEP account balance.

**Any beneficiary designated under the Aon PEP does not carry over to other benefits (e.g., healthcare or life insurance), and any beneficiary designated for other benefits does not carry over to the Aon PEP.**

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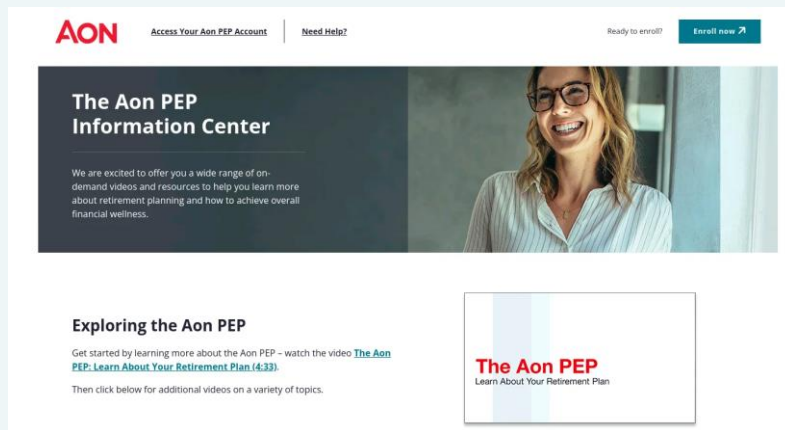


# Aon Pooled Employer Plan Financial Wellness and Education APTIM Corporation 401(k) Plan



You deserve to feel good about your financial future and confident in your plan to get there. Learn more about the financial wellness education and resources available to you through the Aon Pooled Employer Plan (Aon PEP).

The Aon PEP Information Center is your hub to access all financial education available to you through the Aon PEP.



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