

Qualified Default Investment Alternative

1260576-01 Associated Eye Care 401(k) Plan
empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the Associated Eye Care 401(k) Plan (the Plan). ***You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.***

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
American Funds 2020 Trgt Date Retire R6	1900 to 1960
American Funds 2025 Trgt Date Retire R6	1961 to 1965
American Funds 2030 Trgt Date Retire R6	1966 to 1970
American Funds 2035 Trgt Date Retire R6	1971 to 1975
American Funds 2040 Trgt Date Retire R6	1976 to 1980
American Funds 2045 Trgt Date Retire R6	1981 to 1985
American Funds 2050 Trgt Date Retire R6	1986 to 1990
American Funds 2055 Trgt Date Retire R6	1991 to 1995
American Funds 2060 Trgt Date Retire R6	1996 or later

American Funds 2020 Trgt Date Retire R6	Investment Objective & Strategy
	The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.
Fund Investment Expense as of 03/18/2019	Risk and Return Profile
Gross: 0.34% Net: 0.34%	This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

<p>American Funds 2025 Trgt Date Retire R6</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;">Fund Investment Expense as of 03/18/2019</p> <p>Gross: 0.36% Net: 0.36%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>American Funds 2030 Trgt Date Retire R6</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;">Fund Investment Expense as of 03/18/2019</p> <p>Gross: 0.38% Net: 0.38%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

<p>American Funds 2035 Trgt Date Retire R6</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;">Fund Investment Expense as of 03/18/2019</p> <p>Gross: 0.39% Net: 0.39%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>American Funds 2040 Trgt Date Retire R6</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;">Fund Investment Expense as of 03/18/2019</p> <p>Gross: 0.40% Net: 0.40%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

<p>American Funds 2045 Trgt Date Retire R6</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;">Fund Investment Expense as of 03/18/2019</p> <p>Gross: 0.40% Net: 0.40%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>American Funds 2050 Trgt Date Retire R6</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;">Fund Investment Expense as of 03/18/2019</p> <p>Gross: 0.41% Net: 0.41%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

<p>American Funds 2055 Trgt Date Retire R6</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;">Fund Investment Expense as of 03/18/2019</p> <p>Gross: 0.42% Net: 0.42%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>American Funds 2060 Trgt Date Retire R6</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;">Fund Investment Expense as of 03/18/2019</p> <p>Gross: 0.44% Net: 0.44%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

If you do not direct the investment of your account, your account will be invested in a Plan QDIA as determined by the Plan Administrator or other designated Plan investment fiduciary. Participant accounts are directed into a Plan QDIA based on information reflected in the Plan's records, including, but are not limited to, anticipated retirement date, date of birth initially received at the time of default and/or risk profile, as applicable. Should you have further questions regarding the QDIA investment fund selection process, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the prospectus, if applicable, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-800-338-4015.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-800-338-4015 or visit empowermyretirement.com. Also, you can contact your employer's Plan Administrator.

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.

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Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents.

Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

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