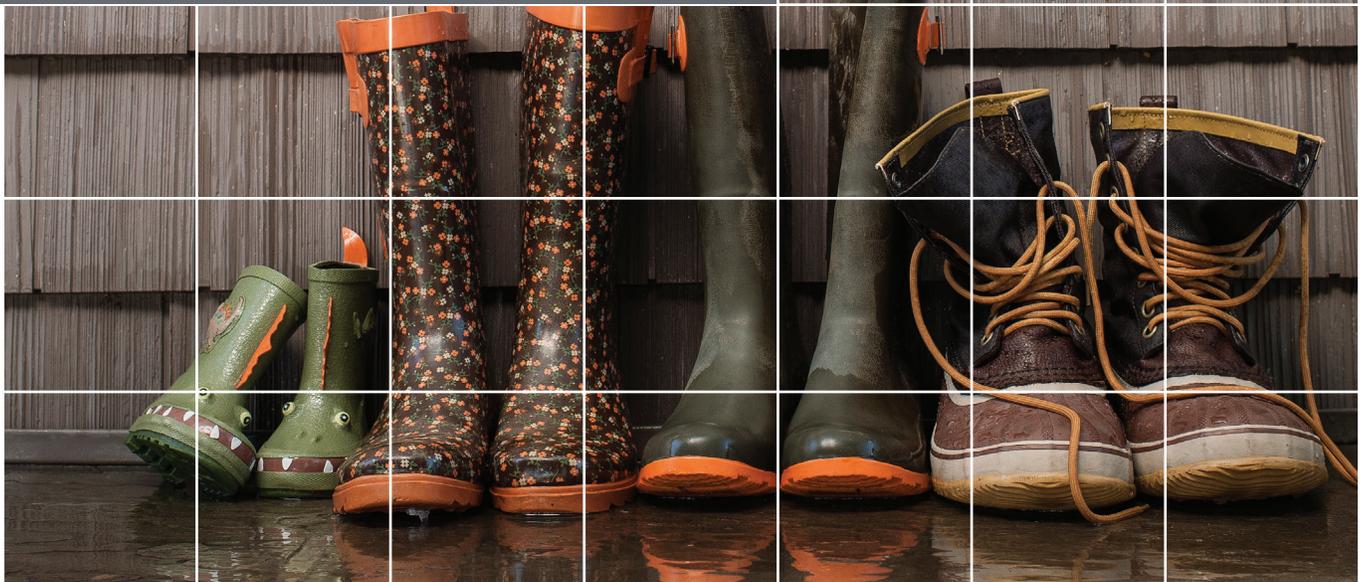




Bee Line Support Retirement Plan

Saving for retirement
may be the easiest
part of your day.

RETIRE WITH CONFIDENCE®



Welcome to the plan.

RELAX, YOU'VE GOT COMPANY ON THE ROAD TO RETIREMENT.

No matter where you are on the road to retirement, saving is the right thing to do. And now's the time to start because the sooner you save, the more time your money has to work for you.

Just take this step: **Enroll in the Bee Line Support Retirement Plan.** It doesn't take a lot of time or money to get started.

With your plan in place, you'll have the support you need to save and invest:



YOUR RETIREMENT PLAN WEBSITE

rps.troweprice.com



DEDICATED REPRESENTATIVES

1-800-492-7670 business days between 8 a.m. and 9 p.m. eastern time.



MOBILE SOLUTIONS

Connect to your account on any device.

Visit troweprice.com/mobilesolutions to choose the option that's best for you.

Bee Line Support Inc. has chosen T. Rowe Price, a recognized leader in retirement plan services, to provide services to you and your plan. We currently help nearly 2 million people just like you to plan for retirement.

We are ready to help you feel confident about taking the first step. As your life changes, talk to us. We can provide information to help you make progress toward your long-term financial goals.

Let's get started. Enrolling in the plan is easy.

You can take these steps right now at rps.troweprice.com.^{*} It doesn't take long, and it's time well spent.

1

Decide how much you'd like to save each pay period

2

Select how you want to contribute

3

Choose your investments

Read on for help with these steps and more. Or give us a call at **1-800-492-7670**.

When you enroll, don't forget to do these two things:

- Name your beneficiary. Make sure your savings will go to the person or people you choose. You can do this online at rps.troweprice.com.^{*}
- Verify your preferred e-mail. Visit rps.troweprice.com and provide an e-mail address so that you can receive timely, helpful information about your plan.

^{*} If online enrollment and/or beneficiary updates are not offered in your plan, you can download the required forms at rps.troweprice.com.

Have other retirement accounts?

Maybe you have changed jobs over time and left an old retirement plan account behind. You may have more options than you might think when it comes to managing these assets.

To learn more about your options, talk with one of our retirement specialists at **1-800-492-7670**.

Saving for retirement—don't put it off.

You may think you have more pressing needs than saving for retirement, but you only have so many working years to save enough for the future.

Here are a few more reasons why you shouldn't wait:

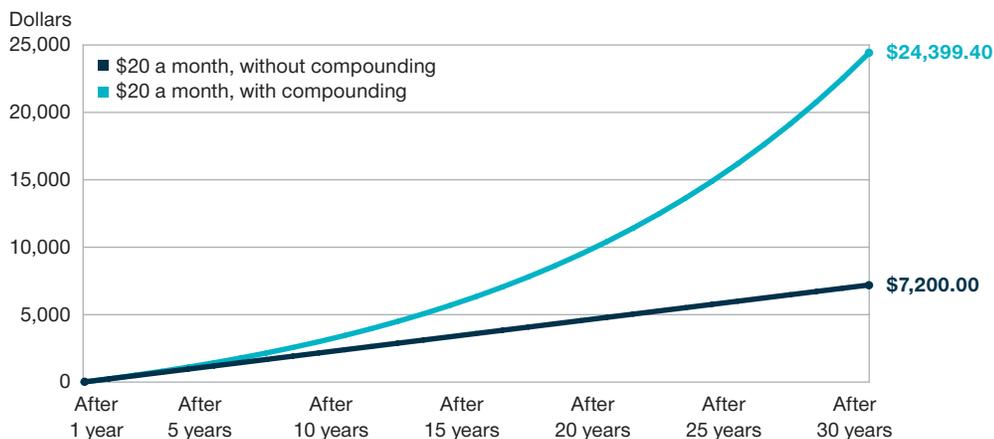
- **You'll likely need more money in retirement than you think.** People are living longer. In fact, your nest egg may need to last 30 years or more.
- **You may not be able to count on Social Security.** To maintain the lifestyle you're used to, you'll need more retirement income than Social Security alone will provide.
- **Your living costs keep going up.** Inflation averages about 3% every year—meaning the cost of everything is likely to keep rising.

Taking a step—like enrolling in the Bee Line Support Retirement Plan—can help you start saving the money you'll need to enjoy the future you want.

Compounding: Another reason to save now

When you invest through the plan, any earnings are put right back into your account. The longer your money stays invested, the more it can potentially earn through compounding—so it's important to start now. Saving even a small amount in the plan can make a difference. Consider this example:

OVER TIME, \$20 A MONTH CAN GO FAR*



*Chart assumes a 7% annual return with earnings compounded monthly. Chart is for illustrative purposes only and does not represent the performance of your plan's investment options. All investing is subject to market risk, including the potential loss of principal.

We're with you, each step of the way.

Here are the steps for getting started in the plan with tips to help you fit it into your life.

Step 1: Choose how much you want to save

Your plan makes it convenient to save with every paycheck. The important thing is to choose a savings amount and get started. See the section titled “Get to know all the ways your plan can work for you” for contribution types, amounts, and services available to you.

When you go to enroll and make your selections, remember: **It's okay to start small.** Building up your savings takes time, so the sooner you start, the better.

Here are a few tips to make saving for retirement less stressful for you:

- **Right now, simply save what you can.** Just a little bit of savings today can go a long way in retirement. Consider setting aside 1% or 2% of your pay now—for many, that's a few dollars a week—and increase the amount by 1% or 2% each year.
- **Consider where you are now**—your age, salary, and monthly budget. These factors will impact how much you save for retirement. You can try out different contribution amounts and see the impact on your paycheck by using the **Paycheck Impact Calculator** at rps.troweprice.com.
- **Make the most of your employer contribution.** Bee Line Support Inc. may offer additional money for your retirement. Read on to learn how an employer contribution can add to your savings.
- **Work toward a goal of 15%.** Financial experts believe you should save that much of your pay for retirement, including your retirement plan contributions and any employer contributions. That may seem like a lot, but if you increase your savings a little each year, you can get there.

Balancing saving with other priorities

Everyday life can be complicated—we understand. With all the competing priorities for your money today, there will always be a reason to put off saving for retirement. But think about it: You may have options for managing many of these short-term challenges. The best long-term solution is to pay yourself first by saving through your retirement plan every pay period.

Step 2: Select how you want to contribute

Your plan may offer various options for how you contribute. You'll find the contribution choices offered by your plan in this guide. Be sure to look them over so you can make the choices that are right for you.

Step 3: Choose the investment approach that fits your style

The Bee Line Support Retirement Plan makes it easy to invest your contributions. Simply choose the approach that suits your style and comfort with investing.

Age-Based Investment

If you want a portfolio that automatically adjusts over time, consider investing in a pre-assembled target date investment.

- Provides a single diversified investment designed for investors of specific ages.
- Asset allocation automatically adjusts throughout a person's working years and retirement.

Build-Your-Own Portfolio

If you want more control, consider building your own portfolio.

- Choose among your plan's investment options.
- Manage your portfolio and asset allocation over time to suit your risk tolerance, time horizon, and financial goals.

For a full list of the investment options available to you, see the section, "Options to fit your investing style." You can also visit rps.troweprice.com to access investment descriptions and fact sheets.

Investing Basics: Risk vs. Return

Successful investing means finding the right balance. Most of your plan investment options fall into three categories:

- **Stocks:** high potential return, high market risk, low inflation risk.
- **Bonds:** lower return potential, lower market risk, higher inflation risk.
- **Money market/stable value investments:** low market risk, low potential returns, high inflation risk.

Just starting out? Generally speaking, you are investing for the long term and can afford higher market risk. And as retirement approaches, you'll want to dial down market risk in favor of steady returns.

Get more investing basics at rps.troweprice.com.

All investing is subject to market risk, including the potential loss of principal.

Get to know all the ways your plan can work for you.

Your plan may offer various options for how you contribute to it and how your contributions are invested. Read on to learn more about them.

Employee contributions: Your options for building your savings

BEFORE-TAX CONTRIBUTIONS

You can contribute up to 100% of your pay each year on a before-tax basis, subject to IRS limits. Your contribution comes out of your paycheck before income taxes are taken out, which means your current taxable income will be lower. In addition, you don't pay taxes until you withdraw from your account.

ROTH CONTRIBUTIONS

You may also contribute up to 100% of your pay each year in Roth contributions, subject to IRS limits. Roth contributions offer another way to save for retirement and are made with money that has already been taxed. However, if you take a qualified distribution, you will not have to pay taxes on the money you've contributed or on any earnings in your Roth account.*

CATCH-UP CONTRIBUTIONS

If you will be age 50 or over this year – and you are already contributing the maximum allowed by the plan – you can make additional catch-up contributions. The IRS catch-up contribution limit may vary each year. Your before-tax and Roth contributions may not total more than 100% of your pay. Your before-tax and Roth contributions are subject to IRS annual limits.

Employer Contributions: How your company is adding to your savings

You can receive additional money toward your retirement when you make before-tax contributions to the plan. For every \$1.00 you contribute up to 5% of your salary, your employer will add to your account \$1.00 on the first 3% of your salary and \$0.50 on the next 2% of your salary.

OTHER EMPLOYER CONTRIBUTIONS YOU MAY RECEIVE

Your employer may add a profit sharing contribution to your account.

For more information about these contributions, see your summary plan description.

Vesting: What it is and how it works

Vesting refers to the portion of your account that you may take with you when you leave the company. You are always 100% vested in the part of your account balance that comes from your own contributions. Your employer profit sharing contribution account will become vested according to the following schedule:

Years of Service	1	2	3	4	5	6
Percent Vested	0%	20%	40%	60%	80%	100%

Refer to your summary plan description for details.

*A qualified distribution is tax-free if taken at least five years after the year of your first Roth contribution AND you've reached age 59½, become totally disabled, or died. If the distribution from your Roth account is not qualified, the earnings on your Roth contributions will be taxable. These rules apply to Roth distributions only from employer-sponsored retirement plans. Additional plan distribution rules may apply.

Mandatory payroll deductions will be taken before salary deductions.

TIP

Try to save the maximum amount that is matched by your employer. Otherwise, you'll be leaving money on the table.

Options to fit your investing style.

The plan offers a variety of investment options to choose from. For more details, such as investment descriptions and fact sheets, visit rps.troweprice.com.

Your plan lineup: Investment options available to you

AGE-BASED INVESTMENTS

- RETIREMENT 2005 FUND ¹
- RETIREMENT 2010 FUND ¹
- RETIREMENT 2015 FUND ¹
- RETIREMENT 2020 FUND ¹
- RETIREMENT 2025 FUND ¹
- RETIREMENT 2030 FUND ¹
- RETIREMENT 2035 FUND ¹
- RETIREMENT 2040 FUND ¹
- RETIREMENT 2045 FUND ¹
- RETIREMENT 2050 FUND ¹
- RETIREMENT 2055 FUND ¹
- RETIREMENT 2060 ¹

BUILD-YOUR-OWN PORTFOLIO*

STOCK INVESTMENTS

- AM FUNDS GROWTH FUND OF AM R6
- AMERICAN FUNDS EUROPAC GRW R6
- AMERICAN WASHINGTON MUTUAL R6
- DFA REAL ESTATE SEC I
- FIDELITY INTERNATIONAL IND INV
- ISHARES RUSS 2000 SM CP IDX K

STOCK INVESTMENTS (Cont'd)

- ISHARES RUSSELL MIDCAP INDEX K
- VANGUARD 500 INDEX ADMIRAL

BOND INVESTMENTS

- JPMORGAN CORE PLUS BOND R6
- PRUDENTIAL HIGH YIELD Z

MONEY MARKET/STABLE VALUE INVESTMENTS

- STABLE VALUE FUND

* Investment options are generally classified as stock or bond investments based on overall allocations and may contain significant holdings in an asset class that is different from its identified category.

Visit rps.troweprice.com or call 1-800-492-7670 to request a fact sheet, a prospectus, or, if available, a summary prospectus; each includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

¹ The principal value of the T. Rowe Price retirement date funds is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the fund. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. The funds are allocated among a broad range of underlying T. Rowe Price stock and bond funds. The allocations for the funds with a stated retirement date will change over time; these funds emphasize potential capital appreciation during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus

on supporting an income stream over a long-term postretirement withdrawal horizon. The funds are not designed for a lump-sum redemption at the target date and do not guarantee a particular level of income. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time horizons.

Additional assistance available for saving and investing decisions

Learn more about additional services offered by your plan.

MORNINGSTAR ASSOCIATES

Your plan offers additional assistance available through Morningstar®.

- **Morningstar® Retirement ManagerSM**
This Morningstar service offers investment recommendations and strategies, asset mix information, and access to Morningstar research and education tools.
- **Morningstar® Portfolio ManagerSM**
This Morningstar service offers asset mix information and investment Morningstar RatingsTM.

Morningstar® Retirement ManagerSM is offered by Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. The investment advice delivered through Morningstar Retirement Manager is provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. The Morningstar name and logo are registered marks of Morningstar, Inc.

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Now's the time to enroll.

GO TO [RPS.TROWEPRICE.COM](https://rps.troweprice.com) TO TAKE THESE STEPS.

Remember, it doesn't take much time or money to get started in your retirement plan. Just take these steps:

- 1 Decide how much you'd like to save each pay period
- 2 Select how you want to contribute
- 3 Choose your investments

Also, be sure to verify your preferred e-mail address and name your beneficiary. You can do this online at rps.troweprice.com.*

* If online enrollment and/or beneficiary updates are not offered in your plan, you can download the required forms at rps.troweprice.com.

Staying connected.

From convenient apps to a plan website loaded with tools and information, you're good to go. Check it out today—



APPS

T. Rowe Price Personal® app for iPhone®
T. Rowe Price Personal® app for iPad®



MOBILE OPTIMIZED WEBSITE

Your retirement plan website: rps.troweprice.com

To download the apps, just go to the App StoreSM on your iPad or iPhone and type in "T. Rowe Price."

T.RowePrice®

T. Rowe Price Retirement Plan Services, Inc.
P.O. Box 17349 | Baltimore, MD 21297-1349

Connect with us.

Don't let excuses stop you from saving for retirement. If you need a hand getting started, give us a call. We can answer questions about your plan features, investment options, and more.

Representatives are available at **1-800-492-7670** business days between 8 a.m. and 9 p.m. eastern time.

T. Rowe Price Investment Services, Inc., distributor, T. Rowe Price mutual funds.

2016-GCC-80818

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