

Make the most of your future.



FAST FACTS ABOUT YOUR PLAN



There are many great benefits to being a participant in the Carter Motors, Inc. 401(k) Plan. Among those benefits is exceptional customer service— online or by phone. In fact, you can count on your company and Fidelity to help support you every step of the way.

Best practices to consider:

- **The impact of an early start.** Your decision to start today could give you quite a bit more at retirement than starting five years from now.
- **Contribute as much as you can.** That amount can take you a long way toward reaching your financial goals.
- **Do what you can afford.** Start at a number that feels comfortable to you. You can always change it later. The important thing is to invest what you can afford and start right away.
- **Invest more in your plan, pay less in taxes.** Your pretax contributions come out of your pay before income taxes are taken out. You can actually lower your current taxes by investing in the plan today.

Find out how simple it can be to enroll, manage your account, and take advantage of what your company and Fidelity have to offer.

- Look inside for:
 - **Frequently Asked Questions** - The basic details of your plan including how much you can contribute and when you can take withdrawals.
 - **Investment Options** - Pick at least one investment option to get started, then consider the whole spectrum as you get more comfortable with planning.
 - **Resources for Staying on Track** - To help you meet your retirement goals, the plan offers a comprehensive communications program and planning tools to help you stay on track.

Enroll in the retirement plan

If you haven't already, enrolling in your plan is the right step towards a more secure retirement.

It's easy to join your plan and make that next great investment in yourself.

Here's how:

- First, go to Fidelity NetBenefits® at www.401k.com.
- Next, set up your password. If you're already a Fidelity customer, you can use your existing password. Please note, you will be prompted to enter your email address.
- Finally, click on the link to enroll.
- If you have questions or need help before getting started, visit www.401k.com or call Fidelity at 1-800-890-4015.
- Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled. You will receive a separate notification explaining when the automatic enrollment will occur.

Frequently Asked Questions

Here are answers to questions you may have about the key features and benefits of Carter Motors, Inc. 401(k) Plan.

When am I eligible to enroll?	All contributions	Attain Age 21 Complete 3 months of service														
When can I enroll in the plan?	First day of each month Your plan offers an Automatic Enrollment feature. Refer to Enrollment Information on previous page.															
How much can I contribute?	Employee Contributions	1% to 100% of eligible compensation, inclusive of pretax and/or Roth deferrals (IRS limit of \$18,500 for 2018) Bonus Contributions EGTRRA Catch Up Provision														
	Contribution Change Frequency	Beginning of Payroll Period														
	Discretionary Match	Discretionary														
	Discretionary Profit Sharing	Refer to the Summary Plan Description for further information regarding profit sharing contributions.														
Can I make a catch up contribution?	If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan’s maximum contribution limit for the year, you may make additional salary deferral, pretax contributions to the Plan up to the IRS Catch Up Provision Limit (2018 = \$6,000).															
When am I vested?	Employee Contributions	100% immediate														
	Discretionary Match	<table><tr><td><u>Years of Service for Vesting</u></td><td><u>Percentage</u></td></tr><tr><td>less than 2</td><td>0</td></tr><tr><td>2</td><td>20</td></tr><tr><td>3</td><td>40</td></tr><tr><td>4</td><td>60</td></tr><tr><td>5</td><td>80</td></tr><tr><td>6</td><td>100</td></tr></table>	<u>Years of Service for Vesting</u>	<u>Percentage</u>	less than 2	0	2	20	3	40	4	60	5	80	6	100
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2	20															
3	40															
4	60															
5	80															
6	100															
	Discretionary Profit Sharing	<table><tr><td><u>Years of Service for Vesting</u></td><td><u>Percentage</u></td></tr><tr><td>less than 2</td><td>0</td></tr><tr><td>2</td><td>20</td></tr><tr><td>3</td><td>40</td></tr><tr><td>4</td><td>60</td></tr><tr><td>5</td><td>80</td></tr><tr><td>6</td><td>100</td></tr></table>	<u>Years of Service for Vesting</u>	<u>Percentage</u>	less than 2	0	2	20	3	40	4	60	5	80	6	100
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6	100															
Can I take a loan?	Although your plan account is intended for the future, you may take a loan from your account.															
Can I take a withdrawal?	Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement disability, or death.															
What are the investment options?	See Investment Options section of this flyer.															



To enroll, make changes or learn more:
Fidelity NetBenefits® at www.401k.com (virtually 24/7)

Investment Options

Designed to meet a wide variety of investing preferences, the following investment options are available.

Categories to the left have potentially more inflation risk and less investment risk				Categories to the right have potentially less inflation risk and more investment risk					
Money Market (or Short Term)	Stable Value	Bond	Balanced/Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
Retail^ Vanguard Prime Money Market Fund Investor Shares		Diversified Vanguard Total Bond Market Index Fund Admiral Shares Inflation-Protected Vanguard Inflation-Protected Securities Fund Admiral Shares International / Global Vanguard Total International Bond Index Fund AdmiralTM Shares	Vanguard LifeStrategy Growth Fund Investor Shares	Large Value	Large Blend	Large Growth	Diversified Vanguard Total International Stock Index Fund Admiral Shares Vanguard FTSE All-World ex-US Small Capital Index Fund Investor Shares Regional Vanguard European Stock Index Fund Admiral Shares Vanguard Pacific Stock Index Fund Admiral Shares Emerging Markets Vanguard Emerging Markets Stock Index Fund Admiral Shares Specialty DFA International Real Estate Securities Portfolio Institutional Class	Vanguard Energy Index Fund Admiral Shares Vanguard Health Care Index Fund Admiral Shares Vanguard Information Technology Index Fund Admiral Shares Vanguard Precious Metals And Mining Fund Investor Shares Vanguard REIT Index Fund Admiral Shares Vanguard Utilities Index Fund Admiral Shares	
				Mid Value	Mid Blend	Mid Growth			
					Vanguard Mid-Cap Index Fund Admiral Shares				
				Small Value	Small Blend	Small Growth			
					Vanguard Small-Cap Index Fund Admiral Shares				

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity’s analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which may change frequently. Investment options in the Domestic Equity Category are based on the options’ Morningstar categories as of the most recent calendar quarter. Morningstar categories are based on a fund’s style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options’ objectives and do not predict the investment options future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options may vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. The spectrum does not represent actual or implied performance.

^You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the Fund’s liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund’s sponsor has no legal obligation to provide financial support to the fund and you should not expect that the sponsor will provide financial support to the fund at any time.

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Additional Investment Options

Model Portfolios. The Model Portfolio Recordkeeping Service (MPRS) is an investment management service offered under your Plan. Under MPRS, your eligible account balance and any future contributions will be invested according to the asset allocation strategy of the model portfolio in which you are invested. Model portfolios are composed of some or all of your plan's investment options and are a method of allocating your account among those investment options. The asset allocation of each model portfolio is determined by Oliver Capital Management, Inc., a designated investment manager of the Plan. In addition, the asset allocation of the model portfolio may be adjusted periodically by Oliver Capital Management, Inc.. Fidelity Investments is not responsible for the construction or management of model portfolios and is not affiliated with Oliver Capital Management, Inc.. To enroll, un-enroll, or request additional information, please contact Fidelity.

For additional questions regarding model portfolios, you may also contact Oliver Capital Management, Inc., your Plan's designated investment manager, at 206-652-3552.

Fidelity BrokerageLink® combines the convenience of your workplace retirement plan with the additional flexibility of a brokerage account. It gives you expanded investment choices to manage your retirement contributions. BrokerageLink includes investments beyond those in your plan's lineup. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure the investments you select are suitable for your situation including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.

Resources for staying on track....

Watch for these communications in your mail or email box	Educational Communications	These communications can help you focus your attention on specific planning issues such as the effects of saving more or why it is important to diversify your savings among different types of investment options. To receive via email, visit the Your Profile section of Fidelity NetBenefits®.
	Fidelity Viewpoints® - Workplace Edition	Delivered three times per year via email, these communications provide real life education on topics selected by participants to help improve plan decisions and provide broad retirement and investment planning.
	Account Statements	Available online virtually 24/7 via Fidelity NetBenefits® with monthly email reminders. You may also obtain an account statement through Fidelity upon request.
Interactive learning opportunities	Online at NetBenefits.com	Our checklists, tools and videos can help you make smarter choices about your benefits and your money. Learn the basics. Hone your skills. Above all, get the most out of everything we have to offer.
	In Person	Call, click or visit to learn more about savings outside your retirement plan. Investor centers are located in a variety of cities nationwide to provide helpful consultations with financial needs beyond your retirement savings plan such as IRAs, college savings plans, and retirement income planning. Go to www.fidelity.com or call 1-800-Fidelity.
	On the Phone	Call 1-800-835-5097 for answers to questions about your plan and account. For automated information: call virtually any time, 24/7. For representative assistance: call between 8:30 a.m. and 8:00 p.m. ET, Monday - Friday (except certain NYSE holidays).
Save a little more each year, the easy way.	With the Automatic Increase Program, you can have your contribution amount bumped up each year, by the amount you set yourself. Go to NetBenefits® to enroll.	



This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Investing involves risk, including risk of loss.

529 College Savings Plans are state sponsored and some Plans are managed by Fidelity.

This plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

This document provides only a summary of the main features of the Carter Motors, Inc. 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

Investor Center products & services are offered beyond your employer sponsored retirement plan.

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