# WELCOME TO BUSEY RETIREMENT PLAN SERVICES

Power Play Distributors Retirement Savings Plan

Winter 2026-2027

Non-deposit products and services through Busey Wealth Management

| Are Not Insured By The FDIC | Are Not Deposits | May Lose Value | No Bank Guarantee |
|---|---|---|---|

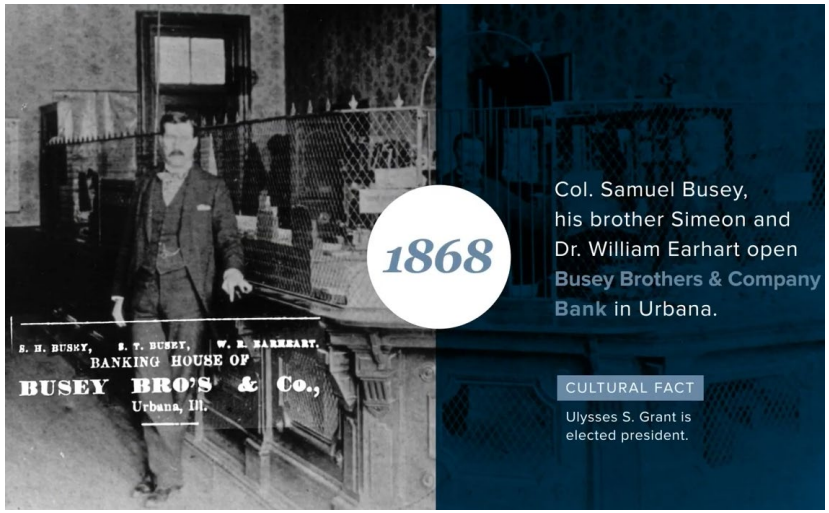
Busey WEALTH® MANAGEMENT

# 401(k) CHANGES COMING SOON!

**Busey Wealth Management**

- Fiduciary – held to a legal standard of acting in your best interest and must avoid conflicts of interest while managing plan assets

- Participant Advisors
  - Investment advice
  - Retirement planning
  - Ongoing education




*Busey Wealth Management is proud to be part of 150+ years young First Busey Corporation, which began in 1868 as Busey Brothers & Company Bank in Urbana, IL.*

**EPIC Retirement Plan Services**

- Independent 401(k) administrator
- Recordkeeper
- Provide online access and statements

# MEET YOUR RETIREMENT PLAN SERVICES ADVISOR

**ERIC SMITH, QPA**
**(847) 832-0964**
**Eric.Smith@Busey.com**

Busey's Retirement Plan Services employs a team approach so that all aspects of your plan needs are covered in a collaborative manner by specialist professionals possessing years of experience. Currently we manage over 100 employer sponsored retirement plans with an approximate $2B in combined assets.

Your Retirement Plan Services Advisor is Eric Smith.

As trustee of your 401(k) plan, we are a fiduciary partner that oversees all aspects of plan administration & management including investment selection and monitoring, compliance and participant services.

***MOST IMPORTANTLY,*** we are your resource for investment advice, retirement planning and more!

# WHAT IS CHANGING

- ✓ Current investment options are being replaced with Busey Bank Wealth Management's core lineup. Balance will transfer into Qualified Default Investment if you do not re-enroll before the conversion takes place

- ✓ Fiduciary services which allow Participant Advisors to provide investment advice.

- ✓ Statements – new look

- ✓ Online access for making plan changes including:
  - ✓ Contribution Rates (Pre-tax and/or Roth after-tax)
  - ✓ Investment Selection
  - ✓ Beneficiary Designation

# WHAT ISN'T CHANGING

- ✓ *Same* bi-weekly pay cycle
- ✓ Will *still* make contributions during conversion but cannot change amounts contributed during blackout
- ✓ *Same* employer contributions expected
- ✓ *Same* conditions and qualifications apply to withdrawals; of course, applicable taxes and early withdrawal penalties *still* apply
- ✓ Your contribution amount and tax strategy will be the *same* unless you personally submit changes before or after the conversion's blackout

# WHAT'S COMING UP?

- ***12/14 –*** Re-enrollment window on **EPIC's** www.go-retire.com begins, **ends on 12/28**
- ***1/8 –*** first payroll contributions to be processed by EPIC
- ***1/14 –*** blackout period begins with **Empower** (i.e. you will be unable to make changes to your account). Review the notice mailed to you, which is also available on the webpage referenced
- ***1/22 –*** all assets sold so that your account balances can be wire transferred to EPIC
- ***2/12*** – blackout period ends – can now access EPIC's GoRetire site again (www.go-retire.com/Busey) to change contribution amounts, investments or add beneficiaries

*Got questions? Need advice? Virtual 1:1 meetings available; visit link or QR code below and locate our contact information to schedule your meeting!*

Find more information about these changes as well as our contact information at https://busey.com/powerplay

# LIQUIDITY RESTRICTIONS WARNING!

The fixed fund currently available to you and known as the **Guaranteed Portfolio Fund (KGPGW)** has liquidity restrictions

If you have a balance held in the **Guaranteed Portfolio Fund (KGPGW)** on the date that Empower goes into blackout (**1/14/2027**) to prepare for wire transferring all other assets to EPIC, balances in this fund are expected to remain in their custody until approximately **11/11/2027**.

Interest will continue to post until the total Participant Account Values are eventually liquidated and transferred from Empower to EPIC without a Market Value Adjustment needed.