RETIREMENT: Building Your Future

Start Exploring

Online Enrollment

RETIREMENT PLAN
CONSULTANTS

Enrolling Online is Easy!

Welcome to Retirement Plan Consultants!
We look forward to working with you.

LET'S GET STARTED!

To Enroll Online, please visit
https://www.yourplanaccess.net/retirementplanconsultants

Select **Online Enrollment**

Enter the following password: ALTASKI

and click NEXT

Follow the **Guided Steps** to enroll in your Retirement Plan.

Please contact us with any enrollment questions.
admin@retirementplanconsultants.net
1-877-800-1114

ALTA SKI LIFTS COMPANY RETIREMENT PLAN
PLAN HIGHLIGHTS

IMPORTANT: *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

Eligibility	
Excluded Employees:	The following employees are excluded from the Plan: • Employees covered by a collective bargaining agreement • Non-resident aliens
Elective Deferral Contributions and Safe Harbor Matching Contributions:	You must meet the following criteria to be eligible to make Elective Deferral Contributions and receive Safe Harbor Matching Contributions • You must attain age 21 • You must complete Completion of one Year of Service - Must satisfy 90 Ski school days or 780 hours of service.
Enrollment Periods	
Elective Deferral Contributions and Safe Harbor Matching Contributions:	On the first day of each plan quarter coincident with or next following the time you meet the eligibility criteria specified above.
Contributions	
Elective Deferral:	You may elect to defer up to 100% of your Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan as of each pay period. Federal law also limits the amount you may elect to defer under the Plan ($19,000 in 2019). However, if you are age 50 or over, you may defer an additional amount up to $6,000 (in 2019).
Matching Contributions:	The Company will make a Matching Contribution on your behalf in an amount equal to 100% of your contributions that are not in excess of 4% of your Compensation.
Rollovers:	The Plan may accept a Rollover Contribution made on behalf of All employees of the Company. If you have money in a non-Roth account you may rollover/transfer the account balance to a Roth (after-tax) account under this plan. Please see the Summary Plan Description for more details regarding rollovers/transfers.
Vesting	
Fully Vested Accounts:	You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account, Qualified Nonelective Contribution Account and Safe Harbor Matching Contribution Account.
Investing Plan Contributions	
Investments:	You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law. The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan

	fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.
Distributions	
Distributions from the plan:	You may receive a distribution from your account under the following circumstances: After your employment terminates and 60 days after Termination Normal Retirement Age (even if you are still working) Hardship After age 59.5 From the Rollover Contribution Account at any time Death Disability

Contact Information

Plan Administrator:

Plan Administrative Committee
Address: PO Box 8007, Alta, UT 84092
Phone number: 801-799-2355
Fax number: 801-742-2600
Email: kristinam@alta.com

Financial Advisor Contact Information:

Name: Daren Dearden
Address: 623 E Fort Union Blvd, Salt Lake City, Utah 84047
Phone number: 801-810-7805
Email: ddearden@northcapital.com

Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.

RETIREMENT PLAN CONSULTANTS

Plan Account Rollover/Exchange Request Form

Complete this form to Rollover/Exchange funds into your employer's retirement plan. Please note that money received as a Rollover/Exchange will be invested into your account in accordance with your investment instructions in effect at this time. The completed form, including the employer/ administrator signatures should be mailed to the address on the bottom of the form for processing as the resigning Insurance Company/Custodian may only accept original signatures. Please contact your employer or the resigning Insurance Company/Custodian for additional forms or other requirements prior to submitting this form.

NOTE A recent account statement must accompany this request. This request cannot be processed without it.

STEP 1- PARTICIPANT INFORMATION

Employer/ Plan Name ______________________ Social Security Number ☐☐☐ - ☐☐ - ☐☐☐☐

First Name ______________ MI ____ Last Name ______________

Address (No PO Boxes Please) ______________ City, State and Zip ______________

Email ______________ Work Phone ______________ Home Phone ______________

STEP 2- CURRENT ACCOUNT & ROLLOVER/EXCHANGE INFORMATION

The assets rolled over or exchanged into this plan result from a distribution/rollover/exchange from a

☐ IRA (pre-tax contributions) ☐ 401(k) Qualified Plan (pre-tax contributions) ☐ Governmental 457 Plan ☐ 403(b) (pre-tax contributions)

☐ SEP or SAR-SEP ☐ 403(b) ROTH* - Date first funded: ______________ ☐ 401(k) ROTH* - Date first funded: ______________

☐ Simple IRA - Date first funded: ______________ ☐ Other: ______________

***Note: Please check with your plan administrator, as not all plans permit ROTH rollovers.**

Name of Insurance Company or Present Custodian (where funds are held) ______________ Account Number ______________ Phone Number ______________

STEP 3- ROLLOVER/EXCHANGE INSTRUCTIONS (Instructions to the current insurance company or custodian)

By this Agreement, I direct the Insurance Company/Custodian to Rollover the cash surrender value/asset value of my contract/ custodial account as indicated below:

☐ Liquidate and rollover the entire cash value/asset value of my annuity contract/custodial account.

☐ In kind transfer into my existing custodial account. (Transfer-in-kind may be subject to fund availability. This option is only available if the account value is $100,000 or greater.)

☐ $ ______________ of the cash surrender value/asset value of my annuity contract/custodial account.

RPC to Complete – Make Checks Payable to :

____

____

Mail Checks to: Retirement Plan Consultants, 125 S. 4th Street, Norfolk, NE 68701

STEP 4- SIGNATURES & ACCEPTANCE

I wish to Rollover the above-mentioned account/contract to Plan Account with the above-mentioned company serving as custodian. I understand that I may deposit only retirement funds that are allowed under my current employer's plan. I have verified with my current employer that these funds can be deposited according to plan provisions. By signing below I declare this information correct.

▶ Participant Signature ______________ Date (month | day | year) ☐☐-☐☐-☐☐☐☐

Signature Guarantee: Your existing provider may require a signature guarantee. To obtain a signature guarantee, sign this form in the presence of an authorized person at a broker/dealer firm or other financial institution, such as a bank or trust company. A notarization from a notary public does not meet signature guarantee requirements.

(STAMP AND TITLE)

▶ Authorized Signature ______________ Date (month | day | year) ☐☐-☐☐-☐☐☐☐

Fax this form to 402.379.3818 or **mail** to RPC LLC, PO Box 1264, Norfolk, NE 68702 or **upload securely** here: https://spaces.hightail.com/uplink/rpc.
Questions? Call Client Services at 877.800.1114, M – F, 8am – 5pm CST.

Plan Account Rollover/Exchange Request Form

STEP 4- SIGNATURES & ACCEPTANCE (continued)

Based on the information above this rollover contribution is acceptable according to the plan provisions. The Custodian named on the prior page is hereby directed to accept this rollover contribution.

▶ Plan Administrator, Plan Trustee or Authorized Signer Name (Please Print)

Title

▶ Plan Administrator, Plan Trustee or Authorized Signer Signature

Date (month | day | year)

Fax this form to 402.379.3818 or **mail** to RPC LLC, PO Box 1264, Norfolk, NE 68702 or **upload securely** here: https://spaces.hightail.com/uplink/rpc.
Questions? Call Client Services at 877.800.1114, M – F, 8am – 5pm CST.

Asset Allocation Questionnaire

Successful investors adhere to a disciplined investing process. To determine which investment process is appropriate for you and your retirement plan assets, answer the following questions regarding your time horizon, risk tolerance, and investment objectives. The result will lead you to an asset allocation strategy that may be appropriate for your particular financial needs and objectives.

Diversification through asset allocation attempts to balance the level of risk with which you are comfortable and the level of return you would like to receive.

NOTE: Diversification does not guarantee against a loss, and there is no guarantee that a diversified portfolio will outperform a non-diversified portfolio. This is designed as a basic guide and does not substitute discussing your situation with the plan's financial advisor. No reliance on this questionnaire should be made.

Question 1

When do you expect to begin withdrawing money from your investment account?

- A. Less than 1 year
- B. 1 to 2 years
- C. 3 to 4 years
- D. 5 to 7 years
- E. 8 to 10 years
- F. 11 or more years

Score *(please circle one)*

- A. 0
- B. 1
- C. 3
- D. 7
- E. 9
- F. 11

Question 2

Once you begin withdrawing money from your investment account, how long do you expect the withdrawals to last?

- A. I plan to take a lump sum distribution
- B. 1 to 4 years
- C. 5 to 7 years
- D. 8 to 10 years
- E. 11 years or more

Score *(please circle one)*

- A. 0
- B. 2
- C. 4
- D. 5
- E. 6

Question 3

Historically, investors who have received high long-term average returns have experienced greater fluctuations in their account values than investors in more conservative investments. Considering the above, which statement best describes your investment objectives?

- A. Protect the value of my account
- B. Keep risk to a minimum
- C. Balance risk and return
- D. Maximize long-term investment returns

Score *(please circle one)*

- A. 0
- B. 5
- C. 10
- D. 15

Question 4

Suppose you owned a well-diversified portfolio that declined 20% in a short period of time in a volatile market environment. Assuming you still have 10 years until you begin taking withdrawals, what, if any, action would you take?

- A. I would not change my portfolio
- B. I would wait at least a year
- C. I would wait at least three months
- D. I would make a change immediately

Score *(please circle one)*

- A. 15
- B. 10
- C. 5
- D. 0

Question 5

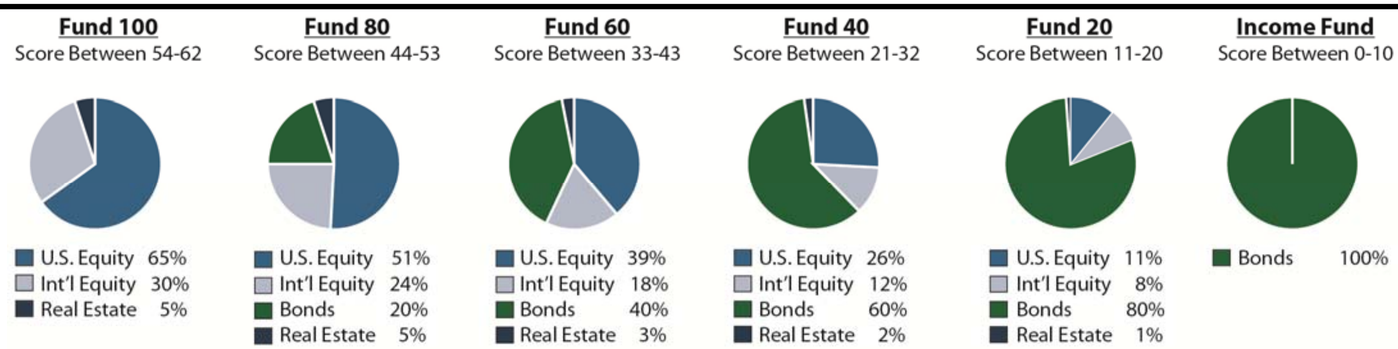
How do you feel about this statement- I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher return?

- A. Strongly agree
- B. Agree
- C. Disagree
- D. Strongly disagree

Score *(please circle one)*

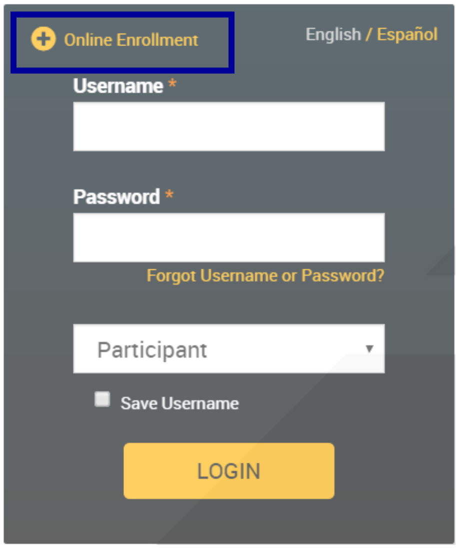
- A. 15
- B. 10
- C. 5
- D. 0

Total Score:________

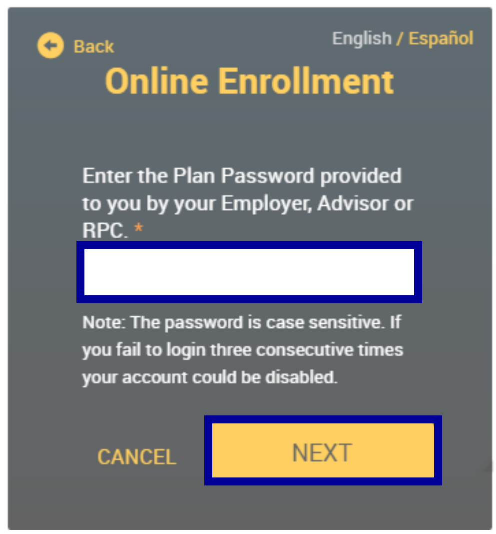


Online Enrollment

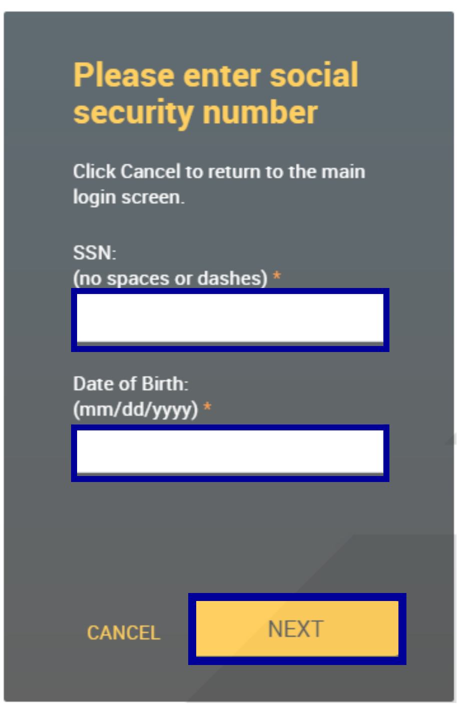
Visit https://www.yourplanaccess.net/retirementplanconsultants/



Click on the **Online Enrollment** option on the top left.



Type the password provided to you by your Plan Sponsor and click **Next.**

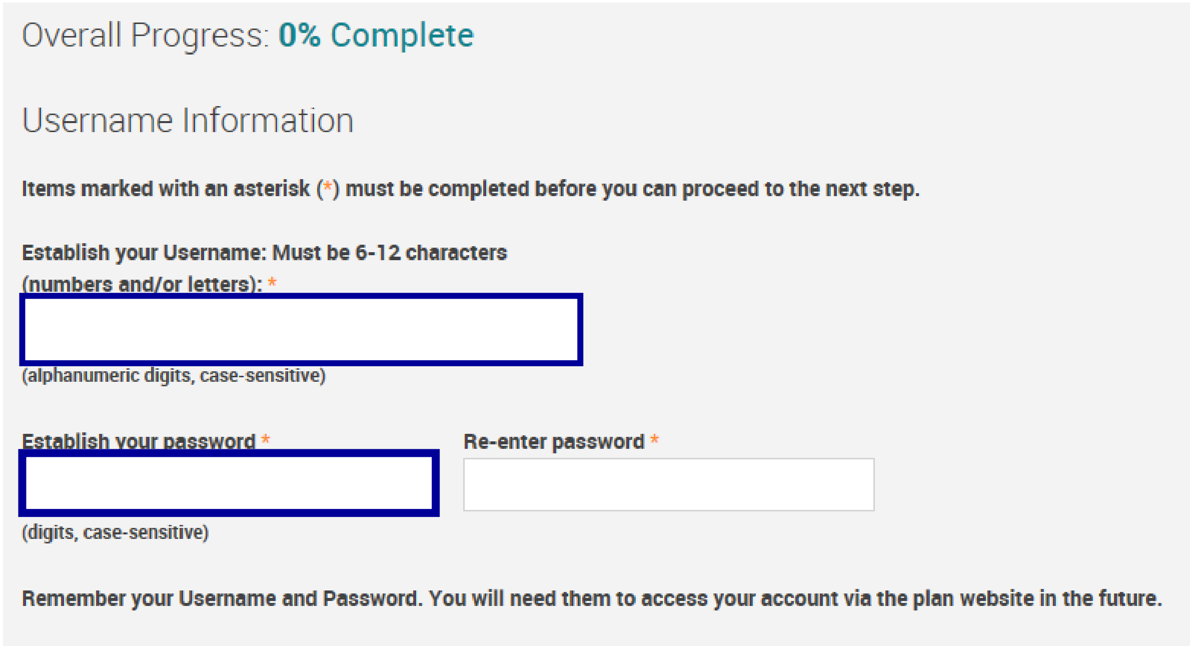


Type your **Social Security Number** (no spaces, no dashes) and your **Date of Birth** (mm/dd/yyyy) and click the **Next** button.

Online Enrollment

Follow the **Enrollment Wizard** to enroll online. Please read all the instructions online before completing every step.

First Step: Enter a username and password of your choice.



Overall Progress: **0% Complete**

Username Information

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Establish your Username: Must be 6-12 characters (numbers and/or letters): *

(alphanumeric digits, case-sensitive)

Establish your password *

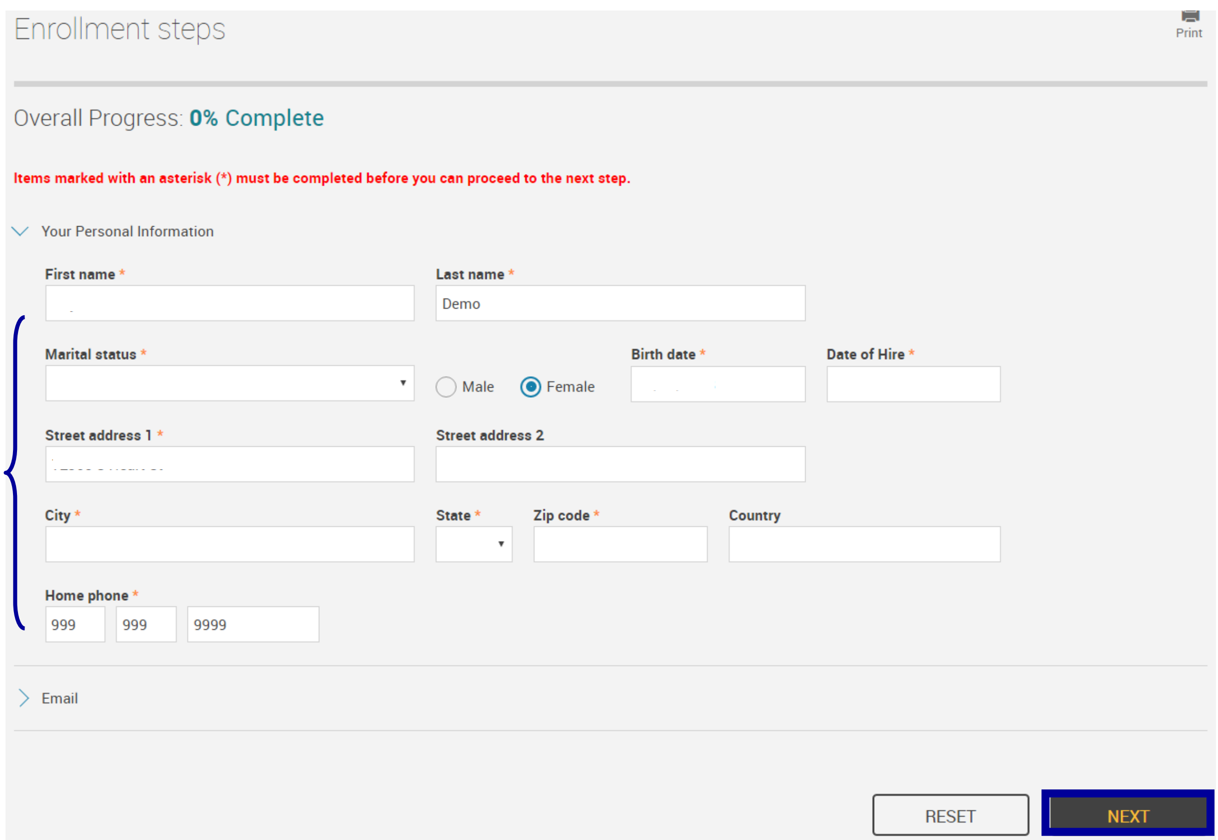
Re-enter password *

(digits, case-sensitive)

Remember your Username and Password. You will need them to access your account via the plan website in the future.

Complete your personal information and then click the **Next** button.

Please keep in mind that all items marked with an asterisk (*) must be completed.



Enrollment steps

Print

Overall Progress: **0% Complete**

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Your Personal Information

First name *

Last name *

Demo

Marital status *

Male

Female

Birth date *

Date of Hire *

Street address 1 *

Street address 2

City *

State *

Zip code *

Country

Home phone *

999

999

9999

Email

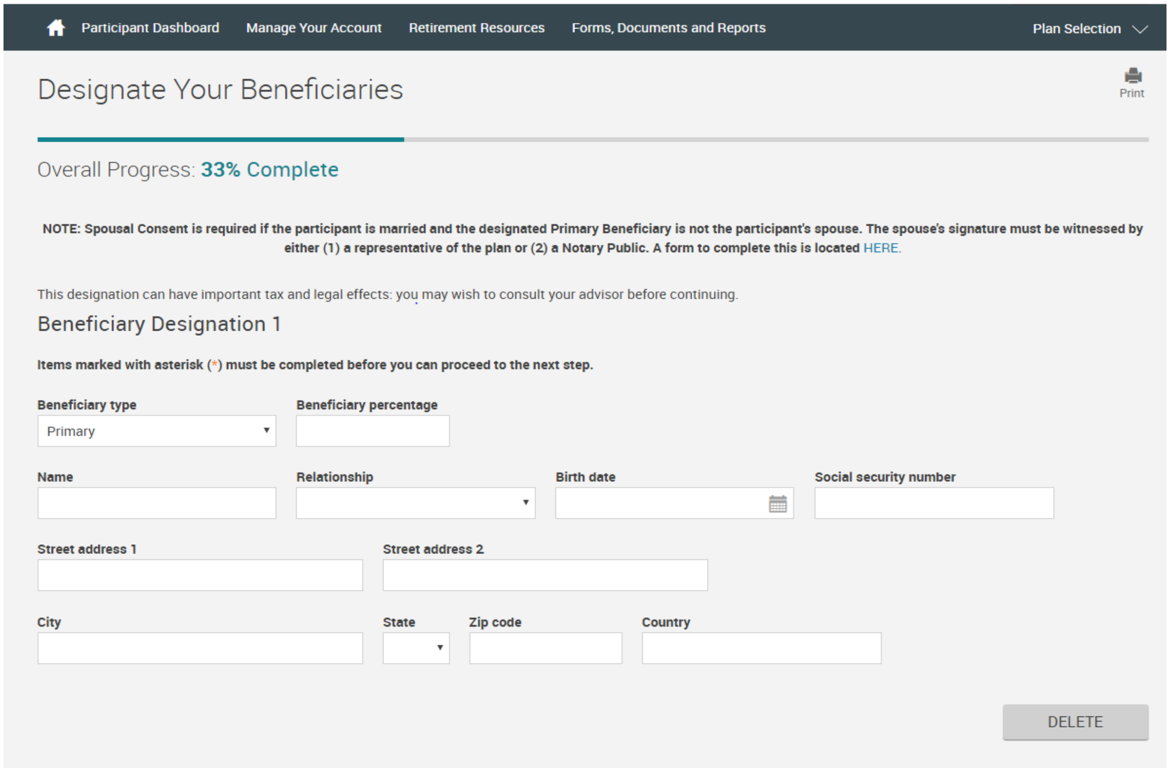
RESET

NEXT

Online Enrollment

Second Step: Complete the Beneficiary Designation section. Providing as much information as possible.

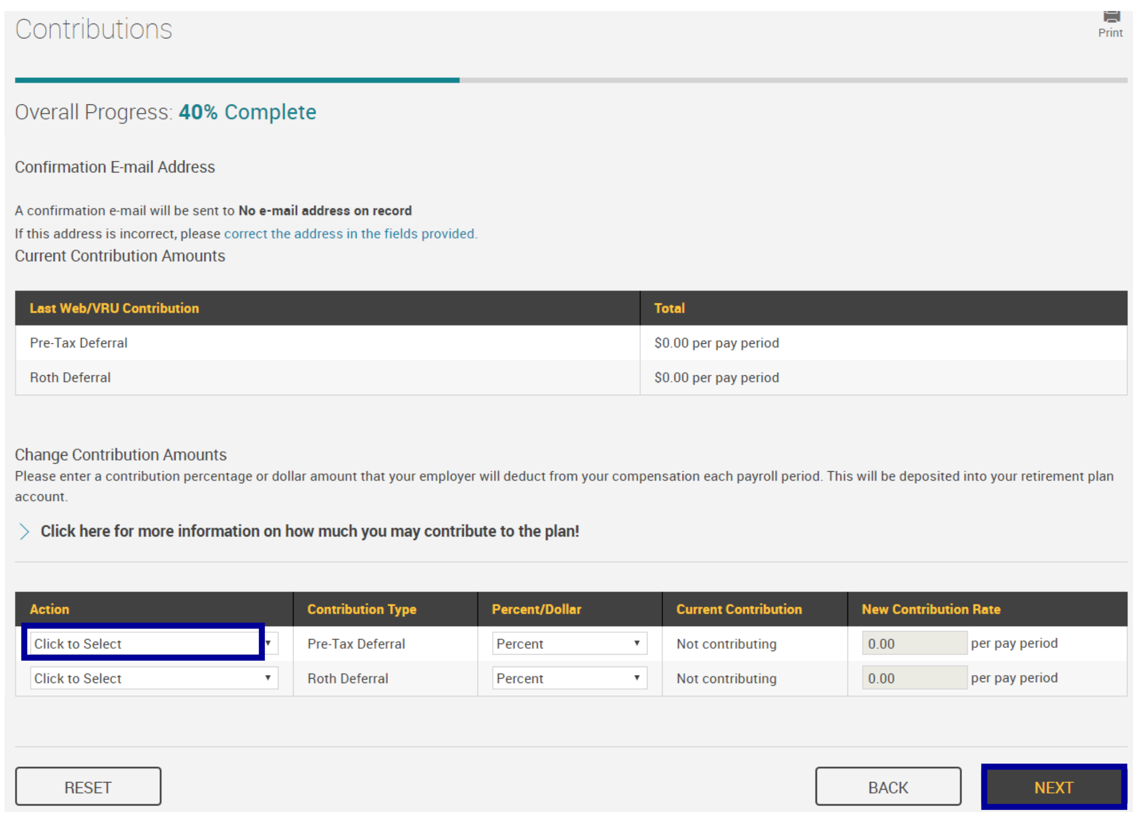
Please keep in mind, this is not a requirement, but recommended.



Third Step: Click on the **Action** dropdown menu and choose either **"I want to contribute" or "I do not wish to contribute"** indicating whether you would like to withhold or not.

Make a selection for all types of contributions.

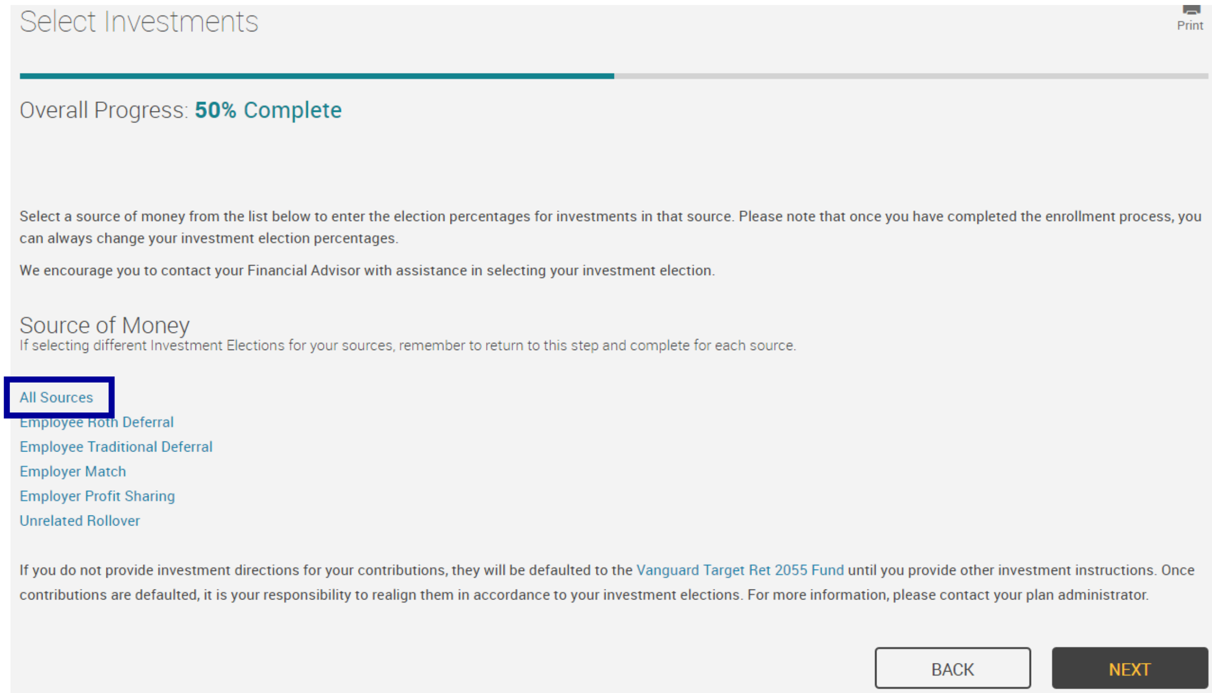
Click the **Next** button.



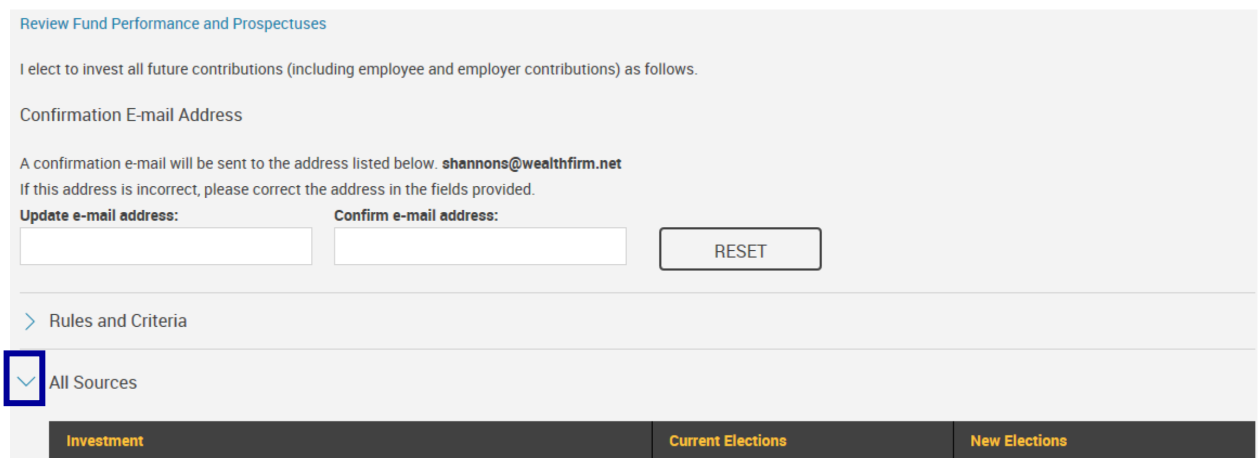
Online Enrollment

Fourth Step: Choose a Source of Money from the list and insert the selected percentages for the investments of that source.

To select the same investment direction for all money, choose **All Sources**.



Tree down investment category under **ALL Sources** to select investment



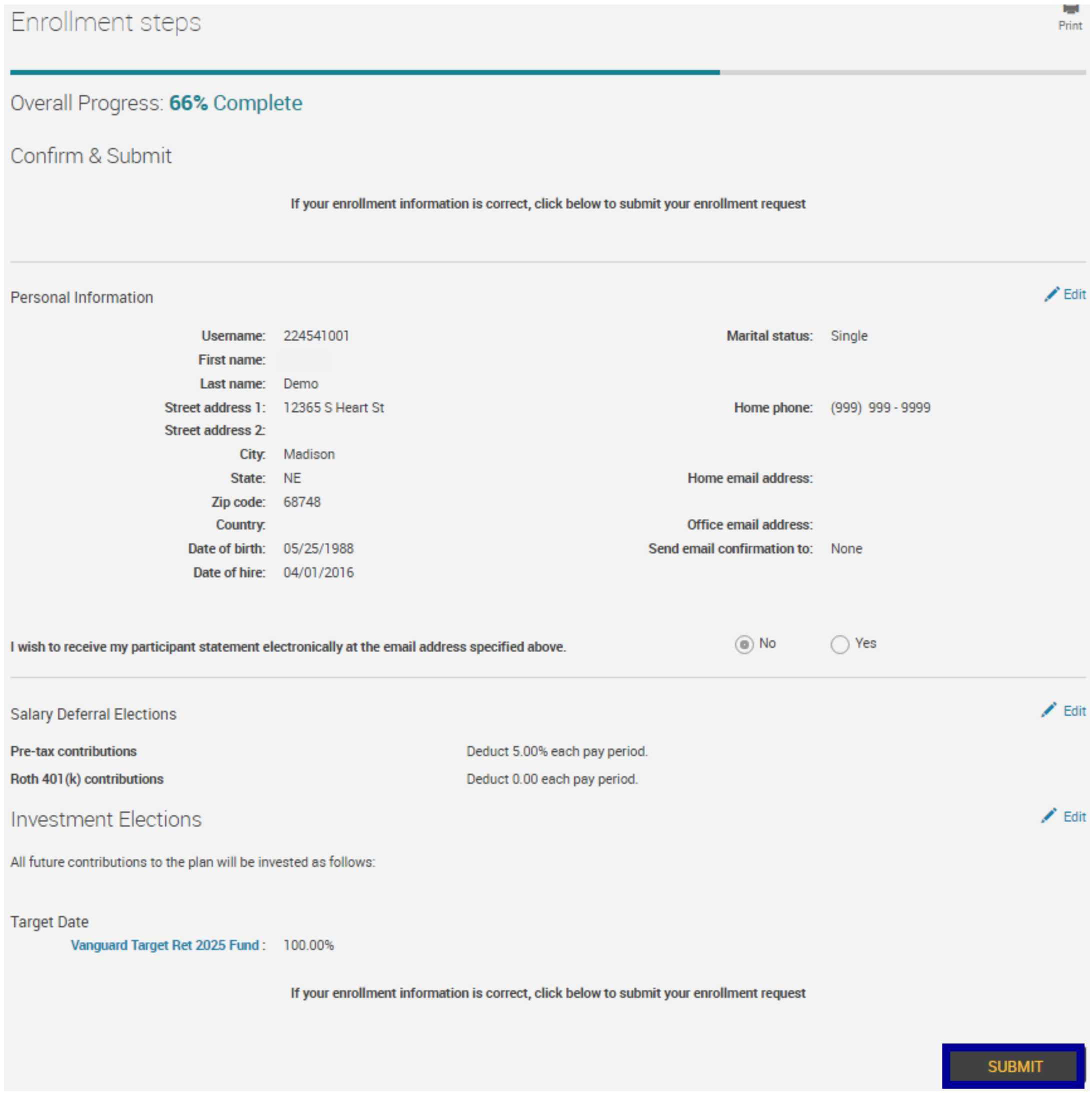
There is a questionnaire available to help with determining your risk tolerance.

Once you have chosen elections equaling 100%, Click **Next**

Online Enrollment

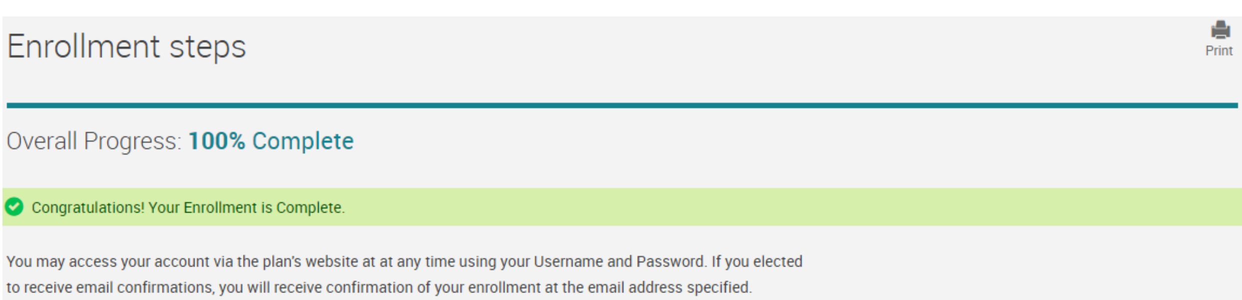
Final Step: Review your information.

Click the **Submit** button.



The confirmation page will display.

If desired click the **Continue** button to access all Participant Web Features



IMPORTANT SECTION 404(c) NOTICE TO ALL PLAN PARTICIPANTS

This plan is intended to comply with requirements set forth in Section 404(c) of the Employee Retirement Income Security Act (ERISA) and Title 29, Code of Federal Regulations, Section 2550.404c-1. This means that the Plan Fiduciaries are providing Plan Participants with the opportunity to decide how their retirement benefit dollars are invested in funds available under the Plan, enabling plan participants to choose investments that meet their personal needs and lifecycle. The Plan Fiduciaries may be relieved of liability for any losses which may occur as a result of investment decisions made by Plan Participants.

Investment Funds

Plan Participants may direct their account within the allowed investment options. Diversified investment options with different risk and return characteristics are available. In depth descriptions of each investment fund as well as their objectives, risk and return characteristics and investment managers offered by the Plan are available.

Investment Direction Instructions

Plan Participants may change their allocation among investments according to the rules established in the Plan Document. Procedures have been established by the Plan Administrator to orderly communicate and execute requests by Plan Participants. Plan Participants may change their investment allocation among investment funds via the participant website which is available 7 days a week, 24 hours a day.

Transfers between investment funds or asset allocation changes will be processed according to the applicable mutual fund trading policy. Such policies may also prohibit certain late day trading and market timing practices. Under normal conditions, these changes are executed by the close of the business day or the business day following, if submitted prior to 3:00 p.m. Central Standard Time. Trading is also subject to open markets of the daily exchanges. Cutoff times are subject to change at any time.

Participants are entitled to receive a prospectus for any investment fund offered by the Plan upon request. Participants may access prospectuses online via the participant website. Read the investment fund prospectus carefully prior to investing.

Additional Information

Plan Participants may request the following information at any time from the Investment Advisor:

- A description of the annual operating expenses of each investment fund which reduce the rate of return in that fund, and the amount of such expenses expressed as a percentage of average net assets of each fund.
- A copy of any prospectuses, financial statements and reports, and of any other materials relating to the funds, to the extent such information is provided to the Plan.
- A list of the actual assets comprising the portfolio of each fund, the value of each asset (or the proportion of the investment alternative which it comprises), if provided to the Plan.
- Information concerning the value of shares or units in each investment fund available to Plan participants under the Plan, as well as the past and current investment performance of the investment funds, net of expenses, on a reasonable and consistent basis.
- Information concerning the value of shares or units in the investment funds in which a Plan Participant is invested.
- Retirement Plan Consultants LLC can provide plan fiduciary and representative contact information. Contact Retirement Plan Consultants LLC at 877-800-1114 or 125 S. 4th Street, Norfolk, NE 68701.

Investment Limitations and restrictions

Plan Participants may invest their account balances only in the investment options under the Plan. The Plan fiduciaries may change these investment options from time to time.

Under no circumstances will the plan participant or plan trustee be allowed to direct an investment, which would:

- Result in a prohibited transaction described in IRC Section 4975.
- Generate income that would be taxable.
- Not be in accordance with the Plan Document
- Is an investment in foreign assets not permitted by ERISA Section 404(b).
- Jeopardize the tax qualified status of the Plan.

The Plan Fiduciaries may adopt or revise the investment policies at any time. Such revisions may include, but are not limited to, placing restrictions on amounts that may be invested in a particular fund and the removal, addition or replacement of any investment fund.

Fee Disclosure

Refer to the 404(a)(5) Fee Disclosure document for your plan specific fees.

Confidentiality

All procedures are established to ensure confidentiality of plan Participants regarding their holdings and requested instructions. All inquiries and requests are confidential. Only certain employees of the Plan Sponsor have access to your information and may only convey this information to other employees or individuals for purposes of plan administration.

Should any statement made here conflict with the Plan Document, the Plan document will supersede.