

# Prepare for your future

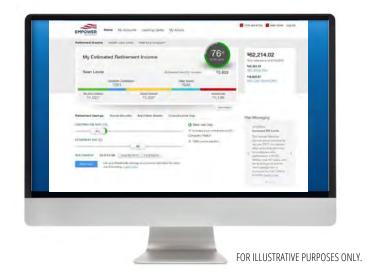
Knowing your estimated income in retirement can impact your retirement readiness.

Through your BBC Studios Americas, Inc. 401(k) Retirement Plan, you'll get an easy-to-understand monthly estimate that:

- · Gives you a savings goal.
- · Simplifies planning for your future.
- · Shows how you compare with other savers.

Use the online tool to:

- · Easily model different savings scenarios.
- Take a next step to help boost your income in retirement.
- Quickly adjust contributions and rebalance your portfolio.



## Make the most of your plan

Take advantage of these great features that can help you set aside what you'll need in retirement:

- Easy payroll deductions that allow you to save with every paycheck
- Pretax contributions that reduce your current taxable income
- Roth contributions that are tax-free when withdrawn\*
- Ability to save up to \$18,000 in 2015, plus an extra \$6,000 if you're age 50 or older

Additional plan details are available in the plan's Summary Plan Description and plan documents.

\* Any potential earnings are tax-free after a required five-year holding period when withdrawn after age 59½ upon meeting a distributable event.

If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.

#### **Get started!**

Log on to: www.empower-retirement.com/participant

#### For first-time access:

Once logged on, select the REGISTER button. The website will guide you through the account registration process. If you don't have a PIN, you will still be able to register online by selecting "I do not have a PIN" and providing the information requested. The next time you access your account, choose Sign In.

#### Scan it

Use your mobile phone to snap this QR code to go directly to the website. If you don't have a QR reader, you can download one free from an app store by searching QR READER.

Code expires: 09/2016





## Invest for your future

Choosing a mix of investments right for your age and personal circumstances is one of the keys to smart investing. You can:

### Do it yourself

Your plan offers a wide range of investments that allow you to choose the mix you prefer based on your own investing strategy.



### Manage your account

#### **Get account information fast!**

Provide your email address and sign up for selected electronic communications.

To sign up, log on and follow these easy steps:

- 1. Click on your name in the upper right of the screen.
- **2.** Choose *Edit Full Profile* and make your election.

### Simplify your life

Simplify your life by rolling over your accounts from previous employer plans and:

- Get one statement.
- View one website.
- Call one number.

### To get started, call Empower at 888-411-4015.\*

### **Choose your beneficiary**

Keep your beneficiary information up to date. Log on to the website and follow these easy steps:

- 1. Choose your plan name.
- 2. Click on Beneficiaries.

You can get more information about your plan, fees and investment choices anytime online. Additional details about these features will also be mailed to you shortly.

<sup>\*</sup>You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

### **Empower Participants - Managing Enrollments and Contributions**

Link: participant.empower-retirement.com/participant/

Once you have registered your account and logged in, go to Account > Contributions to make changes to your automatic enrollments or edit contribution details. Make sure you click the blue **confirm and continue** button after making changes.

