



1600 Sparrows Point Boulevard
Baltimore, Maryland 21219

Memorandum

To: Tradepoint Atlantic & Tradepoint Rail Employees
From: Tradepoint Atlantic Management
Date: 3/8/21
Re: 401k Employer Match for 2020

Tradepoint Atlantic is making the 2020 employer 401k match this week. Your 401k retirement savings plan with WellsFargo is one of the best ways to save for your retirement. We encourage all employees to take advantage of the Allegis Group Inc. retirement plan with WellsFargo and free money (up to \$750 employer contribution to qualifying employees) so that you can look forward to a more secure financial future.

Employees must be enrolled in the 401k plan to get matching contributions. Once you enroll, your salary deferrals are deducted automatically from your pay. Your deferrals, the matching contributions and reinvested earnings compound – enabling you to potentially build a better retirement fund over time.

Not enrolled? If you are not already enrolled in the 401k plan, you may enroll two different ways. See attached guide.

Save. Plan. Enjoy.



Guidelines to help you access and manage your savings plan with Wells Fargo

Two ways to access and manage your Tradepoint Atlantic 401(k) Savings Plan.

This guide is designed to help you register and manage your account online and learn more about how to access your account by Internet or phone.

Eligibility Waiting Period: 30 days of service - Entry Date: First of the month following 30 days of service - Pre-Tax and/or Roth Deferral Limit: 1-100%

Enrollment - Automatic enrollment at a default rate of 3% applies to new hires, unless the eligible employee opts out by making an affirmative election within 30 days of receiving their notice of automatic enrollment.



Access your Tradepoint Atlantic 401(k) Savings Plan by Internet – [wellsfargo.com/retirement plan](http://wellsfargo.com/retirementplan)

From the comfort of home or virtually anywhere, day or night, you can access your savings plan online. Once you're registered, you can use the savings plan website to do everything from calculating how much you may need in retirement to choosing how much you want to save and how to invest it.

New user registration

The first time you sign on to the savings plan, you will be asked to register. Registration takes just a few minutes to complete.

1. Enter your initial username (your SSN) and your initial password (your date of birth)
2. Complete the security information page and create a new username and password

Access your Tradepoint Atlantic 401(k) Savings Plan by Phone – 1-800-728-3123

You'll need your Social Security number (SSN) and your personal identification number (PIN), which is initially the last four digits of your SSN. You'll be required to change your PIN the first time you call.

The service center offers 24-hour automated account access. Representatives are also available Monday

through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.



Managing your account online or by phone

Once you are enrolled in your savings plan, managing, and updating your account online or over the phone is simple. Some of the things you can do online or over the phone include:

- Check your balance
- Enroll in your savings plan
- Change your contribution rate
- Choose investments
- View or access your account transaction history
- Update your beneficiaries

Things to consider before you select your contribution elections

- Traditional 401(k) – Pre-Tax Contributions
- Roth 401(k) – After-Tax Contributions
- Contribution Amounts – Percent (%) or Dollars (\$)

All contribution amounts must be in whole percentages or whole dollar amounts. Contributions are not limited to a single type—participants may split contribution percentages and amounts between types.