

# GOODWILL INDUSTRIES OF NORTHWEST OHIO, INC. 403(B) PLAN

## DEFAULT INVESTMENT NOTICE

### INTRODUCTION

This Notice contains information related to the Goodwill Industries of Northwest Ohio, Inc. 403(b) Plan (the "Plan") for the plan year beginning on January 01, 2019. The plan year is each 12-month period ending on December 31.

This Notice gives you important information how your account will be invested if you fail to make an investment election. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the plan administrator at:

Goodwill Industries of Northwest Ohio, Inc.  
Address: 1120 Madison Avenue, Toledo, OH 43604  
Phone number: 419-255-0070  
Fax number: 419-259-4636

### PLAN INVESTMENTS

#### **Can I direct how my account balances will be invested?**

You may make or change your investment elections by going to the following web site: [www.planlogin.com](http://www.planlogin.com)

#### **How often can I change my investment election?**

Subject to any additional restrictions placed on investment timing by the actual investment, you may change your investment elections daily.

#### **How will my account balances be invested if I do not make an investment election?**

The Plan's default investments are intended to meet the requirements to be a qualified default investment alternative (QDIA).

#### Default Investment Information

The investments listed below are the investments you will be invested in if you do not make an investment election. The fund you will be invested in will depend on your date of birth (shown in the chart below). For information on each fund's investment objectives, risk and return characteristics, and fees and expenses, go to the participant website at [www.planlogin.com](http://www.planlogin.com) and login to your account. Search under Performance/Investment Information.

Ticker Symbol	Fund Name	Birth Date Range
VTTVX	Vanguard Target Retirement 2025	Birthdates prior to 12/31/1960
VTHRX	Vanguard Target Retirement 2030	01/01/1961-12/31/1965
VTTHX	Vanguard Target Retirement 2035	01/01/1966-12/31/1970

<b>Ticker Symbol</b>	<b>Fund Name</b>	<b>Birth Date Range</b>
VFORX	Vanguard Target Retirement 2040	01/01/1971-12/31/1975
VTIVX	Vanguard Target Retirement 2045	01/01/1976-12/31/1980
VFIFX	Vanguard Target Retirement 2050	01/01/1981-12/31/1985
VFFVX	Vanguard Target Retirement 2055	01/01/1986-12/31/1990
VTTSX	Vanguard Target Retirement 2060	01/01/1991 and later

**Right to Self-Direct**

You may transfer assets from the default investment fund to any other Plan investment fund at any time without fee or restriction.

**Additional Information**

Your participant web site is located at [www.planlogin.com](http://www.planlogin.com). Access is available 24 hours a day, seven days a week.