SEAFARERS INTERNATIONAL UNION AGLIW 401(K) PLAN - MR 60169

5201 Capital Gateway Drive ▪ Camp Springs, MD 20746 ▪ P: (800) 252-4674 (Option 2) ▪ F: (301) 702-6061 ▪ www.seafarers.org

INVESTMENT SELECTION FORM

1 Participant's Information

Full Name (First, Middle Initial, Last)

XXX-XX-

Social Security Number

Date of Birth

Mailing Address

City

State

Zip Code

Qualified Default Investment Alternative

You may invest your payroll deferrals in your 401(k) account in any of the investment option(s) listed below in Section 2. In the event that you do not make an election as to how the Plan should invest your contributions including payroll deferrals and rollovers, your money will be invested in the Plan's default investment fund. The Plan Trustees have selected the American Funds American Balanced R RLBEX as the Plan's default investment fund. This investment fund utilizes generally accepted investment theories, is diversified so as to minimize the risk of large losses and is designed to provide long-term appreciation and capital preservation through a mix of equity and fixed income exposures consistent with a target level of risk appropriate for Plan participants as a whole.

2 Investment Selection

To select your investments, complete only Part A or Part B. You may also change your investments by logging into your account at www.retiresmart.com

Part A - Portfolios (Select only one option)

Fund	Ticker	☐ Aggressive	☐ Moderate	☐ Moderate Conservative	☐ Conservative
▪ ClearBridge International Growth A	LGGAX	6%	4%	4%	0%
▪ Delaware Small Cap Core A	DCCAX	3%	2%	2%	0%
▪ Fixed Income Account		0%	10%	25%	32%
▪ Invesco Developing Markets Y	ODVYX	4%	3%	0%	0%
▪ MFS Intl Diversification R3	MDIHX	18%	14%	10%	5%
▪ MFS Mid Cap Value R3	MVCHX	8%	4%	2%	0%
▪ PIMCO High Yield A	PHDAX	0%	5%	5%	5%
▪ PIMCO International Bond (USD-Hdg) Adm	PFRAX	0%	5%	5%	8%
▪ MassMutual Select Blue Chip Growth Adm	MBCLX	25%	21%	14%	10%
▪ MassMutual Select Diversified Value Adm	MDDLX	25%	21%	14%	10%
▪ MassMutual Select Mid Cap Growth Adm	MMELX	8%	4%	2%	0%
▪ MassMutual Select Small Cap Gr Eq Adm	MSGLX	3%	2%	2%	0%
▪ Western Asset Core Plus Bond A	WAPAX	0%	5%	15%	30%
		100%	**100%**	**100%**	**100%**

Part B - Individual Investment Options (Total must equal 100%)

Fund	Ticker	Share %	Fund	Ticker	Share %
▪ American Funds 2010 Trgt Date Retire R4	RDATX	______%	▪ Invesco Developing Markets Y	ODVYX	______%
▪ American Funds 2015 Trgt Date Retire R4	RDBTX	______%	▪ Loomis Sayles Core Plus Bond A	NEFRX	______%
▪ American Funds 2020 Trgt Date Retire R4	RDCTX	______%	▪ MassMutual Select Blue Chip Growth Adm	MBCLX	______%
▪ American Funds 2025 Trgt Date Retire R4	RDDTX	______%	▪ MassMutual Select Diversified Value Adm	MDDLX	______%
▪ American Funds 2030 Trgt Date Retire R4	RDETX	______%	▪ MassMutual Select Mid Cap Growth Adm	MMELX	______%
▪ American Funds 2035 Trgt Date Retire R4	RDFTX	______%	▪ MassMutual Select Small Cap Gr Eq Adm	MSGLX	______%
▪ American Funds 2040 Trgt Date Retire R4	RDGTX	______%	▪ MFS Intl Diversification R3	MDIHX	______%
▪ American Funds 2045 Trgt Date Retire R4	RDHTX	______%	▪ MFS Mid Cap Value R3	MVCHX	______%
▪ American Funds 2050 Trgt Date Retire R4	RDITX	______%	▪ MM MSCI EAFE® International Index R5	MKRIX	______%
▪ American Funds 2055 Trgt Date Retire R4	RDJTX	______%	▪ MM Russell 2000® Small Cap Index R5	MCJIX	______%
▪ American Funds 2060 Trgt Date Retire R4	RDKTX	______%	▪ MM S&P 500® Index R5	MIEZX	______%
▪ American Funds American Balanced R4	RLBEX	______%	▪ MM S&P® Mid Cap Index R5	MDKIX	______%
▪ ClearBridge International Growth A	LGGAX	______%	▪ PIMCO High Yield A	PHDAX	______%
▪ Columbia Dividend Income A	LBSAX	______%	▪ PIMCO International Bond (USD-Hdg) Adm	PFRAX	______%
▪ Delaware Small Cap Core A	DCCAX	______%	▪ T. Rowe Price Dividend Growth	PRDGX	______%
▪ Fixed Income Account		______%	▪ Western Asset Core Plus Bond A	WAPAX	______%
▪ Hartford Growth Opportunities R5	HGOTX	______%			

FUND PROFILES: *Profiles of the Plan's investment funds are updated quarterly and available online at www.seafarers.org under Seafarers 401K Plan. Additional information about your available investment funds can be found by logging into your account at www.retiresmart.com .*

THIS SECTION MUST BE SIGNED BY YOU

3 Participant Authorization

I certify that the above information is true and correct, and I have provided this information after considering an investment's objectives, risks, charges and expenses before investing, with the understanding that this and other information is available in the prospectus.

Participant's Signature

Date Signed

Empower Retirement's acquisition of MassMutual retirement business

On December 31, 2020, Empower Retirement ("Empower") acquired the retirement plan and group insurance business of Massachusetts Mutual Life Insurance Company ("MassMutual"). Following an initial transition period, Empower Retirement will become the sole administrator of the retirement business acquired from MassMutual. Through this transaction, group insurance business written by MassMutual is reinsured by Great-West Life & Annuity Insurance Company ("GWLA"), and in New York by Great-West Life & Annuity Insurance Company of New York ("GWLANY"). Concurrently, MassMutual retroceded to GWLA and GWLANY similar group insurance business it reinsures from a cedent, which MassMutual assumed in a previous transaction. Empower Retirement refers to the products and services offered by GWLA and its subsidiaries, including Empower Retirement, LLC; GWFS Equities, Inc.; and registered investment advisers Advised Assets Group, LLC and Personal Capital Advisors Corporation. GWFS Equities, Inc. is the distributor of the MassMutual insurance products sold on Empower's platform. Empower Retirement is not affiliated with MassMutual or its affiliates.