

Reliable Contracting Company, Inc. 401(k) Profit Sharing Plan

JUNE 2017

401(k) Decision Time!



PLAN DESIGN

**Eligibility
Contributions
Account Options
2017 Limits**

INVESTMENT STRATEGIES

**Compound Interest
Investor Psychology
Accumulation
Diversification
Why Save**

INVESTMENT OPTIONS

**Risk Tolerance
Questionnaire
Investor Profile Charts
Lifecycle Funds
Plan Investments**

CONTACT

**StratWealth
John Hancock
Newport Group**

A Team Approach

Newport Group

Third-Party Administrator (TPA)

443.333.5319 Phone/ fax
newportgroup.com

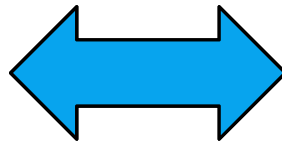
- Plan design and ongoing consulting
- Plan document maintenance
- Determine eligibility and vesting
- Calculate employer contributions
- Enrollment, loan, distribution and withdrawal processing
- Annual compliance testing
- Government reporting (Form 5500 and Summary Annual Report)

StratWealth

Fiduciary Advisor

Contact: Joseph Garrison
410.988.9494 ■ 443.535.0313 / fax
Strat-Wealth.com

- Helps select and monitor funds
- Provides QDIA advice
- Hosts enrollment meetings
- Ongoing education for Plan participants
- Trustee support & meetings
- Fund performance and expense review
- Investment Policy Statement
- Fiduciary Training

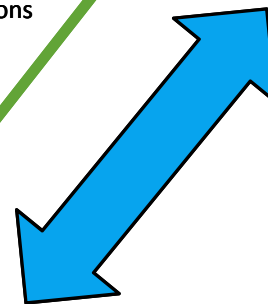
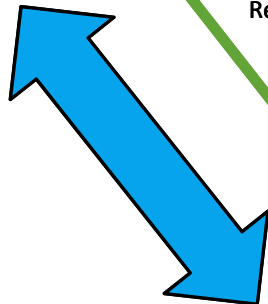


Reliable Contracting Company, Inc. 401(k) PSP

Remit payroll deferrals & contributions

Authorize distributions & loans

Remit census data



John Hancock Retirement Plan Services

Investment Provider

800.395.1113 / www.jhpcensions.com

- Daily valuation of participant account
- Daily investment changes
- Track participant vesting and loans
- Quarterly participant statements
- Participant tax withholding and reporting
- Participant website
- Telephone access for participant inquiries
- Plan sponsor website for payroll submission, plan and participant level reporting, and access to literature

401(K) PLAN

The following summarizes how the 401(K) plan works. If you have any questions please call John Hancock Participant Services at (800) 395-1113 or visit the website at www.jhancockpensions.com.

Eligibility

Salary deferral – You are eligible to participate after 90 days of service. You may begin on the first day of the month you reach 90 days of service.

Match – The match begins after you reach 1 year of service. You will enter on the first day of the month coinciding with one year of service or the month thereafter.

Your Contributions

You may contribute any percentage of your pay on a pre-tax basis or (effective July 1, 2107) on after-tax basis through Roth contributions; up to the 401(k) employee deferral limit for that calendar year, plus catch-up contribution if you are age 50 or older. You may change the amount you want to contribute on the first day of the month (no more than 4 modifications allowed per year). You may stop saving at any time.

Employer Contributions

Reliable Contracting Company will match up to a discretionary amount for eligible employees. The current 401(K) match is 25 cents per dollar up to 4% of compensation within regulatory limitations.

Each year your Employer may make a discretionary profit sharing contribution. If you are employed on the last day of the plan year and have completed at least 1,000 hours you will share in this contribution.

Your Vesting Schedule

Your 401(K) deferrals and matching contributions are 100% vested. Deferrals must be made by payroll deduction.

Rollovers

Reliable Contracting accepts rollover contributions from any other qualified plan 401(K), IRA, 403 (b), profit sharing, pension, with proof that the contribution has been in such a plan. Rollovers are permitted prior to meeting the eligibility requirements and are 100% vested.

Loans

Loans are available with a minimum loan amount of \$1000. The maximum is 50% of your vested account balance or

\$50,000, whichever is less. The interest rate, which is credited to your account, is the prime rate as published in the Wall Street Journal on the day of the loan request, plus 2%. Loan payments are made through payroll deductions and must be paid back within 5 years. Loans for a principal residence may be paid back over as many as 10 years, but not beyond your normal retirement age.

If you terminate without completing the payments on a loan, the outstanding balance may be taxed (and penalized if under age 59 ½).

Withdrawals

Plan contributions may be withdrawn only in the event of: Retirement, Death, Disability or Termination of service (options at termination):

- ❖ Rollover to IRA.
- ❖ Rollover to another 401(K).
- ❖ Personal check to you (A 10% federal tax penalty and additional state taxes may apply if taken prior to age 59 ½).

Financial Hardship (limited to your contributions)

- ❖ Uninsured medical expenses for yourself, your spouse, or your dependents.
- ❖ Purchase of a primary residence (down payment or closing costs).
- ❖ Payment of college educational expenses for yourself, your spouse, or your dependents.
- ❖ Payments necessary to prevent eviction from or foreclosure on your primary residence.
- ❖ Funeral expenses.
- ❖ Primary residence repairs after casualty losses.

The amount you can withdraw in a hardship situation cannot exceed the lesser of: (a) the amount needed to alleviate the hardship, or (b) the total of your own salary deferral contributions (not including investment income).

Hardship withdrawals are taxable and are subject to ordinary income tax plus a 10% penalty tax if you are under age 59½. A financial hardship withdrawal will suspend you from contributing to the plan for 6 months. Because of federal treasury regulations, you cannot withdraw money from a 401(K) plan except for one of the reasons listed above.

All withdrawals are subject to ordinary income tax.

Note: Loans must be taken before financial hardship withdrawals.

Reliable Contracting Company intends to meet the requirements of ERISA 404(c) and its regulations. Under

these rules, plan fiduciaries may be relieved of liability for losses that are a direct and necessary result of participant's and beneficiaries' investment instructions. If you would like to receive any additional information, please contact the Human Resources Department at (410) 987-0313.

PROFIT SHARING PLAN

The purpose of this plan is to reward eligible employees for long and loyal service by providing them with retirement benefits, separate from our 401(K) Plan. You will be eligible to participate in the plan if you have completed one year of service. There are no age requirements. Our plan year begins on January 1 and ends on December 31. You can become a participant on one of two entry dates: January 1 or July 1. For example: If your first year anniversary date is December 30, 2008 then you will become eligible on January 1, 2009. If your first anniversary date is January 2, 2009 then you will become eligible on July 1, 2009, which is the next entry date.

Each year the Board of Directors at Reliable will at their discretion determine the amount to be contributed to the Profit Sharing Plan. In addition to Employer contributions made to your account, your account will be credited annually with a share of the investment earnings or losses of the Trust Fund. These contributions and earnings become vested to you under the following schedule:

Years of Service	Percentage
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Consider This:

Save More Today!

Inflation's Potential Impact

Item	1984	2014	2044
Gallon of Milk	\$1.52	\$3.35	\$8.13
Stamp	\$0.14	\$0.49	\$1.19
Cup of Coffee	\$0.15	\$1.55	\$3.76
Gallon of Gas	\$0.66	\$3.90	\$9.47

Source: Kmotion, Inc. 2014

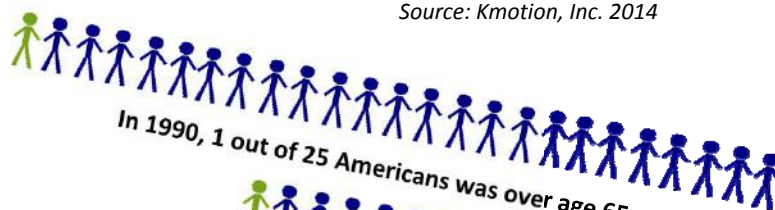
The average couple could spend \$350,400 on food alone in retirement!

Let's Do The Math!

2 people
 X 3 meals per day
 X \$8 cost per meal
 X 365 days per year
 X 20 years

\$350,400

Hypothetical illustration only.
 Source: Kmotion, Inc. 2014



Sources: Social Security Administration, National Commission on Retirement Policy.

Do You Believe this Retirement Myth?

I'll only be retired a short time. People are living longer these days. And they're retiring earlier. As a result, your retirement may last almost as long as your working years.

Source: Newkirk, Copyright 1998-2013 by NPI



Decision Time!

How Much Should I Save?

	Example	You
Line 1 Your current yearly income	\$35,000	\$ _____
Line 2 Estimated yearly income you need at retirement (Example: 80% of \$35,000).....	\$28,000	\$ _____
Line 3 An estimate of your future Social Security benefit. Insert the estimated benefit from <i>Your Social Security Statement</i> , which you may receive by mail or can access securely on the Social Security Administration's website at www.ssa.gov . If you don't have your estimated benefit available, multiply Line 1 by .25 for a conservative estimate of your benefit*	\$8,750	\$ _____
Line 4 The estimated annual income you will need to replace through retirement savings and personal assets. Subtract Line 3 from Line 2	\$19,250	\$ _____
Line 5 Now adjust your current replacement income for inflation by multiplying Line 4 by the inflation factor from Table A. The inflation factor figure is below the number of years you have left until you retire. For this example, we assume 30 years left to retirement. Thus, we multiply \$19,250 by 2.43	\$46,776	\$ _____
Line 6 How much would you need to have at retirement to give you the yearly income in Line 5? Multiply Line 5 by a payout factor from Table B. (Example assumes 3% inflation, 6% investment return, and that you will need 15 years of retirement income, so the payout factor would be 11.94.)	\$558,529	\$ _____
Line 7 Value of your current assets (savings, investments, etc.) adjusted for growth. (Example: \$45,000 multiplied by investment factor of 5.74)	\$258,300	\$ _____
Line 8 Subtract Line 7 from Line 6 to find how much you'd need to save	\$300,229	\$ _____
Line 9 How much would you have to set aside each year in order to work toward a retirement goal of \$300,229? Divide Line 8 by the present value factor in Table A. (Example: \$300,229 divided by 79.06)	\$3,797	\$ _____
Line 10 The amount you need to invest each month toward retirement. Divide Line 9 by 12	\$316/mo	\$ <u> </u>

The worksheet does not take into account any contributions your employer may make to the plan. The projection is based on your current income as adjusted for inflation and does not consider possible future increases in your pay.

* There is an annual cap on benefits.

Table A	Number of Years Until Retirement:	5	10	15	20	25	30	35	40
	Inflation Factor (3% inflation)	1.16	1.34	1.56	1.81	2.09	2.43	2.81	3.26
	Investment Factor (6% return)	1.34	1.79	2.40	3.21	4.29	5.74	7.69	10.29
	Present Value Factor (6% return)	5.64	13.18	23.28	36.78	54.86	79.06	111.43	154.75
	Future investment returns cannot be predicted and your actual returns and principal value will differ.								
Table B	Number of Years Until Retirement:	10	15	20	25				
	Payout Factor (3% inflation)	8.53	11.94	14.88	17.41				
	Assumes 3% inflation and a 6% investment return. Actual inflation and your investment returns will differ.								

Consider This:

Pre-Tax Contributions and Roth Contributions

Pre-Tax (Traditional)	Roth
Contributions are tax-free	Contributions are taxable
Earnings grow tax deferred	Earnings grow tax-free*
Withdrawals are taxable	Withdrawals are tax-free*
Employer contributions are always pre-tax (traditional) monies	Certain plan features are not available through Roth monies*
You can contribute to both!	

*Must be a qualified Roth distribution for tax advantages to be upheld. See your plan highlights for further details on taxation of Roth monies and restrictions of Roth monies on certain plan features.

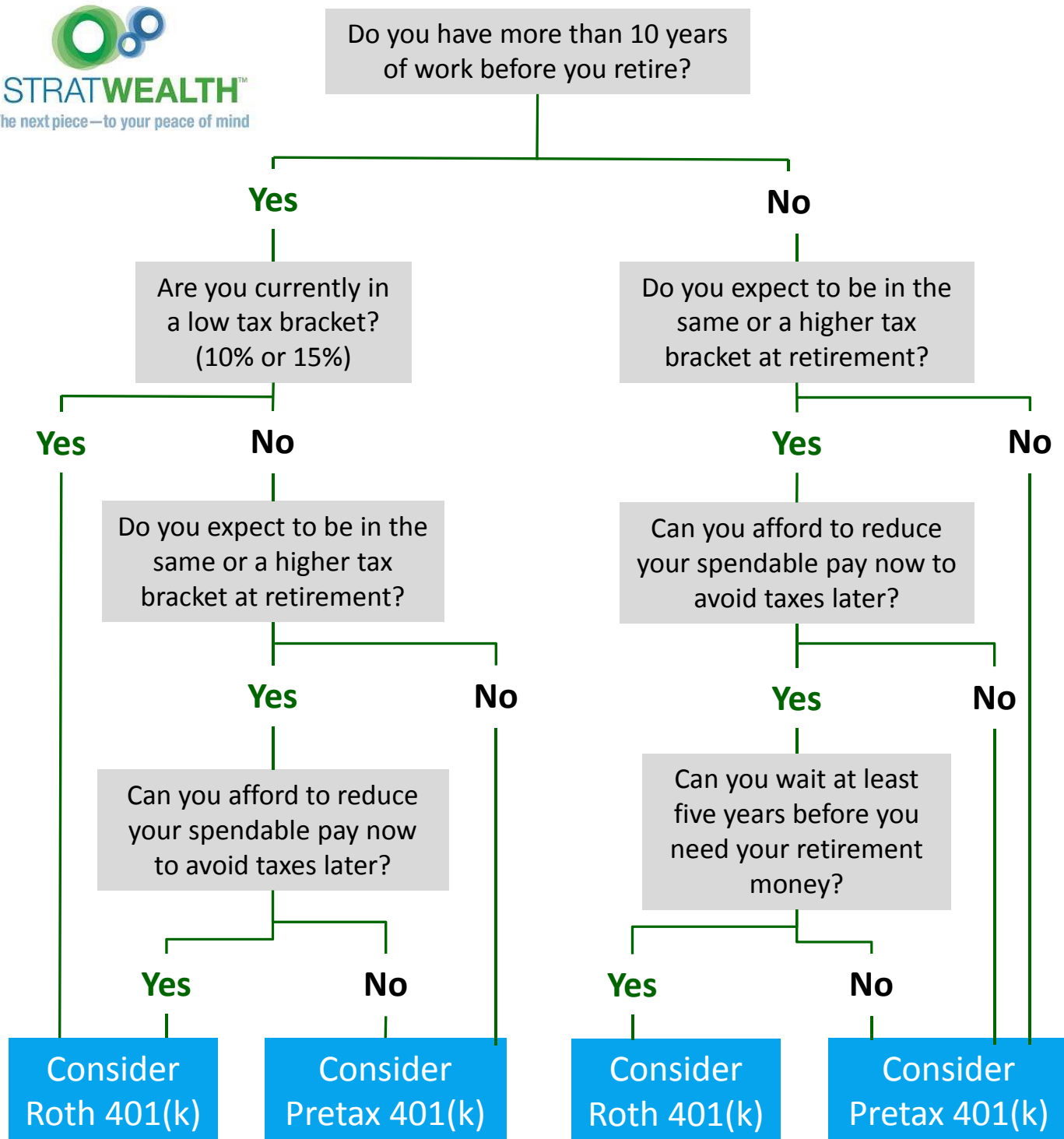
Salary Deferral Limits are aggregate of both Roth & Pre-Tax monies. In other words, combining both your Roth & Pre-Tax salary deferrals, you can only contribute according to the below limits. Limits do not include employer contributions. For 2017:

\$18,000 (if under age 50)
\$24,000 (if age 50 or over)



Decision Time!

Roth vs. Pre-Tax



Consider This:

Diversification: How Diversified are you?

1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Large Growth Stocks 23.96	Large Growth Stocks 36.52	Large Growth Stocks 42.16	Small Growth Stocks 43.09	Small Value Stocks 22.83	Small Value Stocks 14.03	Bonds 10.27	Small Growth Stocks 48.54	Small Value Stocks 22.25	Foreign Stocks 13.54	Foreign Stocks 26.34	Foreign Stocks 11.17	Bonds 5.24	Mid Stocks 37.38	Small Growth Stocks 29.09	Bonds 7.84	Small Value Stocks 18.05	Small Growth Stocks 42.38	Large Growth Stocks 13.01	Large Growth Stocks 3.75	Small Value Stocks 28.92
Large Stocks 23.07	Large Stocks 33.36	Large Stocks 28.58	Large Growth Stocks 28.25	Mid Stocks 17.51	Bonds 8.42	Asset Alloc. -7.05	Small Value Stocks 46.03	Foreign Stocks 20.70	Mid Stocks 12.56	Small Value Stocks 23.48	Large Growth Stocks 9.13	Asset Alloc. -24.75	Small Growth Stocks 34.47	Mid Stocks 26.64	Large Growth Stocks 4.66	Mid Stocks 17.88	Small Value Stocks 31.87	Large Stocks 11.39	Bonds 0.55	Mid Stocks 18.73
Large Value Stocks 21.99	Mid Stocks 32.26	Foreign Stocks 20.33	Foreign Stocks 27.30	Bonds 11.63	Mid Stocks -0.61	Small Value Stocks -11.43	Foreign Stocks 39.17	Mid Stocks 16.49	Large Value Stocks 8.71	Large Value Stocks 22.25	Asset Alloc. 8.02	Small Value Stocks -28.92	Foreign Stocks 31.78	Small Value Stocks 24.50	Large Stocks 2.11	Large Value Stocks 17.68	Mid Stocks 31.57	Large Value Stocks 9.61	Large Stocks -0.73	Large Value Stocks 14.27
Small Value Stocks 21.37	Small Value Stocks 31.78	Mid Stocks 19.12	Large Stocks 21.04	Large Value Stocks 6.09	Asset Alloc. -2.51	Mid Stocks -14.51	Mid Stocks 35.61	Large Value Stocks 15.71	Asset Alloc. 7.25	Large Stocks 15.79	Mid Stocks 7.98	Large Growth Stocks -34.92	Large Growth Stocks 31.57	Large Value Stocks 15.10	Asset Alloc. 0.28	Foreign Stocks 17.32	Large Growth Stocks 30.36	Mid Stocks 8.19	Asset Alloc. -1.21	Small Growth Stocks 10.37
Mid Stocks 19.20	Large Value Stocks 29.98	Large Value Stocks 14.67	Asset Alloc. 18.00	Asset Alloc. -2.16	Small Growth Stocks -9.23	Foreign Stocks -15.66	Large Value Stocks 31.79	Small Growth Stocks 14.30	Large Stocks 4.91	Small Growth Stocks 13.35	Small Growth Stocks 7.05	Mid Stocks -36.23	Large Stocks 26.46	Large Stocks 15.06	Large Value Stocks -0.49	Large Stocks 16.00	Large Stocks 29.60	Asset Alloc. 5.35	Small Growth Stocks 2.05	Large Stocks 9.54
Small Growth Stocks 11.26	Small Growth Stocks 12.95	Asset Alloc. 10.45	Mid Stocks 14.72	Large Stocks -9.11	Large Value Stocks -11.71	Large Value Stocks -20.85	Large Stocks 28.0	Asset Alloc. 13.15	Small Value Stocks 4.71	Asset Alloc. 11.91	Bonds 6.97	Large Stocks -37.0	Asset Alloc. 23.79	Large Growth Stocks 15.05	Mid Stocks -1.73	Large Growth Stocks 14.61	Large Value Stocks 28.79	Small Growth Stocks 4.94	Foreign Stocks -3.30	Asset Alloc. 7.67
Asset Alloc. 9.68	Asset Alloc. 10.81	Bonds 8.67	Large Value Stocks 12.72	Foreign Stocks -13.96	Large Stocks -11.88	Large Stocks -22.10	Asset Alloc. 27.17	Large Stocks 10.87	Small Growth Stocks 4.15	Mid Stocks 10.32	Large Stocks 5.49	Small Growth Stocks -38.54	Large Value Stocks 21.18	Asset Alloc. 13.95	Small Growth Stocks 2.91	Small Growth Stocks 14.59	Foreign Stocks 19.43	Bonds 3.01	Mid Stocks -3.71	Large Growth Stocks 5.10
Foreign Stocks 6.36	Bonds 9.68	Small Growth Stocks 1.23	Bonds -0.83	Large Growth Stocks -22.08	Large Growth Stocks -12.73	Large Growth Stocks -23.59	Large Growth Stocks 25.67	Large Growth Stocks 6.14	Bonds 2.43	Large Growth Stocks 9.07	Large Value Stocks 1.99	Large Value Stocks -39.22	Small Value Stocks 20.58	Foreign Stocks 7.75	Small Value Stocks -5.50	Asset Alloc. 11.24	Asset Alloc. 14.46	Small Value Stocks 2.15	Large Value Stocks -5.59	Bonds 2.65
Bonds 3.61	Foreign Stocks 2.06	Small Value Stocks 6.45	Small Value Stocks -1.49	Small Growth Stocks -22.43	Foreign Stocks -21.21	Small Growth Stocks -30.26	Bonds 4.11	Bonds 4.34	Large Growth Stocks 1.14	Bonds 4.33	Small Value Stocks -9.78	Foreign Stocks -43.38	Bonds 5.93	Bonds 6.54	Foreign Stocks -12.14	Bonds 4.22	Bonds 4.59	Foreign Stocks -7.35	Small Value Stocks -9.38	Foreign Stocks -1.88

Source: Morningstar as of 12/31/2016

Foreign Stocks are represented by the Morgan Stanley (MSCI) EAFE Index.

Bonds are represented by the Barclays Aggregate Bond Index. Asset Allocation is represented by the DJ Moderate Index TR

Past performance does not guarantee future results. You should consult your SVMG advisor to determine an asset allocation that is consistent with your goals and risk tolerance.

Don't put all your eggs in one basket!

Diversification is the basic investment strategy of choosing a mix of different investments to help manage risk. Putting your eggs (money) in more than one basket (investment) reduces the chances that they'll all break (lose money) if the basket falls (market drops). When you diversify, if one of your investments doesn't do well, you have others that may perform better, boosting your overall return. (Source: NPI, 2012)

Decision Time!

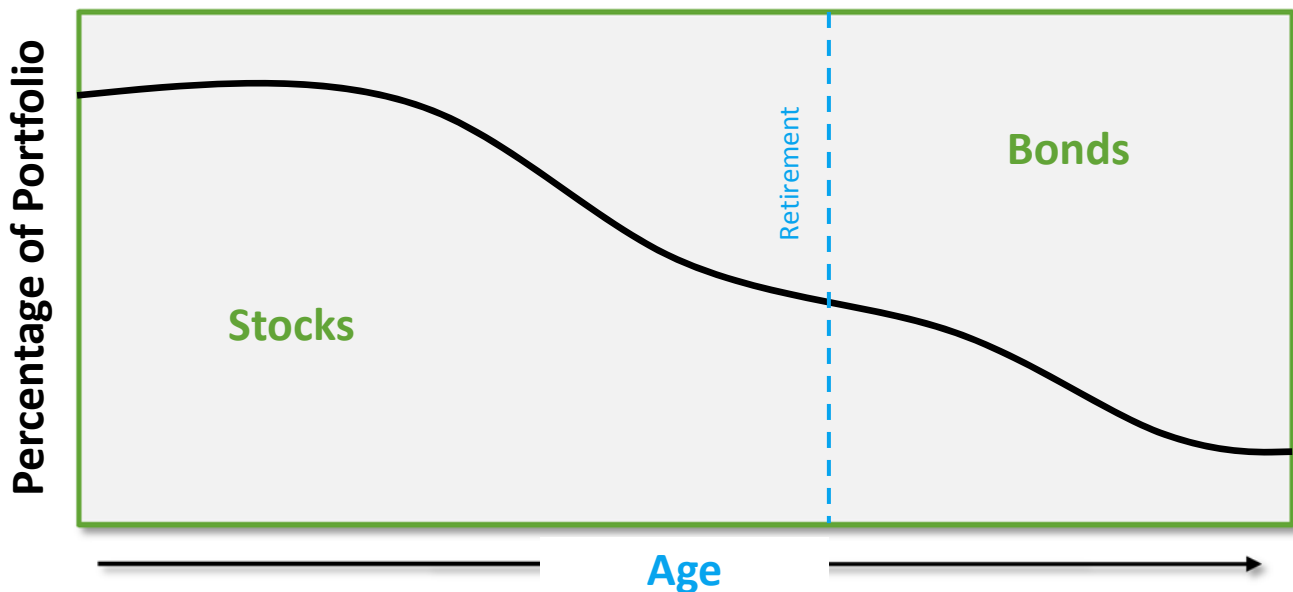
How Should I Diversify?

Diversify by Choosing My Own Mix of Investment

- Research investment options on your own
- Ask your personal advisor
- Seek help or guidance elsewhere
- Speak to a StratWealth advisor for further resources or tools

Diversify by Choosing a Target Date Fund

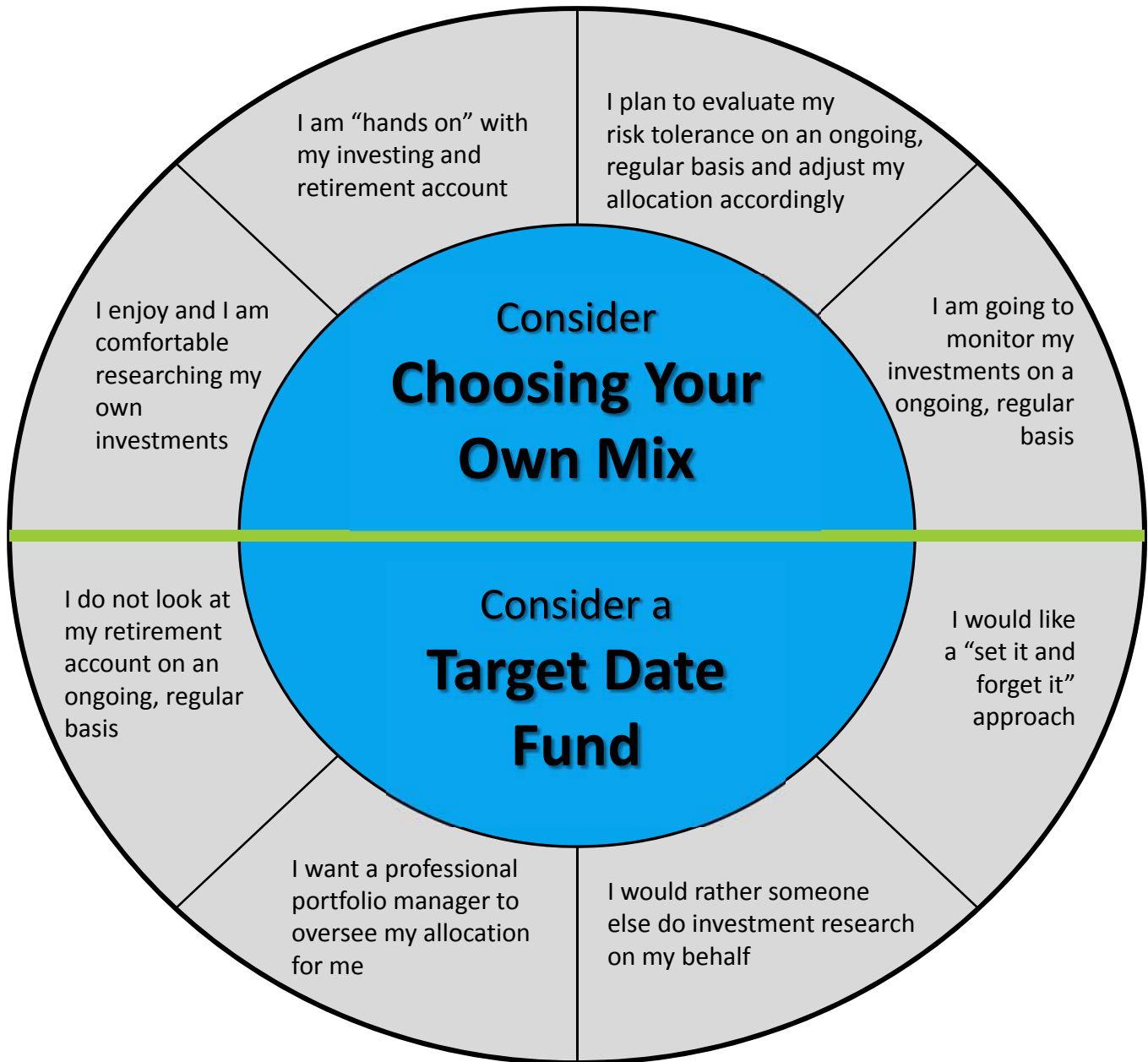
- A “ready made” mix of investments, diversified and reallocated on your behalf by a professional portfolio manager



For illustration purposes only; does not reflect specific glide path or allocation of assets.

Decision Time!

How Should I Diversify?



REMEMBER: Target Date Funds are designed to make up your entire retirement portfolio, so don't let your answers result in a tie! Consider choosing a clear winner!

Investor Profile Questionnaire



The following questions provide some general guidelines and a framework for you to determine your tolerance for market volatility and some general guidelines you can use to analyze, evaluate, and choose funds for your 401(k) retirement savings account. These questions will provide an idea of how you perceive risk and its impact on your financial behavior. **There is no “right” or “wrong” answer to any question.** Answer each question as accurately as possible by circling only one answer for each of the following questions. Add up the total points at the end of the quiz.

1. How long have you been investing on your own?	Points
more than 15 years	5
11-15 years	4
6-10 years	3
1-5 years	2
0-1 year	1

2. How do you rate your experience as an investor?	Points
Very experienced	5
Quite a lot of experience	4
Some experience	3
Very little experience	2
Novice	1

3. What is your current age?	Points
Less than 36 years old	5
36-45	4
46-55	3
56-65	2
Over 65	1

4. How many years do you have until retirement?	Points
More than 20 years	5
16-20 years	4
11-15 years	3
5-10 years	2
Within 5 years	1

5. How would you describe your current financial situation?	Points
I have substantial holdings that include an investment portfolio, savings, insurance, and retirement accounts that can easily support my current standard of living.	5
I have a retirement plan and investment portfolio that could replace 75% of my current standard of living.	4
I have a modest retirement plan and portfolio of investments that could replace 50% of my current standard of living.	3
I have a small amount of savings.	2
I survive paycheck to paycheck.	1

6. As an investor, how would you describe yourself?	Points
Very aggressive	4
Somewhat aggressive	3
Somewhat conservative	2
Very conservative	1

7. Which of the following BEST describes your investment knowledge?	Points
I am a knowledgeable investor who is able to explain concepts such as standard deviation, alpha, beta, and other risk measurements.	5
I understand how mutual funds, stocks, and bonds work and feel confident discussing the investments in different categories.	4
I understand investment basics and the major markets, such as stocks, bonds, and money markets.	3
I have only a vague understanding of financial terminology.	2
I never get into financial discussions because I do not understand any of the concepts.	1

8. My goal for my 401(k) retirement savings account is to	Points
Grow aggressively	5
Grow significantly	4
Grow moderately	3
Grow with caution	2
Avoid losing money	1

9. I am concerned about the effects of inflation on the purchasing power of my money.	Points
Strongly agree	4
Agree	3
Disagree	2
Strongly disagree	1

10. Assuming normal market conditions, what do you expect from your investments over time?	Points
To generally keep pace with the markets	5
To slightly trail the stock market but make a good profit	4
To trail the stock market but make a moderate profit	3
To have some stability but make a modest profit	2
To have a high degree of stability but make small profits	1

11. You did the research on an investment and then invested \$10,000 in it. If it drops 10% in value the following day, what would you do?	Points
Put in another \$10,000 while it's down	4
Sit tight because you did the research	3
Sell and go back to certificates of deposit	2
Wait for the stock to regain the \$1,000 loss and then sell it	1

12. If a \$100,000 investment that you made for a goal 5 years from now lost value during the first year, at what point would you sell and move to a more stable investment rather than wait for a turnaround?	Points
I'll wait it out no matter what as I have the time to wait.	5
\$70,000 or less in value	4
\$70,000 – 80,000	3
\$80,000 – 90,000	2
\$90,000	1

13. Volatility in the stock markets causes you sleepless nights.	Points
Strongly disagree	5
Disagree	4
No Opinion	3
Agree	2
Strongly Agree	1

14. Certain investments such as savings accounts and CD's (certificates of deposit) pay a fixed rate of interest, and guarantee your principal. Over long periods of time, your investment in these may not keep pace with inflation (your purchasing power will erode). Investments in riskier assets such as stocks do not guarantee your principal, and may lose value in the short-term, however, over long periods of time have significantly outpaced inflation. Given these two alternatives, what is more important to you? That your principal is protected or that your investment does not lose its purchasing power?	Points
Most important that it does not lose its purchasing power	5
Somewhat more important that it does not lose its purchasing power	4
Both are equally important	3
Somewhat more important that the principal is protected	2
Most important that the principal is protected	1

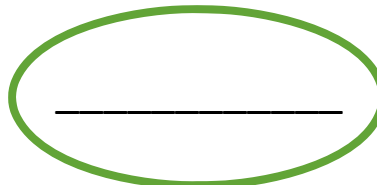
15. Investments can go up or down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of your 401k account go down before you would begin to feel uncomfortable?	Points
50% decrease or more	5
33% decrease	4
20% decrease	3
10% decrease	2
Any fall would make me feel uncomfortable	1

16. I can tolerate sharp ups-and-downs in the short-term value of my investments in return for potential long-term gains.	Points
Strongly agree	5
Agree	4
No Opinion	3
Disagree	2
Strongly disagree	1

Investor Profile Questionnaire: Determining Your Results

STEP 1: Add your total points to determine your score:

Total Points:



STEP 2: Circle the Score Range that corresponds with your total points in order to help determine your *Investor Profile*:

Profile	Score Range
Preservation	16-26
Conservative	27-36
Balanced	37-50
Growth	51-64
Aggressive	65-78

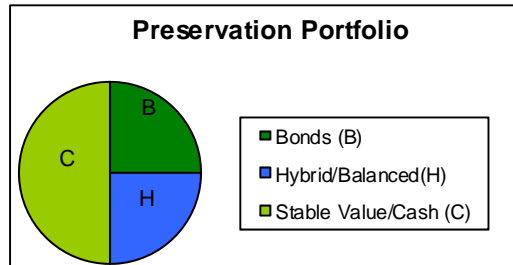
STEP 3: Read about your *Investor Profile* on the following pages. If the profile description does not match how you feel you would like to invest your retirement account, be sure to read some of the other profiles to see if another description matches you better.
Remember, these are guidelines only!

The questionnaire and scoring system are intended as a guideline to help you in making decisions about how you will invest your 401(k) retirement savings account. Your results may vary depending on your answers and may or may not give you the best investor profile. In addition, your investor profile may change over time.

Step 3 – Investor Profile Allocation

Preservation: This is for the investor who likes to take the least amount of risk and who is close to or at retirement. Many financial planners believe that your account should be invested primarily in low risk investments such as bonds, guaranteed securities or money market accounts. The goal for your money is to keep up with inflation and not lose any of its value.

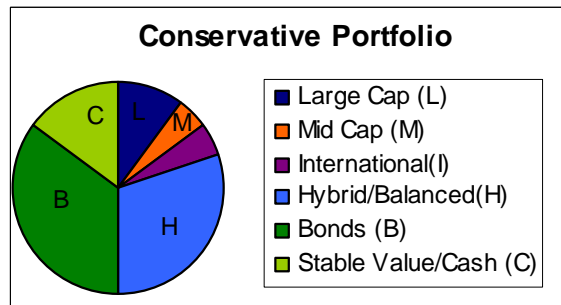
Hybrid/Balanced	<u>25</u> %
Bonds	<u>25</u> %
Stable Value/Cash	<u>50</u> %



Simplified Breakdown:
85% Cash/Bond
15% Stock

Conservative: This is for the investor who does not like taking a lot of risk, but would like to outpace inflation and might have 5+ years before retirement. A lower rate of return in exchange for a lower amount of risk is preferable to this investor. Many financial planners believe that your account should be invested with a higher percentage in bonds and stable value securities, but you have some of your account invested in domestic large and mid cap stocks as well as some international stocks.

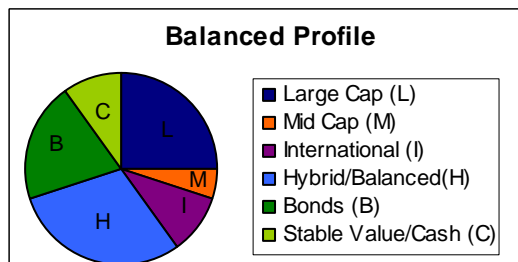
Large Cap	<u>10</u> %
Mid Cap	<u>5</u> %
International	<u>5</u> %
Hybrid/Balanced	<u>30</u> %
Bonds	<u>35</u> %
Stable Value/Cash	<u>15</u> %



Simplified Breakdown:
62% Cash/Bond
38% Stock

Balanced: This is for the investor who wants a balance or moderate level of risk and has possibly 10+ years before retirement. You are concerned about inflation and are willing to invest a small portion of your money more aggressively if there is potential for a higher return. Many financial planners believe that this type of investor should invest a higher percentage of the account in stocks than in bonds or stable value securities, but the stocks would be focused more on large cap companies or balanced funds that have lower up and down swings in the market.

Large Cap	<u>25</u> %
Mid Cap	<u>5</u> %
International	<u>10</u> %
Hybrid/Balanced	<u>30</u> %
Bonds	<u>20</u> %
Stable Value/Cash	<u>10</u> %

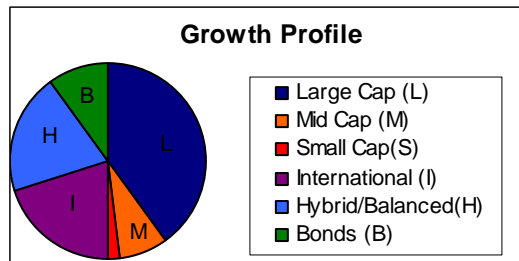


Simplified Breakdown:
42% Cash/Bond
58% Stock

Growth: This is for the investor who can tolerate volatility and is willing to accept a higher level of risk by having a larger percentage of your money invested in the stock market. Your goal is to outpace

inflation over the long term. You might have at least 15 or 20+ years before retirement. Many financial planners believe that this type of investor should have only a small portion of his or her money invested in bonds or stable value/cash accounts.

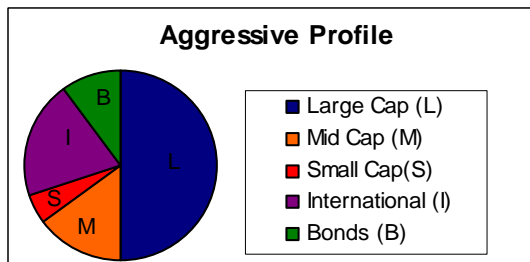
Large Cap	<u>40</u> %
Mid Cap	<u>8</u> %
Small Cap	<u>2</u> %
International	<u>20</u> %
Hybrid/Balanced	<u>20</u> %
Bonds	<u>10</u> %



Simplified Breakdown:
18% Cash/Bond
82% Stock

Aggressive: This is for the investor who has the gift of time to take the greatest amount of risk for the highest return over a long period of time such as 30+ years. Many financial planners believe that this type of investor should be invested primarily in U.S. and international stocks.

Large Cap	<u>50</u> %
Mid Cap	<u>15</u> %
Small Cap	<u>5</u> %
International	<u>20</u> %
Bonds	<u>10</u> %



Simplified Breakdown:
10% Cash/Bond
90% Stock

*The above allocations are intended as samples for you to consider when determining how to invest your 401(k) retirement savings account. These allocations provide no guarantee of risk or returns and are intended to give you broad, general information only. You, in consultation with your personal financial planner if you wish, are responsible for all investment decisions made for your retirement plan account. Only you can determine the best allocation for you. Investments in mutual funds are not guaranteed. Past performance of any asset class is no guarantee of future performance. The value of the mutual fund shares will fluctuate with the market activity, and are not FDIC insured.

If you are not comfortable with any items described above, we recommend that you seek the advice of a Certified Financial Planner practitioner who can further advise you in these areas and review your entire financial plan.

**INVESTMENT OPTIONS
for
RELIABLE CONTRACTING CO., INC. 401K PLAN
JOHN HANCOCK
JUNE 2017**

Default Fund

T. Rowe Price Target Maturity Funds

Target Maturity and Lifestyle Funds

(TRP) T. Rowe Price Retirement 2010 (TRRAX)
(TRQ) T. Rowe Price Retirement 2015 (TRRGX)
(TRR) T. Rowe Price Retirement 2020 (TRRBX)
(TRS) T. Rowe Price Retirement 2025 (TRRHX)

(TRT) T. Rowe Price Retirement 2030 (TRRCX)
(TRU) T. Rowe Price Retirement 2035 (TRRJX)
(TRV) T. Rowe Price Retirement 2040 (TRRDY)
(TRW) T. Rowe Price Retirement 2045 (TRRKX)

(TRX) T. Rowe Price Retirement 2050 (TRRMX)
(TRY) T. Rowe Price Retirement 2055 (TRRNX)
(TRZ) T. Rowe Price Retirement 2060 (TRRLX)

Cash Equivalent

MONEY MARKET

(MMR) Money Market Fund

FIXED ACCOUNT

JH Guaranteed Interest Accounts (3,5,10 yrs)

Fixed Income-Bonds

SHORT-TERM GOVERNMENT

(GOV) Short Term Federal (VSGDX)

SHORT-TERM GENERAL

(LAS) Lord Abbett Short Duration (LDLXX)

INTERMEDIATE-GENERAL

(DVB) JHF II Active Bond (JIADY)

Hybrid/Balanced (Domestic and Global Stock and Bond)

(ABF) American Funds American Balanced (RLBEX)
(TCP) T. Rowe Price Cap Appreciation (PRWCX)
(CIB) American Funds Capital Income Builder R4 (RIREX)

Domestic Equity - Large Cap

VALUE

(DCS) Dodge & Cox Stock (DODGX)
(LVI) Value Index Fund (VVIAX)

BLEND

(IND) 1JHVIT 500 Index tr B Ser I (no ticker)

GROWTH

(LGI) Growth Index Fund (VIGAX)
(BCF) JH Blue Chip Growth (JIBCX)

Domestic Equity - Mid Cap

VALUE

(VOE) Vanguard Mid-Cap Value ETF (VOE)
(DVM) JH Disciplined Value Mid Cap (JVMRX)

BLEND

(MCI) 1JHVIT Mid Cap Index (no ticker)

GROWTH

(VOT) Vanguard Mid-Cap Growth ETF (VOT)

Domestic Equity - Small Cap

VALUE

(UND) Undiscovered Mgr Behavioral (UBVLX)

BLEND

(SCP) DFA U.S Small Cap Fund (DFSTX)
(SCI) 1JHVIT Small Cap Index (no ticker)

GROWTH

(VSG) Small Cap Growth Index (VSGAX)
(SCO) Inv Small Cap Growth R5 (GTSVX)

International Equity - Large Cap

VALUE

(ITV) International Value Fund (JIVIX)

BLEND

(IIF) 1JHVIT International Index Tr B Ser (no ticker)

GROWTH

(OIG) Oppenheimer Intl Growth Fund (OIGYX)

Emerging Markets

(DMK) Oppenheimer Developing Mkt (ODVYX)

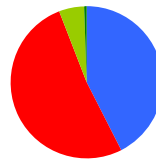
Specialty Sector

(STF) Science & Technology Fund (JESTX)
(HLS) T. Rowe Price Health Sci (PRHSX)
(VEN) Energy (VGELX)
(REF) Real Est. Securities Fund (JIREX)



Lifecycle Fund Breakdown

T. Rowe Price Retirement 2010



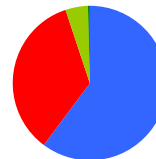
■ Stocks	42.52%
■ Bonds	51.60%
■ Cash	5.31%
■ Other	0.57%

T. Rowe Price Retirement 2015



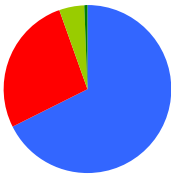
■ Stocks	51.10%
■ Bonds	43.78%
■ Cash	4.75%
■ Other	0.37%

T. Rowe Price Retirement 2020



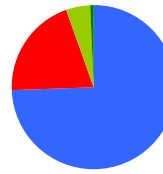
■ Stocks	60.19%
■ Bonds	34.74%
■ Cash	4.64%
■ Other	0.43%

T. Rowe Price Retirement 2025



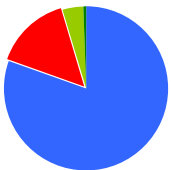
■ Stocks	67.61%
■ Bonds	26.92%
■ Cash	4.85%
■ Other	0.62%

T. Rowe Price Retirement 2030



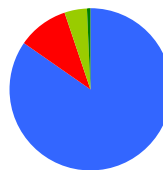
■ Stocks	74.39%
■ Bonds	20.13%
■ Cash	4.81%
■ Other	0.67%

T. Rowe Price Retirement 2035



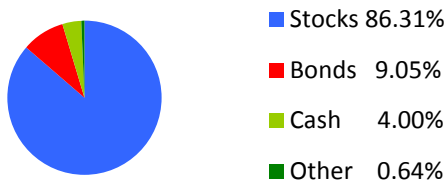
■ Stocks	80.45%
■ Bonds	14.91%
■ Cash	4.09%
■ Other	0.55%

T. Rowe Price Retirement 2040

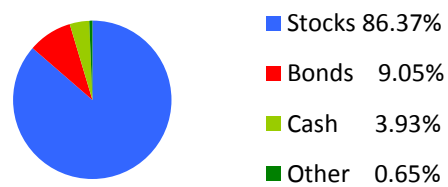


■ Stocks	84.68%
■ Bonds	10.15%
■ Cash	4.49%
■ Other	0.68%

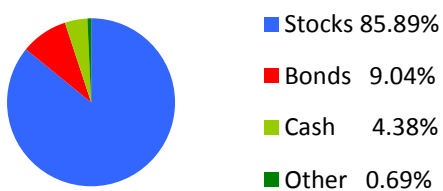
T. Rowe Price Retirement 2045



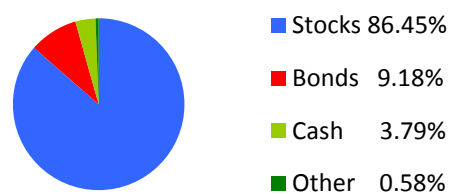
T. Rowe Price Retirement 2050



T. Rowe Price Retirement 2055



T. Rowe Price Retirement 2060



*Data is provided by Morningstar as of 12/31/2016. The allocation percentages are subject to fluctuation.

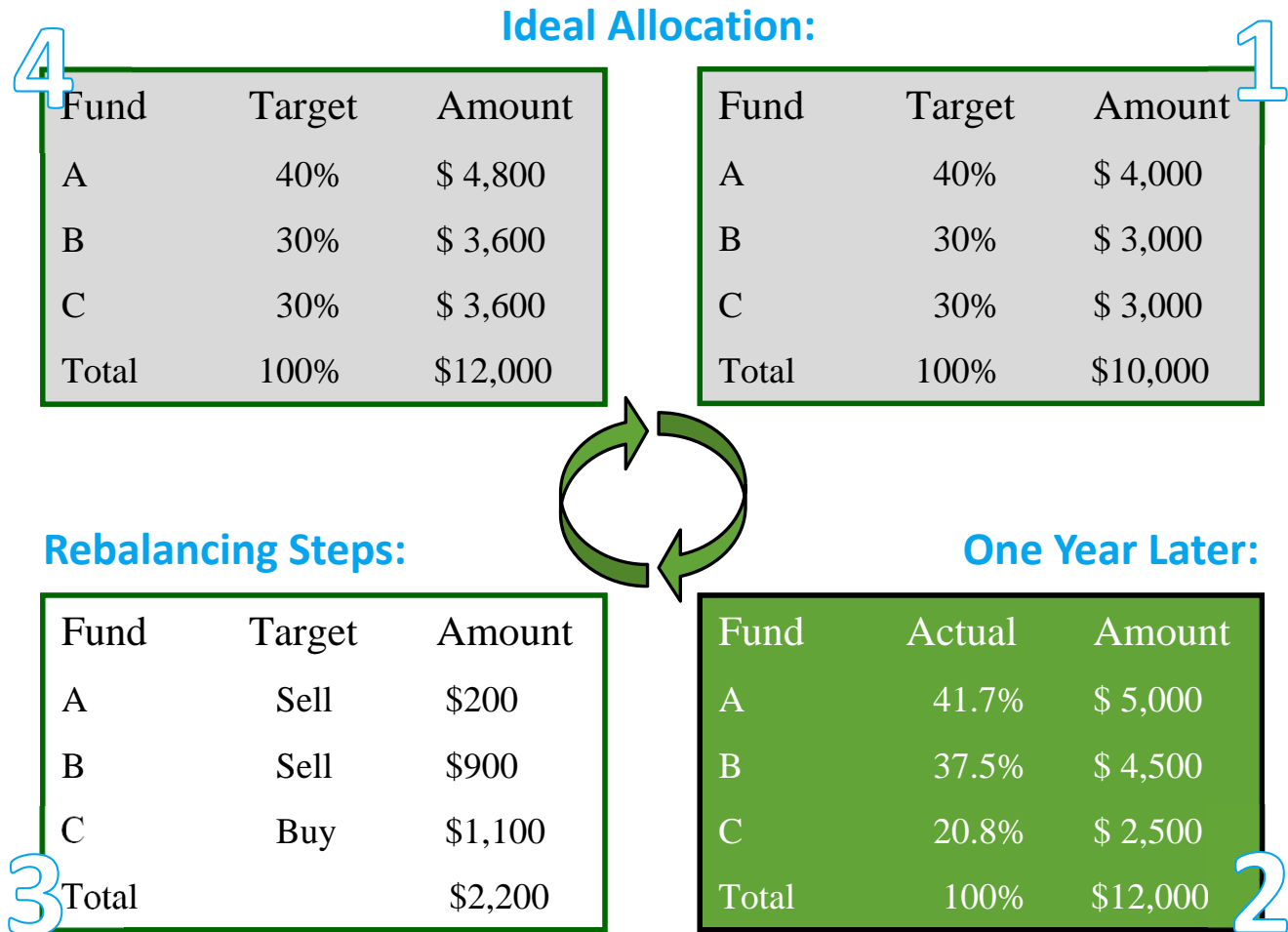
**T. Rowe Price Retirement Date mutual funds invest with a 30-year time horizon from retirement.

***The "Other" category denotes all those not-so-neatly categorized securities, such as warrants, options, preferred stocks, and convertible bonds.

****Allocation percentages may differ than 100% due to rounding in calculations.

Consider This:

Rebalancing or Realignment



Decision Time!

Should I Rebalance?

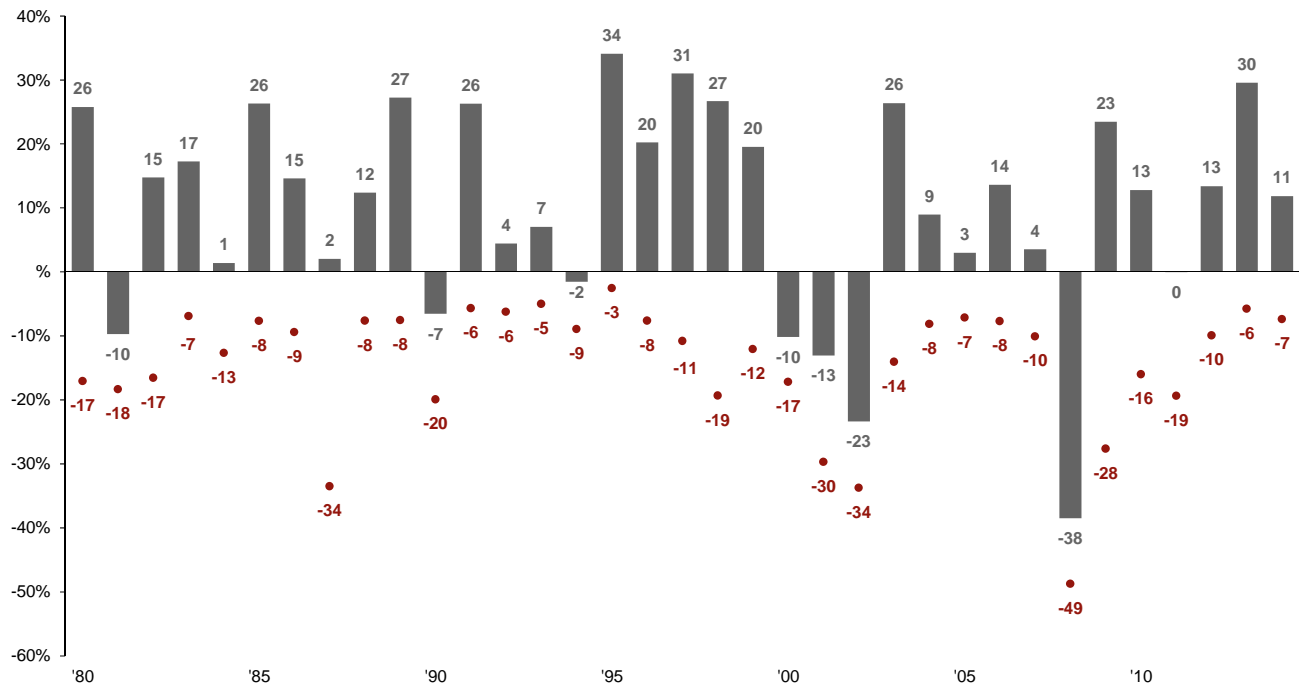
Rebalancing is the process of selling investments that are over-weighted in your portfolio and buying investments that are underweighted. The purpose of rebalancing is to keep your account in line with your risk tolerance.

Consider This:

Long Term Perspective for Retirement Accounts

S&P 500 Intra-year Declines vs. Calendar Year Returns

Despite average intra-year drops of 14.2%, annual returns positive in 27 of 35 years*



Source: Standard & Poor's, FactSet, J.P. Morgan Asset Management. Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest market drops from a peak to a trough during the year. For illustrative purposes only. *Returns shown are calendar year returns from 1980 to 2014 excluding 2015 which is year-to-date. Data are as of March 31, 2015.

J.P.Morgan
Asset Management

Decision Time!

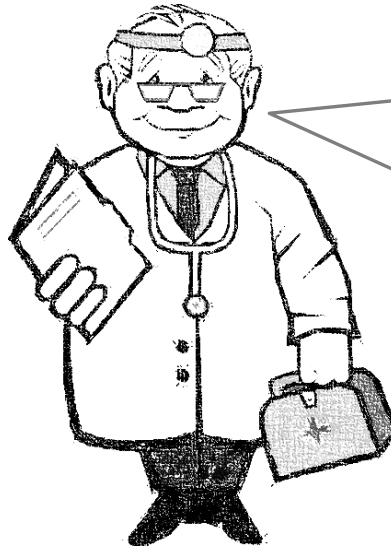
Should I Try to Time the Market?

Accumulating savings is not done overnight; achieving good investment results requires patience and adherence to an investment plan. It's time in the market, not market timing, that determines results!

STRATWEALTH

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you log onto
your 401(k).

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STRATWEALTH

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or to discuss your account further.

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