

# Qualified Default Investment Alternative

## 510825-01 Hunt Forest Products, L.L.C. Salary Investment Retirement Plan empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the Hunt Forest Products, L.L.C. Salary Investment Retirement Plan (the Plan). **You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.**

The Plan lets you invest your account in a number of different investment funds.

**Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):**

Investment Fund:	Birth Year
American Funds 2020 Trgt Date Retire R6	1900 to 1954
American Funds 2025 Trgt Date Retire R6	1955 to 1959
American Funds 2030 Trgt Date Retire R6	1960 to 1964
American Funds 2035 Trgt Date Retire R6	1965 to 1969
American Funds 2040 Trgt Date Retire R6	1970 to 1974
American Funds 2045 Trgt Date Retire R6	1975 to 1979
American Funds 2050 Trgt Date Retire R6	1980 to 1984
American Funds 2055 Trgt Date Retire R6	1985 or later

American Funds 2020 Trgt Date Retire R6	Investment Objective & Strategy
	The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.
Fund Investment Expense as of 10/20/2020	Risk and Return Profile
<b>Gross:</b> 0.31% <b>Net:</b> 0.31%	This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

<p><b>American Funds 2025 Trgt Date Retire R6</b></p>	<p style="text-align: center;"><b>Investment Objective &amp; Strategy</b></p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;"><b>Fund Investment Expense as of 10/20/2020</b></p> <p><b>Gross:</b> 0.33% <b>Net:</b> 0.33%</p>	<p style="text-align: center;"><b>Risk and Return Profile</b></p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p><b>American Funds 2030 Trgt Date Retire R6</b></p>	<p style="text-align: center;"><b>Investment Objective &amp; Strategy</b></p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;"><b>Fund Investment Expense as of 10/20/2020</b></p> <p><b>Gross:</b> 0.35% <b>Net:</b> 0.35%</p>	<p style="text-align: center;"><b>Risk and Return Profile</b></p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p><b>American Funds 2035</b> <b>Trgt Date Retire R6</b></p>	<p style="text-align: center;"><b>Investment Objective &amp; Strategy</b></p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;"><b>Fund Investment</b> <b>Expense as of 10/20/2020</b></p> <p><b>Gross:</b> 0.37% <b>Net:</b> 0.37%</p>	<p style="text-align: center;"><b>Risk and Return Profile</b></p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p><b>American Funds 2040</b> <b>Trgt Date Retire R6</b></p>	<p style="text-align: center;"><b>Investment Objective &amp; Strategy</b></p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;"><b>Fund Investment</b> <b>Expense as of 10/20/2020</b></p> <p><b>Gross:</b> 0.38% <b>Net:</b> 0.38%</p>	<p style="text-align: center;"><b>Risk and Return Profile</b></p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p><b>American Funds 2045</b> <b>Trgt Date Retire R6</b></p>	<p style="text-align: center;"><b>Investment Objective &amp; Strategy</b></p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;"><b>Fund Investment</b> <b>Expense as of 10/20/2020</b></p> <p><b>Gross:</b> 0.38% <b>Net:</b> 0.38%</p>	<p style="text-align: center;"><b>Risk and Return Profile</b></p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p><b>American Funds 2050</b> <b>Trgt Date Retire R6</b></p>	<p style="text-align: center;"><b>Investment Objective &amp; Strategy</b></p> <p>The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.</p>
<p style="text-align: center;"><b>Fund Investment</b> <b>Expense as of 10/20/2020</b></p> <p><b>Gross:</b> 0.39% <b>Net:</b> 0.39%</p>	<p style="text-align: center;"><b>Risk and Return Profile</b></p> <p>This investment option may be most appropriate for someone seeking capital growth and willing to accept a greater degree of risk. The investor may have a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<b>American Funds 2055</b> <b>Trgt Date Retire R6</b>	<b>Investment Objective &amp; Strategy</b>  The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.
<b>Fund Investment Expense as of 10/20/2020</b>  <b>Gross:</b> 0.40% <b>Net:</b> 0.40%	<b>Risk and Return Profile</b>  This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA as determined by the Plan Administrator or other designated Plan investment fiduciary. Participant accounts are directed into a Plan QDIA based on information reflected in the Plan's records, including, but are not limited to, anticipated retirement date, date of birth initially received at the time of default and/or risk profile, as applicable. Should you have further questions regarding the QDIA investment fund selection process, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the prospectus, if applicable, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site [empowermyretirement.com](http://empowermyretirement.com) and following the online instructions, or
- by accessing your account using the automated phone system 1-800-338-4015.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-800-338-4015 or visit [empowermyretirement.com](http://empowermyretirement.com). Also, you can contact your employer's Plan Administrator.

**Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.**

**Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.**

**Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY, and their subsidiaries and affiliates. The trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission.**

**Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.**

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

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