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JOHN A. COTTEE CRPS
REGIONAL VICE PRESIDENT
FIELD CONSULTING SERVICES

May 21, 2018

Richmond Vincent
President & Chief Executive Officer
Goodwill Industries of South Mississippi, Inc.
2407 31st St.
Gulfport, MS 39501

Re: Automatic Enrollment Feature
Plan Type of Employer

Dear Mr. Vincent,

This is to confirm our discussion concerning the automatic enrollment feature and the three types of Automatic Enrollment Arrangements we make available to retirement savings plans.

Please note the following with respect to your plan. You should refer to this information as you read through this letter.

Automatic Enrollment Arrangement Type:

Automatic Contribution Arrangement (ACA)

Automatic Enrollment Effective Date: 07/01/2018

Employees Included in Automatic Enrollment Arrangement: All new hires and existing employees who have not made a contribution election

Automatic Employee Contribution Percentage: 1%

Employer Matching Contribution: up to 100% of compensation

Employer Matching Contribution Formula: *100% up to 1%*

Employer Base Contribution: Discretionary

Qualified Default Investment Alternative:

Mutual of America Investment Corporation Retirement Funds

Automatic Increases in Contribution Percentage: No

Automatic Increase Formula: N/A

Automatic Contribution Amounts

You have indicated above the Automatic Employee Contribution Percentage for your plan and the employee group(s) to which it will be applied. You have also indicated if subsequent

automatic increases in the Automatic Employee Contribution Percentage will be applicable to this Automatic Enrollment Arrangement.

Qualified Default Investment Alternative

The Plan Administrator (typically, the employer sponsoring the plan unless otherwise designated in the plan document) must designate the default investment fund to which the contributions of automatically enrolled participants will be allocated. Mutual of America offers several investment funds that meet the requirements of a Department of Labor safe harbor Qualified Default Investment Alternative (QDIA). The QDIA you have selected for your plan is indicated above.

Employer Responsibilities

The Automatic Contribution Arrangements, Benefits and Employer Responsibilities brochure outlines key features of Automatic Enrollment Arrangements and delineates several responsibilities you will assume that are specific to administering Automatic Enrollment Arrangements. Please review this document carefully with respect to the Automatic Enrollment Arrangement you selected for your plan. Briefly, your responsibilities include the following.

You must:

- Determine who is to be enrolled under the automatic enrollment feature as well as when they should be enrolled;
- Provide the enrollment material necessary for employees to make their own contribution and allocation elections and the initial automatic enrollment notification to all eligible employees within the required time frame;
- Process the automatically enrolled participants through the Sponsor Connect recordkeeping system provided by Mutual of America, allocating contributions to the Qualified Default Investment Alternative you have selected for your plan; and
- Provide enrollment material and annual notifications to previously automatically enrolled participants within the required time frame who have not made an affirmative contribution election and investment allocation elections, and have not opted out of the plan.

The Automatic Contribution Arrangements, Benefits and Employer Responsibilities brochure and sample initial and annual employee notifications provided by Mutual of America should be carefully reviewed in consultation with your legal counsel. Both the initial and annual notifications will need to be customized before you issue them based on the specifics of your automatic enrollment arrangement and to take into account any preferences you may have concerning communications to your employees.

For existing plans, an automatic enrollment feature and selection of the specific Automatic Enrollment Arrangement must be adopted by plan amendment. Mutual of America will provide a sample plan amendment and, if appropriate, a sample Board of Directors' Resolution for your review.

Please confirm that the organization named at the top of this letter agrees to accept responsibility for the administration of the automatic enrollment provision and understands that Mutual of America's services do not include monitoring the automatic enrollment provision, by signing this letter and returning a copy to me. If you have any further questions regarding this matter, please contact me.

Sincerely,

Regional Officer Signs

AGREED AND ACCEPTED BY:

Organization _____

By _____

Date _____

Title _____