

Georgia Banking Company Section 401(k) PS Plan Automatic Contribution Arrangement (ACA) Notice

Learning About Your Plan's Automatic Contributions

Georgia Banking Company Section 401(k) PS Plan has an automatic contribution arrangement. To make it easier for employees to save for retirement, we automatically deduct a percentage of your paycheck on a pre-tax basis, which is contributed to your retirement plan. You may elect to change or discontinue automatic contributions by following the instructions below. Note that the contributions you make to the plan are always 100 percent vested.

Reviewing the Automatic Deferral Percentage

The following participants will automatically be enrolled in the plan with contributions of 5 percent of compensation:

- Newly Eligible Participants
- Existing participants who are not contributing to the plan and have not made an election

The automatic deferral percentage will automatically increase in future years of participation according to the following schedule:

Automatic Deferral Percentage	Plan Year of ACA Participation
5%	1
5%	2
6%	3
7%	4
8%	5
9%	6
10%	7

No action is required on your part unless you wish to make a change to your deferral percentage.

Contributing a Different Percentage or Not at All

You have the right to contribute a different percentage or you may choose not to contribute at all.

To make a change to your deferral percentage, you must complete and return a salary deferral agreement to us, or make an election on The Standard's website. You may stop making plan contributions at any time during the year, and you may modify your contribution percentage each payroll period.

Directing the Investment of Your Account

You have the right to direct the investment of your plan account assets. You may invest your account in any of the plan's investment choices. You may change your investments at any time. The Investment Profiles are available under the Performance tab on The Standard's website and offer additional information, including objectives, risks, trading restrictions, charges and expenses.

Default investment If you do not make an investment election or if you direct less than 100 percent of your contributions, your account will be invested in the plan's Qualified Default Investment Alternative (QDIA). You can find additional information on this investment on the enclosed QDIA notice.

Understanding Your Plan

The Summary Plan Description provides additional information about the plan. If you have questions about how your plan works, contact your plan's administrator:

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Help from The Standard with Your Account

If you have questions or need help with your account, please reach out to one of our customer service representatives at **800.858.5420** or **savings@standard.com**.

Visit us at standard.com/retirement.