

TrackSetter Interface Terms & Conditions

Last Modified: 11/01/2018

Acceptance of the Terms & Conditions

Welcome to the TrackSetter Interface (the “**Interface**”) provided by Stadion Money Management, LLC (the “**Company**”). The following terms and conditions, govern your access to and use of the Interface, including any content, functionality and services offered on or through the Interface.

Please read these Terms & Conditions carefully before you start to use the Interface. **By using the Interface, you accept and agree to be bound and abide by these Terms & Conditions, and our Terms of Use for our overall Website, found at http://cdn.stadionmoney.com/Footer/Site_Terms.pdf, incorporated herein by reference.** If you do not want to agree to these Terms & Conditions, you must not access or use the Interface. These Terms are in addition to any other agreements between you and Stadion, including any customer or account agreements, and any other agreements that govern your use of information, content, tools, products and services available on and through our Websites.

This Interface is offered and available to users who are 18 years of age or older and reside in the United States or any of its territories or possessions. By using this Interface, you represent and warrant that you are of legal age to form a binding contract with the Company and meet all of the foregoing eligibility requirements. If you do not meet all of these requirements, you must not access or use the Interface.

Changes to the Terms & Conditions

We may revise and update these Terms & Conditions from time to time in our sole discretion. All changes are effective immediately when we post them, and apply to all access to and use of the Interface thereafter. Your continued use of the Interface following the posting of revised Terms & Conditions means that you accept and agree to the changes. You are expected to check this page from time to time so you are aware of any changes, as they are binding on you.

Accessing the Interface and Account Security

We reserve the right to withdraw or amend the Interface, and any service or material we provide on the Interface, in our sole discretion without notice. We will not be liable if, for any reason, all or any part of the Interface is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Interface, or the entire Interface, to users, including registered users.

To access the Interface or some of the resources it offers, you will be asked to provide certain registration details or other information. It is a condition of your use of the Interface that all the information you provide on the Interface is correct, current and complete. The Company disclaims responsibility for the completeness or accuracy of any information that you provide.

If you choose, or are provided with, a user name, password or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any other person or entity. You also acknowledge that your account is personal to you and agree not to provide any other person with access to the Interface or portions of it using your user name, password or other security information. You agree to notify us immediately of any unauthorized access to or use of your user name or password or any other breach of security. You also agree to ensure that you exit from your account at the end of each session. You should use particular caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information.

We have the right to disable any user name, password or other identifier, whether chosen by you or provided by us, at any time if, in our opinion, you have violated any provision of these Terms & Conditions.

Reliance on Information Posted

The information presented on or through the Interface is made available solely for general information purposes. We do not warrant the accuracy, completeness or usefulness of this information. Any reliance you place on such information is strictly at your own risk. We disclaim all liability and responsibility arising from any reliance placed on such materials by you or any other visitor to the Interface, or by anyone who may be informed of any of its contents.

In addition, retirement balance and monthly income amounts presented on or through the Interface are hypothetical estimates also provided solely for general information purposes and do not reflect actual investments or investment results and are not guarantees of future results. You should not rely on the Interface as the primary basis for your financial or tax planning decisions. Please consult your tax advisor or financial advisor regarding such decisions. The Company cannot guarantee or assure your ability to meet any of your goals or that any hypothetical results will actually occur. The Interface simply uses your information and certain assumptions detailed below to provide an estimate of the amounts presented. Information you may provide includes starting age, current salary, current 401(k) balance, and current outside assets, including other investments or retirement plans.

The Estimated Total Accumulation at Retirement (“ETAR”) calculation includes estimates of both 401(k) balance and outside balances, if provided. Unless otherwise noted or adjusted by you, the ETAR calculations made by the Interface assume a retirement age of 65, an annual salary increase of 1.5%, an annual 401(k) contribution rate of 3.0%, and annual market performance of 5.0%. The annual contribution is applied as a lump sum at the end of each calendar year. Projected market performance of your account is compounded annually. The Estimated Monthly Income (“EMI”) calculation represents a monthly retirement income estimate utilizing a 4.0% annual draw taken monthly from the ETAR, as well as an estimate of monthly social security benefits, assuming no spousal benefits. The estimated social security benefits are calculated utilizing the 35 years in which you earned the most, based off your current salary provided and the salary increase projections detailed above. If you are less than 35 years from retirement when the calculation is completed, the algorithm takes the current salary provided and reduces it by 1.5% annually until 35 years of salary data are available. This data is utilized to calculate an average monthly income (“SSMI”) across the 35 year period, which is then applied in the following manner to determine your monthly social security benefit in retirement: you are estimated to receive (i) 90% of the first \$826.00 of the SSMI; (ii) 32% of the SSMI that falls between \$826.00 and \$4,980.00; and (iii) 15% of the SSMI greater than \$4980.00. The social security benefit estimate is intended only as an approximation of the actual calculations utilized by the Social Security Administration, which may change from time to time.

Assumptions about projected investment returns, inflation, as well as the data that you may provide, such as current salary and outside assets, are inherently uncertain and introduce uncertainty in the calculations that the tool performs. Even small changes in these inputs and assumptions may have a significant impact on the tools' derived results. The types of compensation paid to you by your employer that you may elect to defer will be defined in your plan document; that definition may include or exclude certain items. Your employer may elect to state in the plan document a maximum percentage of your compensation that you may defer. In addition, the Internal Revenue Code of 1986, as amended contains dollar limitations on the amount of compensation (as defined in the plan document) that may be used to determine benefits, including for purposes of determining how much you can defer. The amount of compensation you may defer will depend on your actual compensation (as defined in the plan document). Actual social security benefits can vary widely depending on changes in the underlying data, including actual income earned before retirement. Additionally, choosing to take social security benefits early or late may materially decrease or increase your actual benefits, respectively.

This Interface may include content provided by third parties, including materials provided by bloggers and third-party licensors, syndicators, aggregators and/or reporting services. All statements and/or opinions expressed in these materials, and all articles and responses to questions and other content, other than the content provided by the Company, are solely the opinions and the responsibility of the person or entity providing those materials. These materials do not necessarily reflect the opinion of the Company. We are not responsible, or liable to you or any third party, for the content or accuracy of any materials provided by any third parties.

Past performance is no guarantee of future results. Investments are subject to risk and any of Stadion’s investment strategies may lose money. Nothing on the Interface should be construed as a recommendation to buy or sell any particular security. For more information, please see our Form ADV Part 2A (the “Brochure”) available on our

Website or contact a Stadion representative for more information.

Information About You and Your Visits to the Interface

All information we collect on this Interface is subject to Stadion's Privacy Policy, which is available upon request and will also be provided to all individuals completing the Interface sign-up process. By using the Interface, you consent to all actions taken by us with respect to your information in compliance with the Privacy Policy.

Electronic Delivery of Notices

By using the Interface, you specifically agree to receive and/or obtain any and all disclosures, notices, information and communications related to or required by your use of the Interface via electronic mail using the address currently on record for any account you have created. This includes, but is not limited to, any and all current and future notices and/or disclosures that various federal and/or state laws or regulations require that we provide to you, as well as such other documents, statements, data, records and any other communications regarding your use of the Interface.

Waiver and Severability

The Company's failure to exercise or delay in exercising any right, power or privilege under these Terms & Conditions shall not operate as a waiver; nor shall any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof.

If any provision of these Terms & Conditions is held by a court or other tribunal of competent jurisdiction to be invalid, illegal or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of the Terms & Conditions will continue in full force and effect.

Entire Agreement

These Terms & Conditions are the entire agreement between you and the Company regarding the subject matter herein, but do not supersede any other agreement between you and the Company.

Accessing or Correcting your Account Information

If you need assistance accessing or changing your account information, please contact one of our account specialists directly at support@stadionmoney.com or 800.222.7636. This allows us to verify your identity and maintain the security of your information.

Your Comments and Concerns

This Interface is operated by Stadion Money Management, LLC
1061 Cliff Dawson Rd, Watkinsville, GA 30677.

All feedback, comments, requests for technical support and other communications relating to the Interface should be directed to: support@stadionmoney.com

Thank you for visiting the Interface.