

Alliance Coal, LLC and Affiliates Profit Sharing and Savings ("Plan")

LEARN**You can learn information about the Plan**

Want to learn how the Plan works and when you can start? How to access and make changes to your account once you start saving?

- The Plan Details sheet on the next page shows when you are eligible, when you can start saving, and other Plan features to help you create a successful retirement outcome.
- The Account Access sheet provides information on how you can see your balance and make changes to your account via multiple devices.
- The Investment Options sheet lists the options you can use to invest your contributions.

SAVE**You can enroll in the Plan to begin creating success**

Don't wait. Start saving today!

- Salary deferrals. Contributions. The amount you save. It's all the same thing. The important thing is that you contribute as much as you can.
- Find a way to increase your contributions every year. If your plan offers auto increase or Bump It, use it. If not, put a reminder on your calendar to do it yourself.
- Visit the Saver section of NestEgg U to learn more.

PLAN**You should complete a Beneficiary Designation Form**

It's important that the dollars you have worked so hard to save go to the right place if something were to happen to you. That is why you need to designate your beneficiaries.

- The first in line to receive your account balance will be your primary beneficiary or beneficiaries.
- After your death, and if all of your primaries are deceased, your balance will be paid to the contingent(s) listed.
- Please keep your beneficiary designation form up to date.

ROLLOVER**You can rollover your account balance from a former employer**

Would you like to keep your retirement savings in one place? It makes sense, especially if you have multiple jobs in your career. It's an easy process to make happen.

- Review the Rollover Information packet. Contact NestEgg U by email or by phone (see the Account Access sheet) for assistance.
- Contact your previous plan's provider to begin the process.
- Complete and return the appropriate forms in the packet to rollover your balance from a previous plan.

**You can learn more about creating success by visiting the NestEgg U website**

The NestEgg U handbook contains the information you need to move along the path towards creating retirement success. Our step-by-step approach lets you move at your own pace.

- Spender - Saver - Investor - Planner
- Watch a video, learn a little, or take action with our interactive tools
- Measure your success with Calculate My Future