Participate in your retirement plan

GETTING STARTED

YOUR 401(k) PLAN

Capital Power Operations (USA)

Capital Power

TAKE ACTION TOWARD YOUR FINANCIAL FUTURE

When it comes to retirement,

it can be easy to think

"I will get to that one day,"

or "One day that will be more of a priority."

To have a better chance of reaching your retirement goals,

it is important to make that "one day" today.

Read on for more information about the steps

you can take now to prepare for retirement.

WELCOME

Dear Employee,

We are pleased to welcome you to our retirement plan. The recordkeeping provider behind the Capital Power Operations (USA) Inc. 401(k) Plan is OneAmerica Retirement Services LLC. This booklet offers detailed information about the benefits and investment opportunities presented by our retirement plan.

We encourage you to learn more about the benefits offered to you and the investment options you can select as you establish your retirement account at OneAmerica Retirement Services.

Whether you are a seasoned investor or are just getting started, this booklet will help you make plans for a better financial future. Please review it carefully, because it will help you manage your retirement plan assets and create a personalized strategy that can help you reach your financial goals for retirement.

Access to your account and answers to your questions are available by telephone at 1-800-858-3829 or at www.oaretirement.com.

Capital Power Operations (USA)

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Six ways to make the most of participating in your plan

- *Contribute as much as you can*
- *Use time to your advantage - start contributing as soon as you can*
- *Know your investor profile*
- *Choose an asset allocation that suits you*
- *Manage risk through diversification*
- *Revisit and/or rebalance your investments at least annually*

The use of asset allocation or diversification does not assure a profit or guarantee against a loss.

❑ Read this booklet

Learn about your retirement plan's features - and how to aim wherever you want to be financially.

❑ Estimate your need

The amount you need in retirement income could play a significant role in reaching your future financial goals. It is important to take the time to look at your specific situation and retirement income needs before determining how much to contribute to your retirement account.

❑ Decide how much you will contribute

Each pay period, this amount will be set aside from your paycheck and invested in your account.

❑ Choose your investments

You will also need to decide how much of each contribution should be allocated to each investment option. The quiz in the section called *Determining Your Investor Profile and Personalized Asset Allocation* will help you find an asset allocation mix that fits your personal investing style and your retirement time horizon.

❑ Name your beneficiaries

Naming your beneficiaries is important because they will receive the money in your account if anything should happen to you. Generally, your beneficiaries will not have to wait until probate is completed to receive your account balance. Access your account at www.oaretirement.com to complete your beneficiary designation.

❑ Roll over balances from another retirement account

You can consolidate your retirement plan balances under the Capital Power Operations (USA) Inc. 401(k) Plan.

Prior to rolling over any plan assets, an individual should carefully consider various factors such as, investment options, fees and expenses, services, penalty-free withdrawals, protection from creditors and legal judgments, required minimum distributions, and employer stocks depending on individual needs and circumstances.

Congratulations!

Once you have completed this checklist, you will be headed toward where you want to be. Visit www.oneamerica.com/today for more tips to help you get the most from your participation in the Capital Power Operations (USA) Inc. 401(k) Plan.

GETTING STARTED

RETIREMENT PLAN HIGHLIGHTS

Eligibility Requirements

- You are eligible to enroll with 3 months of service.
- Full-time and certain part-time employees are eligible to participate.
- Non-resident aliens are excluded from participation.

Plan Year

- January 1 to December 31

Enrollment

- Monthly Entry Dates: The first of each month after completion of the eligibility requirements.

Employee Contributions - 401(k)

- You may contribute 1% to 100% of your compensation per pay period (in 1% or $1 increments). Contributions may be made on a pre-tax basis, Roth after-tax basis or any combination of both, as long as the combined total does not exceed 100% of your compensation per pay period.
- Contributions must be made through payroll deduction.
- You may change, revoke or suspend contributions at any time effective as soon as administratively feasible.
- If you will be age 50 or older before the end of the calendar year and you have met the maximum contribution limit allowed, you may elect to make Catch-Up Contributions to the plan. Visit www.irs.gov for more information on the IRS limits for the current calendar year.

Employee Contributions - Rollover

- Rollovers from another qualified plan or IRA can be completed using the Rollover Contribution form available by accessing your account at www.oaretirement.com, subject to the restrictions of the plan.

Employer Contributions - Safe Harbor Matching

- Safe Harbor matching contributions will be made by the Company.
- The current safe harbor match is 100% of your contributions on the first 5% of compensation you contribute to the plan each pay period.
- You must make contributions to be eligible for the safe harbor matching contributions.
- The term "safe harbor" refers to the Internal Revenue Service (IRS) rules that your plan follows. In a safe harbor plan, all safe harbor contributions made to your account are immediately 100% vested.

Employer Contributions - Matching

- Matching contributions will be made by the Company.
- The current match is 0% of your contributions on the first 5% of compensation you contribute to the plan and the next 2% of your elective contribution will be matched at 100%.
- You must make contributions to be eligible for the matching contributions.
- Employer matching contributions will be made to your account on a pre-tax basis and will be subject to taxation upon withdrawal.

Vesting

- Your vested percentage is the portion of your account to which you are currently entitled.
- You are always 100% vested in your 401(k) contributions, rollover contributions, safe harbor matching contributions and investment earnings from those contributions.
- You earn a Year of Service for vesting each anniversary of your hire date. Matching contributions and earnings on those amounts are subject to this vesting schedule:

Years of Service	Vested Percent
Less than 2	0%
2	50%
3	100%

In-Plan Roth Rollover

- You may convert certain portions of your account balance to an In-Plan Roth Rollover account.
- To determine the amount that is eligible for an in-plan Roth rollover, access your account at www.oaretirement.com or contact Participant Service Representatives (1-800-858-3829).

Withdrawals/Distributions

- Hardship withdrawals are permitted from employee contributions, Employer matching contributions, Employer non-elective profit sharing contributions, and the Transfer Account (other than amounts attributable to a pension plan). The plan follows IRS rules defining a hardship.
- Withdrawals are permitted from fully vested account balances after you attain age 59½.
- Rollover contributions may be withdrawn at any time.
- Please review your Summary Plan Description for details on plan loans. Fees, limits, terms, and requirements for loans vary from plan to plan. Plan participants should carefully consider the risks, tax implications, and retirement investing consequences before taking a loan from a retirement plan. Contact Capital Power Operations (USA) with any questions.
- Please contact the Plan Administrator or Participant Service Representatives regarding the availability of contribution sources for distribution before you are fully vested.

This brief summary of your plan is intended only to provide an overview of your plan's provisions. If any discrepancies between this summary and the plan document arise, the plan document will govern with no exceptions.

Mutual funds are sold by prospectus. To obtain a copy of the prospectus, the participant should contact the plan's investment advisor or the mutual fund company directly. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.

GETTING STARTED

VISUALIZE WHERE YOU WANT TO GO

Where are you today? Where do you want to be tomorrow and how much will you need to get there?

Imagine yourself in retirement. What do you see? Are you living in the same place or elsewhere? How has your life changed? How have your expenses changed?

Longer life means longer retirement

One of the most important questions in retirement planning is one that few people enjoy facing. The question is simply: how long will you live? Of course, no one knows for sure, but for most of us the answer seems to be: much longer than we expect. This requires a little extra planning to pay for all those extra years in retirement. Thinking about your financial future starts with this observation: you will probably need more money than you might think.

YOU WILL NEED TO THINK ABOUT HOW HEALTHY YOU WILL BE IN RETIREMENT.

Health care expenses are growing

Working people need to think about how healthy they will be in retirement, and unfortunately there is no way to know the answer for sure. National spending on health care grew 5.3% to $3 trillion in 2014, or $9,523 per person.[1] And keep in mind that Medicare, the federal health insurance program for seniors, may not cover long-term care, most dental care, prescription drugs, eye exams and hearing aids - many of their biggest expenses.[2]

[1] *Centers for Medicare & Medicaid Services, NHE 2014 Fact Sheet, www.cms.gov/research-statistics-data-and-systems/statistics-trends-and-reports/nationalhealthexpenddata/nhe-fact-sheet.html*
[2] *Medicare.gov - The Official U.S. Government site for Medicare.*

The cost of living in retirement

Expenses in retirement can be unpredictable, and there is another critically important factor to consider: inflation. The potential harm that inflation can do to your retirement savings is one of the reasons we invest in the first place - to outpace inflation. Inflation can have a negative impact on your retirement savings, as it erodes the value of a dollar. If the annual inflation rate is 3%, it is important for your retirement savings to grow at that rate or better to ensure the same standard of living in retirement.

HOW 3% INFLATION WILL INCREASE YOUR COST OF LIVING

	2014	2034
Postage stamp	$ 0.49	$ .86
Electric bill (2014)[3]	114.11	200.09
Round trip airfare	413.00	724.20

2014 prices are estimated except where noted and for illustrative purposes only. 2034 prices assume 3% annual inflation.

[3] Source: Energy Information Administration, U.S. Department of Energy, U.S. average monthly electric bill for residential service, 2014 data.

Relying entirely on Social Security is a mistake

Social Security was never designed to be anything other than an income supplement - not a full replacement of your working income in retirement. For most workers, Social Security is only expected to replace about one-third of retirement income. That means you will be responsible for supplying the other two-thirds of your income through contributions to this plan, additional savings outside the plan, and other assets you may have (like real estate).

Regardless of what happens to Social Security in the future, you are going to need to generate income on your own - to fill the gap left by Social Security, and to beat inflation.

GETTING STARTED

WHY INVESTING WITHIN THE PLAN IS IMPORTANT

SMALL STEPS TAKEN TODAY CAN REAP BIG BENEFITS DOWN THE ROAD.

Whether you're just getting started in investing or you're already a seasoned investor, few things are more important than preparing for your own future. It is a smart idea to participate in your retirement plan as soon as possible.

You can reduce your income taxes

This retirement plan offers you the opportunity to choose to contribute on a pre-tax basis, a Roth after-tax basis or both. What's the difference? Both options offer federal tax benefits; which contribution option you choose depends on when you'd like to receive the tax benefit.

Your **pre-tax contributions** are deducted from your pay before federal income taxes and income taxes of most states, so the amount of your salary subject to taxation is lower. Because your taxable wages are lower, the amount of income taxes you pay is also lower, without reducing the amount of pay on which your Social Security benefits are based. With pre-tax contributions, federal income taxes on the contributions and earnings in your account are postponed until they're withdrawn.

When you contribute to a **Roth 401(k) account**, you pay ordinary income taxes in the year you make your contributions, so there is no initial tax savings because your contributions are taken out after taxes. Instead, your tax benefits are postponed until you make a qualified withdrawal. Qualified distributions of your contributions and all earnings on your contributions are generally not taxable at the time of distribution.

Qualified Roth plan withdrawals are exempt from federal taxes. In order to qualify, the account must generally have been held for at least five years and the employee generally must be at least age 59½ when withdrawals begin. Some state taxes may apply to Roth plan withdrawals. If your withdrawal is not qualified, any distribution of your investment earnings will be taxed.

Consider when to receive your tax benefits

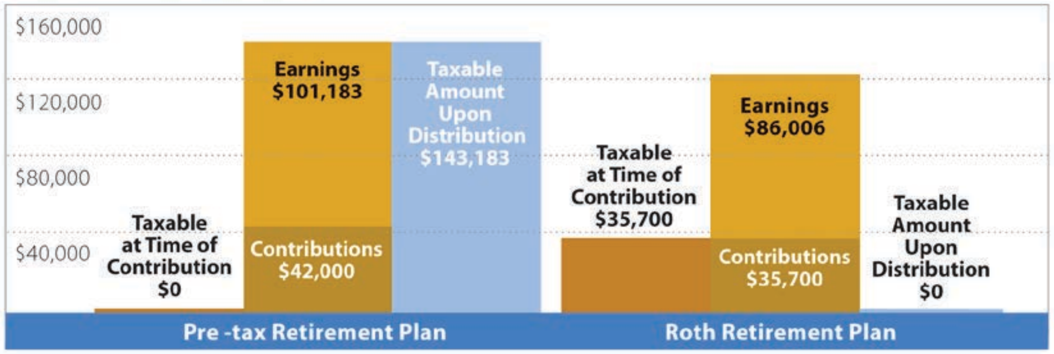
Should you contribute to the pre-tax option, Roth option, or both? Here are a few things to consider that will help you make a decision:

1. **How long do you have for your retirement savings to grow?** The more earnings you accumulate, the greater the tax benefit of the Roth option. In a Roth account, you only pay federal taxes in the year in which you make your contributions. Earnings you accumulate on those contributions will not be subject to federal (and possibly state) taxes, provided your distributions are qualified. Therefore, if you have a long time horizon until retirement, the Roth 401(k) option may offer an advantage.
2. **How much can you afford to invest?** You may be able to save more in the pre-tax option because you receive an immediate tax benefit. Because your contributions are taken from your paycheck on a pre-tax basis, your taxable income is reduced by the amount of the contribution to the plan, therefore your ordinary income taxes are also reduced. Pre-tax contributions generally have a lesser effect on your paycheck and may allow you to save more.
3. **Do you anticipate being in a higher or lower tax bracket in retirement than you are currently?** If you expect to be in a lower tax bracket when you retire, you might benefit from the immediate tax savings of the pre-tax option. If you think you will be in a higher tax bracket in retirement, you may benefit from paying taxes now by contributing to the Roth option.

Comparing pre-tax and Roth accounts

Assuming identical investment returns, what happens to long-term investments in a pre-tax versus a Roth account? The Growth of Contributions chart compares the tax implications of contributing $100 per month on a pre-tax basis or contributing $85 per month on a Roth after-tax basis for 35 years. If contributing pre-tax, your total contributions equal $42,000, earnings equal $101,183. Upon withdrawal, you will be responsible for paying federal and perhaps state income tax on the entire account balance. If contributing on a Roth after -tax basis, assume that to maintain the same take-home pay as with a $100 pre-tax deferral, you contribute $85 a month for a total of $35,700, earnings equal $86,006. Upon withdrawal, you will not have to pay federal or state taxes (in most states) on your qualified account balance because you've already paid taxes on your initial contribution and your earnings are tax-free.

GROWTH OF CONTRIBUTIONS



Note: This example assumes a 6% annualized rate of return and does not take into account possible penalties applicable upon early withdrawal. Actual rates of return may vary. Tax calculations assume a total tax liability of 15%. This chart is for illustrative purposes only and does not represent the performance of any particular investment.

Your retirement savings can grow faster — compounding without taxes

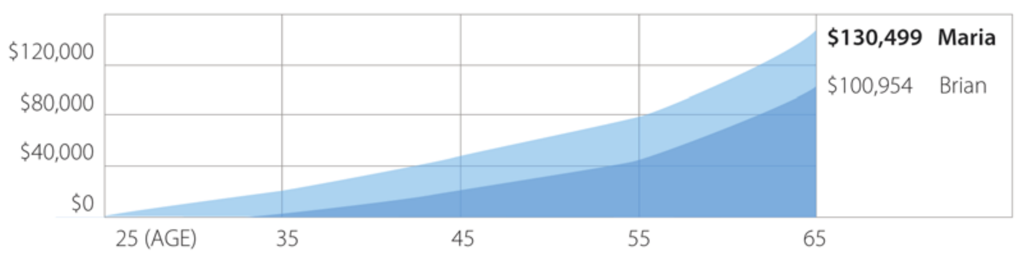
One of the biggest benefits of your retirement plan: all investment earnings on your contributions grow without being taxed annually. Without taxes being applied regularly to your earnings, more money remains in the account accumulating for your future.

Why start now?

The best thing you can possibly do for your financial future is begin contributing to your retirement plan account immediately. Even if your payroll deductions are relatively small, time and the power of compounding (the snowballing process that occurs when earnings on your retirement savings generate their own earnings) can more than make up for that. This story of Maria and Brian, co-workers who are the same age, proves it:

Maria started contributing $100 a month to her retirement plan at age 25.
She quit contributing after 15 years, but kept her money in the account where it continued to earn a 6% annual rate of return until she retired at age 65.
Brian waited until age 35 to begin contributing. He also saved $100 a month and earned a 6% annual rate of return. Brian, however, continued his contributions for 30 years until age 65.

ACCUMULATIONS OVER TIME



Total contributions: Maria: $18,000. Brian: $36,000. **Total accumulated:** Maria: $130,499. Brian: $100,954.

Maria contributed $18,000 less than Brian, but ended up with over $29,000 more because she started early!

All numeric examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary.

INVESTING

DETERMINING YOUR INVESTOR PROFILE AND PERSONALIZED ASSET ALLOCATION

Asset Allocation Questionnaire*

Determining how to invest your retirement savings is dependent on several factors. Two key factors in the process are your tolerance for risk and your time horizon. Increased risk may bring greater return, which may also include increased volatility and market fluctuations. One key to successful investing is balancing the risk you are willing to take with your time horizon. This tool can help you determine investment mixes appropriate for your risk tolerance and time horizon.

For each question, circle the number that best reflects your opinion. When you are finished, follow the instructions below to determine your score and obtain an investment portfolio that may be appropriate for you.

THIS QUIZ IS DESIGNED TO HELP YOU DETERMINE YOUR PERSONAL INVESTING STYLE AND TO HELP YOU DECIDE WHERE TO INVEST YOUR RETIREMENTPLAN DOLLARS.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. To obtain potentially higher long-term returns on my investments, I am willing to accept annual returns that may vary greatly.	1	2	3	4	5
2. Achieving significant growth is a more important goal than protecting the value of my investment.	1	2	3	4	5
3. If one of my investments loses more than 20% over the course of a year, I can easily resist the temptation to sell it.	1	2	3	4	5
4. I do not plan on withdrawing my retirement savings for major expenses before I retire.	1	2	3	4	5
5. I consider myself knowledgeable about economic issues and personal investing.	1	2	3	4	5

6. What is your current age? ______

7. At what age would you like to retire? ______

Determine your risk score.

Step I

Add up the point values for the responses you circled for questions 1-5 and enter it here: _______

Step II

Subtract your current age from your desired retirement age and enter the result here [If you are already retired, enter 0 (zero).]: _______

If the age difference is greater than 24 your **age score** is:	**5**
If the age difference is greater than 14 but less than 25, your **age score** is:	**4**
If the age difference is greater than 6 but less than 15, your **age score** is:	**3**
If the age difference is greater than 2 but less than 7, your **age score** is:	**2**
Otherwise, your **age score** is:	**1**

Based on your calculated age difference, enter your corresponding **age score** (1-5) here:_______

Step III

Add your result total from Step I and your age score from Step II and enter the total here:_______

The allocation questionnaire provides hypothetical examples that are not intended to represent past or future performance of a specific investment which cannot be predicted or guaranteed, or to provide specific advice to any individual. Rates of return will vary over time. Those investments offering a higher rate of return also involve a higher degree of risk. The suggestions provided in this questionnaire apply to your entire financial picture, of which your retirement plan is a portion.

Determine the allocation that may be appropriate for your risk score.

Based on your risk score from Step III and time horizon to retirement, choose the investment style profile that matches your score. See the investment style profiles and potential allocation models based on your time horizon in the section below to select your investor profile and allocation model. The allocation model shown with your profile and time horizon may be appropriate for your investment style.

Profile	Step III Risk Score	Step II time horizon in years to retirement		
		Less than 6	6-15	More than 15
Very Conservative investors are worried by significant short-term ups and downs in their account value and prefer slow but steady, long-term growth.	10 or less	Cash/Stable Value 35% Fixed Income 55% Domestic Equity 10% International Equity 0%	Cash/Stable Value 30% Fixed Income 55% Domestic Equity 10% International Equity 5%	Cash/Stable Value 25% Fixed Income 50% Domestic Equity 20% International Equity 5%
Conservative investors may be worried by some short-term ups and downs in their account value and may prefer slow but steady, long-term growth.	greater than 10, but less than 15	Cash/Stable Value 30% Fixed Income 55% Domestic Equity 10% International Equity 5%	Cash/Stable Value 25% Fixed Income 50% Domestic Equity 20% International Equity 5%	Cash/Stable Value 20% Fixed Income 45% Domestic Equity 30% International Equity 5%
Moderate investors may be able to tolerate some ups and downs in their account value. They may be concerned with the safety of their money, but want investment returns that can outpace inflation.	greater than 14, but less than 19	Cash/Stable Value 25% Fixed Income 45% Domestic Equity 25% International Equity 5%	Cash/Stable Value 20% Fixed Income 40% Domestic Equity 30% International Equity 10%	Cash/Stable Value 15% Fixed Income 35% Domestic Equity 40% International Equity 10%
Moderately Aggressive investors are able to tolerate some short-term ups and downs in their account value. They may be somewhat concerned with the safety of their money, but want investment returns that easily outpace inflation.	greater than 18, but less than 23	Cash/Stable Value 20% Fixed Income 45% Domestic Equity 25% International Equity 10%	Cash/Stable Value 15% Fixed Income 30% Domestic Equity 40% International Equity 15%	Cash/Stable Value 10% Fixed Income 25% Domestic Equity 50% International Equity 15%
Aggressive investors may be able to tolerate significant short-term ups and downs in their account value and may seek maximum long-term growth.	greater than 22, but less than 27	Cash/Stable Value 15% Fixed Income 35% Domestic Equity 40% International Equity 10%	Cash/Stable Value 10% Fixed Income 25% Domestic Equity 50% International Equity 15%	Cash/Stable Value 5% Fixed Income 15% Domestic Equity 60% International Equity 20%
Very Aggressive investors can tolerate significant short-term ups and downs in their account value and seek maximum long-term growth.	greater than 26	Cash/Stable Value 10% Fixed Income 40% Domestic Equity 40% International Equity 10%	Cash/Stable Value 5% Fixed Income 20% Domestic Equity 60% International Equity 15%	Cash/Stable Value 0% Fixed Income 10% Domestic Equity 70% International Equity 20%

n *Cash/Stable Value* n *Fixed Income* n *Domestic Equity* n *International Equity*

INVESTING

FINDING INVESTMENTS THAT FIT YOUR GOALS

An important and sometimes confusing step in retirement preparation is choosing which options to invest in. Because each investor has different goals and different circumstances, there is no set strategy that works for everyone.

What are the major asset classes?

Different classes of investments or asset classes help us identify different levels of risk and return - meaning that some pay higher returns but are more volatile, while others pay lower returns but are less volatile. There are three major asset classes:

- Cash and cash equivalents are investments where money is borrowed by companies and governmental units from investors for less than a year.
- Fixed income investments, often called bonds, are investments where the investor is lending money to a borrower for more than a year.
- Stocks or equities are investments representing ownership in a company, which gives the investor the right to share in that company's performance. Stock markets establish the price of a share of stock for a publicly held company.

TWO MISTAKES PEOPLE OFTEN MAKE ARE INVESTING TOO AGGRESSIVELY WHEN THEY ARE APPROACHING RETIREMENT, AND INVESTING TOO CONSERVATIVELY WHEN THEY ARE YOUNGER.

Another type of investment, called an Asset Allocation investment, provides investors with a blended portfolio of different types of investments in a single option. These investments are a good option for investors who would prefer to allow professional money managers to make adjustments to their investments as the market fluctuates.

Your plan offers[target date investments. Target date investments are types of Asset Allocation investments designed for investors who prefer to be less "hands-on" when it comes to their investment management.

With target date investments, which are based on your anticipated date of retirement, investments are progressively rebalanced for you from riskier investments to more conservative investments as you approach retirement.

More information on your plan's investment options can be found by accessing your account at www.oaretirement.com.

Note: Target Date Funds are designed for people who plan to retire and begin taking withdrawals during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments; the funds will shift assets from equities to fixed-income investments over time as you near retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market and the principal value of the Target Date Funds is not guaranteed at any time, including the target date. Target Date Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Target Date Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal amounts invested into these funds are not guaranteed at any point and may lose value.

What do we mean when we talk about risk?

Risk represents the possibility that an investment might not do what you want it to do. Understanding your own attitude toward risk is one of the most important things you can do as an investor. Knowing whether you are an aggressive or a conservative investor, or somewhere in between, gives you a clearer idea of the types of investments you should consider for your own retirement portfolio.

What is asset allocation? How does it differ from diversification?

Asset allocation is the way you divide your investments among the major asset classes of cash equivalents, bonds and stocks to manage your exposure to risk consistent with your goals, financial resources, time horizon and risk tolerance.

Asset allocation and diversification are really two different levels of the same idea: not putting all your eggs in one basket. Asset allocation diversifies your investments by mixing classes of investments (cash, bonds, groups of stocks, international, and so on).

Investment portfolios are further diversified by individual securities. At the individual bond or stock level, diversification means how individual investments are blended to create the right balance of risk and return. The more diverse the combination of investments, the less chance their returns will be headed in the same direction at the same time, which is a smart strategy to reduce risk and volatility.

The use of asset allocation or diversification does not assure a profit or guarantee against a loss.

Q ***What happens to my account balance if I choose to leave or am terminated from the company?***

A *Your distribution options are the same whether you voluntarily leave or are terminated. If your account balance is more than $5,000, you can leave your money in the plan. If you want to take your money with you, your vested account balance can be rolled into another plan with your employer or put into an IRA to avoid early withdrawal penalties.*

GETTING STARTED

HOW TO ACCESS YOUR ACCOUNT

TWO WAYS TO ACCESS YOUR ACCOUNT.

You have two convenient ways to access your retirement plan account:

- Access your retirement plan account online at www.oaretirement.com
- Call the Participant Service Center at 1-800-858-3829, where you will be provided plan account information and the option to speak with a Participant Service Representative.

What you need to get started

- To access your account online, you will need your Social Security number, date of birth and zip code.
- The first time you call the Participant Service Center, you will need your Social Security number, date of birth, and Plan ID to register and create a Personal Identification Number (PIN). You will need your Social Security number and PIN for future calls.

www.oaretirement.com

- OneAmerica Retirement Services' website is your connection to retirement plan account information, statements, transactions and financial resource tools. Set up your account by following these simple steps:
  Step 1: Click "Login".
  Step 2: Click "New User - Register for site".
  Step 3: Enter your Social Security number, date of birth and zip code.
  Step 4: Create your User ID and password. Your new User ID and password will be used to access your account information online.
  Step 5: Update your security questions. You will be prompted to answer these security questions if you forget your User ID or password.

Participant Service Center

- By calling 1-800-858-3829, you will have access to an easy-to-use, automated telephone service that allows you to access retirement plan account information. To get started, you will need your Social Security number, date of birth and Plan ID. If you have already registered with the Participant Service Center, you will need your Social Security number and PIN.
- You will also be given the option to speak with a Participant Service Representative Monday through Friday from 7 a.m. - 11 p.m. Eastern Time (ET) and Saturday from 8 a.m. – 2 p.m. ET. Participant Service Representatives can provide you with a wide range of information related to your plan and can even assist you in completing account transactions over the phone.

User ID, Password and PIN Security

To protect you from online identity theft and fraud, you will need to set up your User ID and password. Please keep this information confidential and in a safe place. Do not share your information with anyone. If you believe an unauthorized person knows your User ID or password, you should change it immediately through **www.oaretirement.com**.

To protect yourself from identity theft and fraud over the phone, you will need to register your account with the Participant Service Center. Through this process, you will create a PIN. It is important to keep your PIN in a safe place and do not share it with others. If you believe an unauthorized person knows your PIN, you should change it immediately by calling 1-800-858-3829.

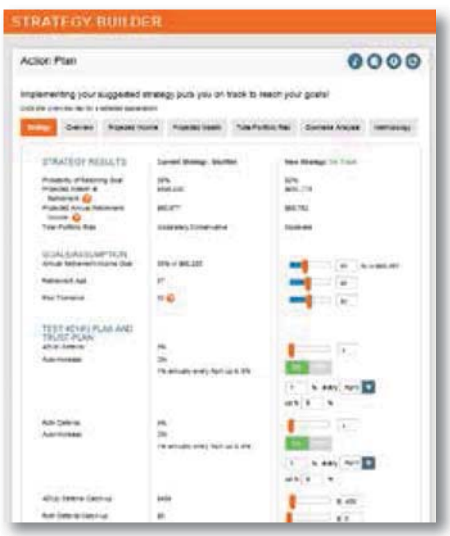
Forgot your User ID or Password?

If you forget your User ID or password, go to **www.oaretirement.com**, click "Login" and then "Forgot User ID/Password". You will be required to answer your personal security questions to gain access to your account information.

If you forgot your PIN, call 1-800-858-3829 and simply stay on the line when prompted for your PIN. If you do not enter a PIN, you will be directed to a Participant Service Representative.

5 Ways My OneCheck℠ Online can help you with retirement preparation

Preparing for retirement shouldn't be a chore. With My OneCheck℠ Online from MasteryPOINT Financial Technologies, you can access tools to help you create your personal retirement strategy, available to you by logging in to your retirement account at **www.oaretirement.com**.



My OneCheck Online's Strategy Builder tool is designed to help you create a retirement action plan and provide specific recommendations from MasteryPOINT.

1. Use the general action plan developed for you

When you use this tool, key information is pre-populated for your convenience. By clicking on "Quick Look" you will receive a high level action plan without providing much additional information.

2. Create your own customized action plan

If you prefer more customized results, you can input more information about your income needs and outside investments, such as:

- Basic personal information
- Other retirement investments
- Any match or other employer contributions, if applicable.
- Any additional sources of income or major expenses that may affect your retirement planning strategy
- A goal for the percentage of your current income that you think you will need during retirement
- The level of investment risk you are willing to take on

Note: Some of this information will be prefilled from your retirement account.

3. Educate yourself on retirement basics

The education section of My OneCheck Online includes tutorials on retirement preparation and investment concepts, allowing you to learn more about these important topics when it is convenient for you.

Educational tutorials on various retirement preparation topics are available through My OneCheck Online.

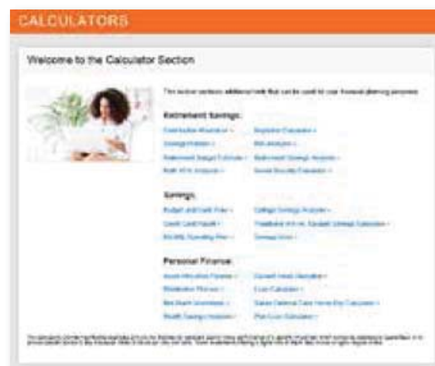
4. Gain a better understanding of common investment terms

Sometimes retirement terminology can sound like an entirely different language. My OneCheck Online's glossary can help with this by providing information on everything from "Adjusted Gross Income" to "Total Portfolio Risk."

5. Make use of the available calculators

My OneCheck Online offers more than 25 different calculators, such as:

- Asset Allocation Planner
- College Planner
- Credit Card Payoff Calculator
- Gap Analysis
- Paycheck Comparison
- Retirement Budget Estimate
- Roth Analyzer



Use the My OneCheck Online calculators to help you develop and maintain your retirement strategy.

Check out the My OneCheck Online tool by logging in to your retirement account at **www.oaretirement.com**.

How the tools work

MasteryPOINT's My OneCheck Online Retirement Income Strategy (RIS) tool is a sophisticated retirement planning tool designed to provide you with valuable help in reaching your retirement goals. However, the tool's forecasts and projections are derived from mathematical modeling techniques of the economic and financial markets that may or may not reflect actual conditions and events.

The asset projections and suggestions of asset allocation strategies furnished through the My OneCheck Online RIS tool are based on information and assumptions you provide about your current financial, personal, family status, and expected returns as well the historical performance of various asset categories available within your plan. While My OneCheck Online can provide you with insights on which investment asset categories offered by your Plan appear to best fit your retirement needs, you are solely responsible for using your own best judgment to choose the investments that are most suitable for you.

Limitations and key assumptions

- There can be no assurance that any of the suggestions for modification of participant savings level, participant retirement age, participant retirement goal, or participant risk level will generate any specific level of retirement wealth or income in retirement.
- These illustrations are hypothetical and are based on the information and variables you provide. Investing involves risk including the potential for loss of principal. Past performance is not a guarantee of future results. Your actual investment experience will vary.
- Any investment involves risk and there is no assurance that the investment objective of any investment option will be achieved. Before investing, understand that your investments are subject to market risk, including possible loss of principal.
- The use of diversification and asset allocation as part of an overall investment strategy does not assure a profit, or protect against loss in a declining market.
- Monthly retirement plan contributions are made at the end of each month prior to retirement at the specified rate you selected.
- Your retirement plan assets grow at the pre- and post-retirement rates of return you select.
- Your salary growth before retirement is calculated at an annual rate of 3%. Contributions into the Plan before retirement will also grow at the same rate. Income growth after retirement is set to the inflation rate.
- After retirement, your growth-adjusted salary is withdrawn from your retirement plan balance each month. This amount is indicated as withdrawn before investment growth is applied for the month.
- Monthly compounding is applied to rates of return and inflation. These values are applied at the rate you select, divided by 12 for growth of retirement plan balances.
- Social Security is calculated based on your current salary. An earnings base for up to 35 working years prior to retirement date is calculated. Your current Social Security benefits are calculated

Methodology

The My OneCheck Online RIS tool generates retirement wealth and retirement income projections based on current account balances, current salary, retirement age, life expectancy, current savings rates and rate of return assumptions entered by the participant. The risk questionnaire provides a series of questions that are used to determine the user's tolerance for risk. Based on his/her answers to the questions, the tool assigns each user a conservative, moderate, or aggressive risk profile. The tool then displays a suggested mix of assets that may be appropriate for the user's time horizon to retirement and risk profile.

from your assumed earnings base and that of your spouse (whether non-working spouse or working spouse if his/her age and salary are specified). A 2.5% annual growth factor is applied to your Social Security benefits after retirement. The calculated benefit is added to your retirement plan balance at the end of each month during retirement. Benefits are reduced for early retirement and increased for late retirement according to current Social Security regulations.

- If you are married and do not explicitly exclude the spouse Social Security benefit, a spousal benefit equal to one half of your benefit will be computed and added to your balance.
- If you retire before your normal retirement age (65, 66, or 67 depending on your age), your Social Security benefit will be reduced by the standard reduction formula. If you retire before age 62, your benefit may be reduced even further. The program does not consider your salary and Social Security contribution history. As a result, your computed benefit when you retire early may be less than your actual benefit. Contact the Social Security Administration for a more accurate benefit estimate.
- Your federal tax rate is calculated based upon your current salary (including spouse salary, if entered) and assumes only the standard deduction. State taxes are not considered in the analysis.

Other risks and limitations

MasteryPOINT My OneCheck Online cannot independently monitor, review, or update the recommendations or projections you receive from it, nor does it have the capability to monitor or review the investment decisions you make based on its recommendations or projections. Because the tool's utility depends on the completeness, accuracy and timeliness of the information you provide, you are solely responsible for reviewing and updating information within the tool. You understand that you must provide complete and accurate information when requested by My OneCheck Online in order to get meaningful results from it.

Note: Administrative and recordkeeping services provided by OneAmerica Retirement Services LLC which is not a broker/dealer or investment advisor.

Schlindwein Associates, LLC is an independent Registered Investment Advisor. Schlindwein Associates, LLC and MasteryPOINT are not affiliates of any of the companies of OneAmerica and are not OneAmerica companies.

IMPORTANT: The projections or other information generated by this RIS tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investments results and are not guaranteed. RIS does not evaluate every possible investment or retirement strategy you could use, particularly when considering investments outside of your employer sponsored pension plan. As a result, the recommendations of RIS may not have considered investments or strategies that would produce similar or superior results. Additionally, the results provided by RIS may vary with each use and over time depending on the assumptions you enter.

Consult with your financial professional to discuss how other investment options can be combined with your MasteryPOINT My OneCheck Online asset level suggestions to best meet your overall retirement or other financial goals.

DISCLOSURES

OneAmerica is the marketing name for the companies of OneAmerica. Administrative and record-keeping services provided by OneAmerica Retirement Services LLC, a OneAmerica company, which is not a broker/dealer or investment advisor.

Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.

Mutual funds are sold by prospectus. To obtain a copy of the prospectus, the participant should contact the plan's investment advisor or the mutual fund company directly. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.

Investing involves risk which includes potential loss of principal.

Bond funds have the same interest rate, inflation and credit risks associated with the individual securities owned by the fund. High-yield bonds are subject to greater credit risk and price fluctuations than investment grade bonds.

Funds investing in stocks of small, mid-sized, and emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

Investing in international markets involves risks not associated with investing solely in the U.S., such as currency fluctuation, potential political and diplomatic instability, liquidity risks, and differences in accounting, taxes, and regulations. Risks of international investing are generally intensified for investments in emerging markets.

Funds that focus on real estate investing are sensitive to deterioration in the economy or local real estate conditions, tenant defaults, property mismanagement, and changes in operating expenses including: insurance costs, energy prices, real estate taxes, and the cost of compliance with laws, regulations, and government policies.

Target Date Funds are designed for people who plan to retire and begin taking withdrawals during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments; the funds will shift assets from equities to fixed-income investments over time. As a result, the funds become more conservative over time as you approach retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market and the principal value of the Target Date Funds is not guaranteed at any time, including the target date. Target Date Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Target Date Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal amounts invested into these funds are not guaranteed at any point and may lose value.

Investors cannot invest directly in any index.

Note: Not all plans offer all of the referenced investment categories or investments.

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ON YOUR MARK...GET SET...CONTRIBUTE!

Enrolling and participating in this retirement plan can give you the resources to help your retirement preparation. Picture the life you want to lead in retirement and take action today toward building the future you want to see!

GETTING STARTED

RETIREMENT 101

INVESTING

PERSONAL FINANCE

NEARING RETIREMENT

One day is today!

By offering Capital Power Operations (USA) Inc. 401(k) Plan
Capital Power Operations (USA) has put you
on a good path, but now it is up to you
to take advantage of this important benefit.
3 Steps to retirement preparation

- Estimate your need
- Determine your contributions
- Choose your investments

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