

It's Time To Save

Create a more secure
financial future





Welcome to the ClubCorp Individual Investment Plan

As an Employee Partner at ClubCorp USA, Inc., you can save for the future on a pre-tax or after-tax basis through the Individual Investment Plan (IIP). With our plan, you get: convenient contributions directly from payroll, multiple investment options, access to online financial tools and the flexibility to change your contribution amount or investment elections at any time. Full-time regular and part-time regular Employee Partners who have completed six consecutive months of service may enroll in the plan. Consider taking advantage of this valuable benefit to help you reach your retirement goals.

1 REGISTER YOUR ACCOUNT

Visit millimanbenefits.com, select “Register” and follow the prompts to begin.

2 ENROLL IN THE PLAN

Once you have created your account, the website will walk you through the enrollment process.

- Decide how much to save.** You can save a portion of your pay up to plan and annual IRS limits.
- Choose your investments.** Decide how to invest your account among the investment options offered in the plan.
- Name a beneficiary.** Designate the individuals or entities you want to receive your account balance in the event of your death. If naming an individual, have your beneficiary’s Social Security number and birthdate handy.
- Click the SUBMIT button.**

3 MAKE THE MOST OF YOUR PLAN

On healthyfinancialoutcomes.com, find guides, videos and live events to help you take the next financial step that’s best for you.

Account Security

Registering is the No. 1 step you can take to protect your retirement savings and avoid delays when trying to access your funds.

DISTRIBUTION PIN

The first time you log in, you’ll create an 8-digit Distribution PIN that you’ll need to use in the future when you’re ready to take money out of your account.*

Keep this PIN in a safe place! And remember, never share your account credentials.

*Unlike a bank account, distributions from the plan are limited.

Saving Basics

YOUR CONTRIBUTIONS

You can save up to 50% of your pay (subject to annual IRS limits that are not plan-specific). You can make different types of contributions:

- **Pre-tax contributions** are deducted from your paycheck before income taxes are withheld. You pay taxes on these contributions and earnings when you withdraw the money from the plan.
- **After-tax contributions** are deducted from your paycheck after income taxes are withheld. You pay taxes on only the earnings when you withdraw the money from the plan.
- **Catch-up contributions** are for savers age 50 or older this year. These contributions help you save more than the annual IRS limits as you near retirement.
- **Rollover contributions** that you move from a retirement plan account with a prior employer or a rollover IRA to our plan allow you to keep all of your retirement savings in one place.

VESTING

Vesting means gaining ownership. You are always 100% vested in your account.

What Kind of Investor Are You?

When it comes to investing, you've got a variety of choices. Pick the strategy that fits your investment style at millimanbenefits.com > Account Details > Investments.

If you do not choose your own investments, your account will be invested in the plan's Qualified Default Investment Alternative (QDIA). Please refer to the QDIA Notice for more information.

WANT SOME HELP?

Try InvestMap. InvestMap is an age-based investment strategy that creates a portfolio for you made up of existing funds within the plan. With InvestMap, your investments become more conservative as you approach your retirement, so you take on less and less investment risk over time. InvestMap lets you personalize your election to be more conservative or more aggressive. Your account balance will automatically rebalance every quarter and reallocate along the InvestMap glide path each year following your birthday.

WANT A MORE HANDS-ON APPROACH?

Choose your own investments. You'll be able to pick from a broad range of funds with varying degrees of risk and return. It's up to you to stay on top of your account and make changes as necessary.



Stay Informed

Information about your account is updated daily. You can monitor your investments and request transactions at any time. Milliman will summarize your activity in a quarterly statement that will be provided electronically or mailed to you, depending on your contact information on file.

You can change the way you receive your statement and notices at millimanbenefits.com. Go to Personal Information under the profile icon in the top right corner.

Take a Tour



Watch a short video about the account features and retirement planning tools available to you at millimanbenefits.com.

vimeo.com/milliman/tour-millimanbenefitscom

Taking Your Money Out

Leaving your money alone to grow is best. However, if you need to access the funds in your account, you may be able to take a loan or an in-service withdrawal while you're still working at ClubCorp USA, Inc. If you leave ClubCorp USA, Inc. or retire, you have several options.

Consider your options carefully as taxes and penalties may apply.

Need Help?

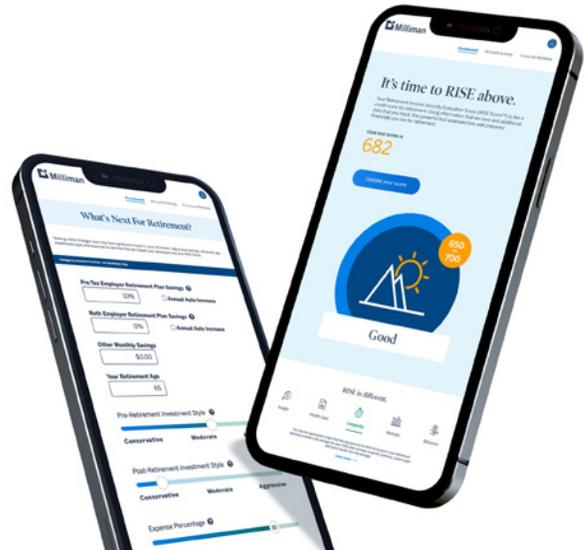
For more plan details, refer to the included Summary Plan Description and notices or visit millimanbenefits.com.

Contact the Milliman Call Center at 1.866.767.1212 or via chat on millimanbenefits.com. Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time.

Get Your RISE Score™

Check your Retirement Income Security Evaluation Score (RISE Score) on millimanbenefits.com to see how financially prepared you are for retirement.

Your score is expressed as a single number, like a credit score, that helps you assess how well you are doing. The higher your score, the more likely you'll be able to achieve a healthy financial outcome.



Download the Milliman Mobile Benefits App

Real-time access to your account when you need it, all from your personal device. Check your balance, update your elections — and more!

