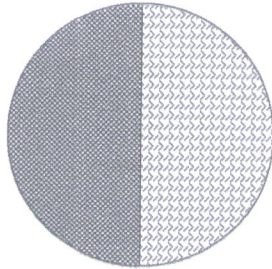




# RELIANCE JIO INFOCOMM USA 401(K) PLAN

ANDREW SHARP  
12448092

## How will my future contributions be invested?



-  50% Bond  
50% Fidelity Total Bond K6
-  50% Capital Preservation  
50% Putnam Stable Value Fund

## How is my account invested?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
<b><u>Bond</u></b>							
Fidelity Total Bond K6	22,759.38		-477.87		-22,281.51	0.00	0.000
<b><u>Capital Preservation</u></b>							
Putnam Stable Value Fund	21,754.84		29.62		-21,784.46	0.00	0.000
<b>Totals</b>	<b>44,514.22</b>		<b>-448.25</b>		<b>-44,065.97</b>		

## How is my account being funded?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Withdrawals /Expenses /Transfers</u>	<u>Ending Balance</u>	<u>Percent Vested</u>	<u>Vested Balance</u>
Employee Before Tax	40,614.91		-452.82	-40,162.09	0.00		
Ccpu Prior Match	3,899.31		4.57	-3,903.88	0.00		
<b>Totals</b>	<b>44,514.22</b>		<b>-448.25</b>	<b>-44,065.97</b>	<b>0.00</b>		

## Who are my beneficiaries?

Empower does not currently hold a beneficiary designation for your account; however, your plan may hold a beneficiary designation. You may update this information by visiting your plan's website at [empowermyretirement.com](http://empowermyretirement.com).

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## How have the investments in my plan performed?

You can access detailed account information such as investment performance, investment allocations, transaction history, contribution details and more on your plan website at [empowermyretirement.com](http://empowermyretirement.com).

This statement confirms transactions during the stated time period. You have an obligation to review all of the information carefully to confirm that we have acted on your instructions properly. You must notify Empower of any error within this statement as soon as possible. The actual benefits payable will be determined by the plan document that governs the operations of your plan. If you have any questions, inquiries or complaints concerning your benefits, please contact Empower.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

Representatives of Empower do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

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## -----An Important Message about Investing for Retirement & Diversification-----

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different risk tolerances. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website at [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification) for more information on individual investing and diversification.