

The Moog Inc. Retirement Savings Plan: A high-performance retirement



The Moog Inc. Retirement Savings Plan already offers you a variety of tools and resources to help you meet your savings goals, and this year Moog is enhancing the plan with the addition of new programs and some changes to the fund lineup.

Keep reading to see what's coming to your mailbox in the next few months.

New tools, new connections

Moog wants to help you understand your income needs of tomorrow so you can make the right savings decisions today. Whether you're age 29 or age 59, now is the right time to plan for your retirement.

Beginning the week of July 18, 2016, the Moog Inc. Retirement Savings Plan will feature a new, enhanced system at Empower Retirement to help you improve your overall retirement planning experience. You'll access your account at a new URL, www.empower-retirement.com/participant, and you will need to re-establish your user ID and password.

On this new site you'll be able to estimate your monthly income and healthcare expenses* in retirement and see how you compare with other savers.

**The healthcare estimator is available for participants age 35 and older.*

The same Empower representatives will continue to serve the Moog plan; however, you will reach them using a new phone number, 844-465-4455, which has more automated options to help you get to the right place.

In the coming days and weeks you'll receive more information from Empower about the transition to this new experience, including key dates and an overview of your new website.



Translates savings into estimated monthly income in retirement



Allows you to easily model different savings scenarios



Offers next steps to help boost income in retirement



Provides a convenient way to adjust contributions and rebalance your portfolio



Lets you implement changes immediately

Trade control policy

Most fund companies have adopted excessive trading policies to discourage frequent, short-term trading in their funds. Previously, according to the plan's trade control policy, if you transferred any portion of your account balance out of a plan investment option (with the exception of the JPMCB Stable Asset Income Fund-F) the plan did not permit you to purchase shares of the same fund via investment transfer activity for 45 days.

Effective the week of July 18, 2016, the plan's trade control policy will apply only to the company stock funds. On all other plan investment options you will be subject to the trading policies and/or restrictions of each individual fund — which could be more or less than 45 days.

For the funds in your plan, the plan will provide specific trading restriction information online at www.empower-retirement.com/participant at the time you request a transfer or an applicable transaction.

New investment advice service

The plan currently offers a suite of target date funds and a core investment lineup which includes short-term, bond and equity investment choices. Beginning in the fall of 2016 we will introduce optional advisory services to help you build your portfolio.

This optional plan feature will provide you with a customized retirement evaluation that looks at your plan account in terms of your investments, savings and retirement income. Based on this evaluation, you may decide you need to adjust how you invest your account. The plan will also provide you with information about two services that can help you make your investment elections: Online Investment Guidance and Online Investment Advice. Both services are part of the Empower Retirement Advisory Services provided by Advised Assets Group, LLC (AAG), a federally registered investment adviser, and powered by Morningstar Investment Management. There is no guarantee that participation in any of the advisory services will result in a profit or that the account will outperform a self-managed portfolio invested without assistance.



Help before you make your decisions

Do you prefer to make your own investment elections but need help with your decisions? You might want to try Online Investment Guidance. Online Investment Guidance, which is available at no additional cost to you, gives you a step-by-step action plan to help you choose your investments and the amount that you want to invest in each investment. The objective is clear advice that can help you reach your financial goals.

Professional account management for your plan account

Do you prefer to have an investment professional choose your investments and manage your account for you? If so, select the Online Investment Advice, a fee-based program that creates a customized investment strategy for you. This program handles all transactions for you to put your new strategy into action and continues to manage your account over time to help you stay on track. Each quarter you will receive a printed retirement update.

Core investment lineup

Moog is always looking for ways to bring you employee benefits designed to help meet your current and future needs. With that in mind, we are making changes to the investment lineup in the Moog Inc. Retirement Savings Plan on September 1. Stay tuned for more details.

Enhanced retirement solutions

Moog is also introducing the services of Empower's Retirement Solutions Group (RSG) to employees and plan participants. If you are considering rolling a prior employer savings plan or Individual Retirement Account (IRA) into your Moog plan account, RSG can provide personalized assistance with consolidating your retirement accounts. If you are nearing or in retirement or no longer with Moog, RSG can discuss the options you have available for your plan account and guide you to helpful planning tools and resources. To get started, call 800-725-0748. You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

Automatic rebalance

Life is busy. Wouldn't it be nice if some things just happened automatically? If you are already taking advantage of automatic rebalance, you know the benefits. If you're not familiar, rebalancing brings your 401(k) account back to your intended asset allocation mix. It may help protect your account from being over-invested in one or more asset category and you'll return your account to a level of risk that's comfortable for you. It can help keep you on track with your long-term objectives.

Currently, you can rebalance your account on demand or set up automatic rebalancing on a semi-annual or annual basis. Beginning July 18, you will be able to set up automatic rebalancing on a quarterly basis.

Statements

You will receive a final statement from the current system in July 2016 with account balance information as of the date of the transition. Your first statement from the new Empower system will also arrive in July 2016 and will show the balance transferred to the new system. Statements will be delivered electronically, but once the transition is complete you can elect to receive a paper statement if you prefer.

How to contact Empower and access your Moog plan account before and after the transition

	Before the move	After the move
Website	www.retireonline.com	www.empower-retirement.com/participant
Toll-free number	800-345-2345	844-465-4455
TTY number for the hearing impaired	800-345-1833	844-465-4455
If calling from outside the U.S.	847-857-3001	303-737-7204
Availability of representatives	\Weekdays between 8 a.m. and 9 p.m. ET	Weekdays between 8 a.m. and 10 p.m. ET

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your plan, you may obtain mutual fund prospectuses for registered investment options and/or disclosure documents from your registered representative or plan website. Read them carefully before investing.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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IMPORTANT: The projections or other information generated by the Empower Participant Experience regarding the likelihood of various investment outcomes are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

Access to the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Because this investment option invests in the stock of one company it has more risk than a diversified portfolio consisting of the stocks of many companies. The investment option may be used to round out a well-diversified portfolio.

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Rebalancing does not ensure a profit and does not protect against loss in declining markets.

A collective fund is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their participants, the funds are not available to individual retail investors.