



Welcome to Paychex Retirement Services!

PAYCHEX[®]

Retirement Services

Dear Plan Participant,

We're pleased to announce that in the upcoming months our 401(k) plan will be transferring to Paychex. We have attached some important documents for your review regarding this transition.

We value your contributions to Ocaquatics Management Inc, and support you achieving your goals today and for retirement. Contributing to a 401(k) plan is a great way to add to your retirement savings.

Retirement plans can help you:

- Save for your retirement
- Set your financial goals
- Reduce your taxable income through pretax contributions

How does it work?

Paychex offers a convenient website for enrollment and managing your plan benefits. Once we get closer to the transition date, you will be able to register for the Paychex website.

We're offering a wide array of investment choices. You decide what investments to place your contributions in; even small contributions can add up over time.

Our investment advisor, Matthew Kane, can be reached at (305) 347-2586.

Thank you,

Your Management Team



Access. Anytime. Anyplace.



Mobile*

- Access account balance
- View investment details and performance
- Check loan information
- Use one click to call a Paychex retirement specialist for questions
- Change deferrals and asset allocation



Online

- Manage investments, deferral amounts, and personal account information
- View account performance
- Set up loans and view loan information
- Use calculators to keep on path to retirement readiness



Phone

- Enjoy toll-free live support
- Access toll-free self-service through interactive voice response (IVR) system
 - Obtain current investment and loan information
 - Make contribution amount changes



* The mobile app is available for users with a Paychex Flex single sign-on account who access www.paychexflex.com for their online services. Users who access the following sites cannot use the Paychex mobile app: www.mypaychex.com, online.paychex.com, or benefits.paychex.com.

Important 401(k) Plan Information

Ocaquatics Management Inc 401(k) Profit Sharing Plan & Trust

08-30-2019

A Message for Plan Participants

In the upcoming months, Ocaquatics Management Inc will transition your company-sponsored retirement plan to Paychex Retirement Services. We're providing answers to some frequently asked questions, as well as a summary of other items to be aware of during the plan conversion process.

Important Dates

	Date*
Access to the Paychex Retirement Services Website	09-17-2019
Date of First Payroll Contribution to Paychex Plan (Anticipated)	09-20-2019
Blackout Period Starts (Anticipated)	09-30-2019
Blackout Period Ends	10-30-2019

How does the transition affect me?

Paychex will work with your plan administrator and former 401(k) provider to transfer your plan assets/account balance from your previous provider to your new Paychex 401(k) account. All of your future payroll contributions will be deposited into that account. Although the asset transfer timing varies, it generally takes up to 90 days from the start of the transition to the end of the Blackout Period.

What is a Blackout Period?

A "Blackout Period" is generally any period during which your ability to direct or diversify the assets in your individual account, including obtaining distributions or loans from the plan, is temporarily suspended. The Blackout Notice on page 6 explains the temporary restrictions on your account during this time. *Please note you will still have the ability to reallocate investments offered by Paychex, but potentially not those still held with your former provider.* Your plan's Blackout Period will begin on 09-30-2019 and end on 10-30-2019.

How will my conversion assets be invested?

The investment options available to you may change. Your conversion assets will be mapped into your individual account with Paychex. The attached chart illustrates how your assets will be mapped into the investment options offered in the plan. Assets contained in any particular investment option as of the commencement of the Blackout Period will transfer directly to the investment option indicated in the attached chart. Once the Blackout Period begins, you will not be able to reallocate your investments until after the Blackout Period ends.

How will my future contributions be invested?

The investment options available to you may change. The investment selections for your future contributions will automatically be mapped into your account with Paychex. This means that you do not need to select investment options for your future contributions; however, you can review and make investment selections for future contributions at any time prior to the first contribution date with Paychex Retirement Services, which is scheduled for 09-20-2019. To do so please visit the Paychex Retirement Services website or the Paychex Employee Services phone line (See section titled "How can I access my plan account online?").

*All dates are subject to change.

How can I access my plan account online?

To register for the Paychex website, visit www.paychexflex.com and follow these steps:

1. Click **Sign-Up** or **Register** at the bottom of the Welcome to Paychex login screen.
2. Follow the step-by-step process to complete your registration.
3. After completing the registration, log in by entering your Username and Password.
4. Select **Retirement Services**. (When logging in for the first time, you will be prompted to answer your security question.)

Can I access my plan information another way?

You can also call the Paychex Employee Services Information Line at 877-244-1771 and choose the 401(k) option. Follow the prompts to review specific information or take action. You can speak to a Paychex representative Monday through Friday between 8:00 a.m. and 8:00 p.m. ET.

Who can I contact for information?

You can access the Paychex website and review the Tools and Learning section, call the Paychex Employee Services Information Line at 877-244-1771, or contact your plan administrator.

You can also contact our plan's financial advisor, Matthew Kane, at (305) 347-2586.

Blackout Period Notice

A "Blackout Period" is generally any period during which your ability to direct or diversify the assets in your Individual Account or obtain distributions or loans from the Plan is temporarily suspended. Federal law generally requires that you be furnished notice of a Blackout Period at least 30 days in advance of the last date on which you could exercise your affected rights immediately before the commencement of any Blackout Period in order to provide you with sufficient time to consider the effect of the Blackout Period on your retirement and financial plans.

Important Notice Concerning Your Rights Under the Ocaquatics Management Inc 401(k) Profit Sharing Plan & Trust

08-30-2019

1. This notice is to inform you that the Plan named above will be:
 - Changing record keepers
 - Changing investment options
2. As a result of these changes, you temporarily will be unable to:
 - Direct or diversify investments in your individual account
 - Obtain a loan from the Plan
 - Obtain a distribution from the Plan
3. This period, during which you will be unable to exercise these rights otherwise available under the Plan, is called a Blackout Period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this Blackout Period may affect your retirement planning, as well as your overall financial plan.

The Blackout Period for the Plan is expected to begin 09-30-2019 and end 10-30-2019. During these weeks, you can determine whether the Blackout Period has started or ended by contacting, free of charge, the individual or entity listed in section six below.

4. If during the Blackout Period you will be unable to direct or diversify the assets held in your plan account, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the Blackout Period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments. You should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than diversified investments. Stocks that have wide price swings might have a large loss during the Blackout Period, and you would not be able to direct the sale of such stocks from your account during the Blackout Period.
5. Is this notice being provided less than 30 days in advance of the Blackout Period? Yes No
6. If you have any questions concerning this notice, you should contact the following individual or entity:

Miren Oca
10502 NW 134th St, Hialeah Gardens, FL 33018-1105
(786) 390-6446

Sincerely,

Plan Contact Signature