

*Big journeys*  
*begin with*  
*small steps*



**RETIREMENT PLAN  
ENROLLMENT GUIDE**



# Many people don't save for retirement because ...



"I can't afford to save."



"It's too far away."



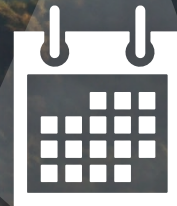
"I'm not an investment expert."



"I don't know what steps to take."



"I don't have time to keep up with it."



"I'll start saving later."

## WHY SHOULD YOU SAVE?

# SOCIAL SECURITY MAY NOT BE ENOUGH

*The average monthly benefit is \$1,657 (\$19,884 annually).*

Annual Income Before Retirement	Estimated Social Security Benefit Monthly (Annually) at Full Retirement Age
\$20,000	\$978 (\$11,736)
\$30,000	\$1,170 (\$14,040)
\$40,000	\$1,363 (\$16,356)
\$50,000	\$1,556 (\$18,672)
\$60,000	\$1,748 (\$20,976)
\$70,000	\$1,941 (\$23,292)
\$80,000	\$2,133 (\$25,596)
\$90,000	\$2,325 (\$27,900)
\$100,000	\$2,518 (\$30,216)
\$110,000	\$2,635 (\$31,620)
\$120,000	\$2,725 (\$32,700)

You can claim as early as age 62 (at a reduced amount), but you can increase your benefit by deferring until age 70.

**Age 62**  
**\$781 MONTHLY**

**Age 67**  
**\$1,170 MONTHLY**  
*Full Retirement Age (if born after 1960)*

**Age 70**  
**\$1,493 MONTHLY**

*As of January 2021*  
<https://www.ssa.gov/cgi-bin/benefit6.cgi>

*Benefits are calculated using the 35 years in which you earned the most. Review your earnings history on [www.SSA.gov](http://www.SSA.gov) for accuracy.*





# YOUR RETIREMENT PLAN COULD PROVIDE ADDITIONAL INCOME

*See appendices for  
information about your plan.*



## APPENDIX A: PLAN SUMMARY

### Lewis Thomason, P.C.

ELIGIBILITY	6 consecutive months
ENTRY	Monthly
EMPLOYEE CONTRIBUTION	Traditional (pre-tax) 401(k) or Roth (after-tax) 401(k)
EMPLOYER CONTRIBUTION	<b>Automatic Enrollment:</b> 3% of compensation if no election form is on file <b>Safe Harbor Match:</b> 100% of 1st 3% plus 50% of next 2% contributed No accrual requirements
VESTING	<b>Safe Harbor Match:</b> 100% vested immediately
OTHER PROVISIONS	<b>Hardship Distribution:</b> upon termination, death, disability, or age 59 ½ (if fully vested) <b>Loans:</b> 1 max; minimum \$1,000

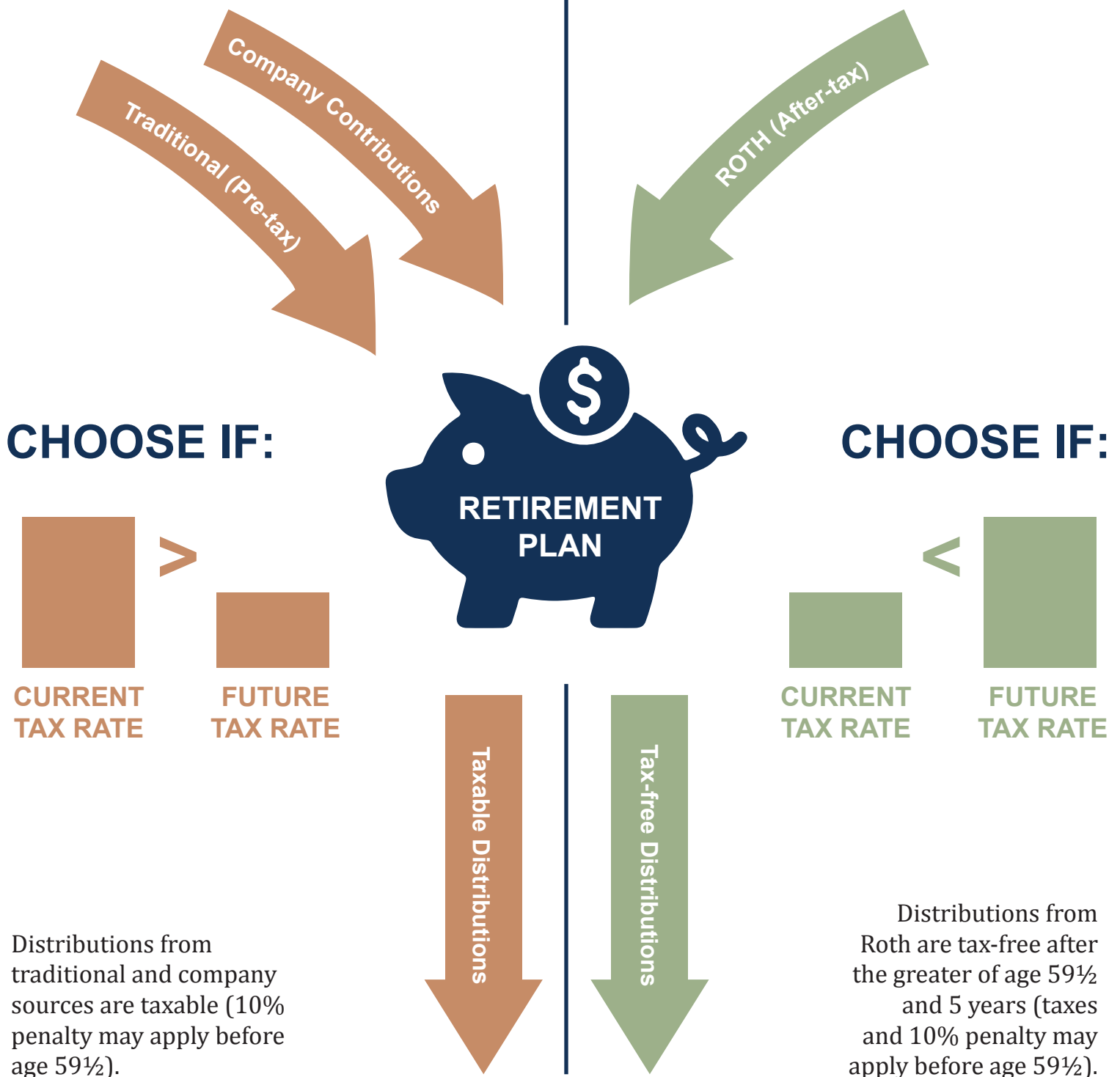


## APPENDIX B: TAX BENEFITS

# THERE ARE TAX BENEFITS

**PRE-TAX: *Tax Break Now***

**ROTH: *Tax Break Later***



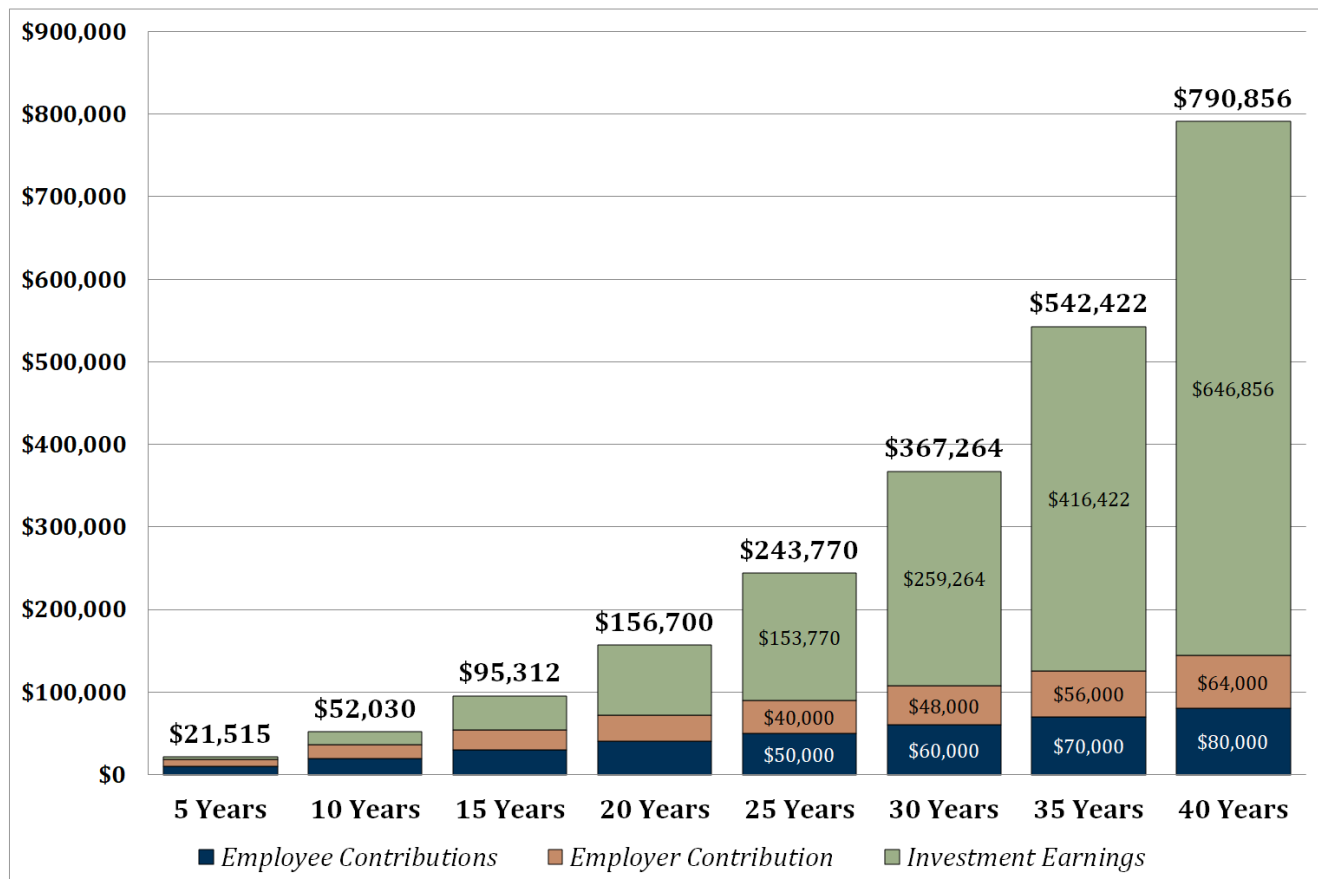


## APPENDIX C: ACCOUNT GROWTH

# CONSISTENT SAVINGS LEAD TO BIG RESULTS

PER PAYCHECK	"SPENDING SAM"	"CONSISTENT CONNIE"
Salary	\$40,000	\$40,000
Deferral	0%	5.00%
Paycheck Reduction	\$0	\$73.33
Total Amount Saved	\$0	\$83.33 + \$66.67 <small>Employee Contribution + Employer Contribution</small>

### POTENTIAL ACCOUNT GROWTH



Assumes 7% investment earnings, Semi-Monthly (24) compounding.



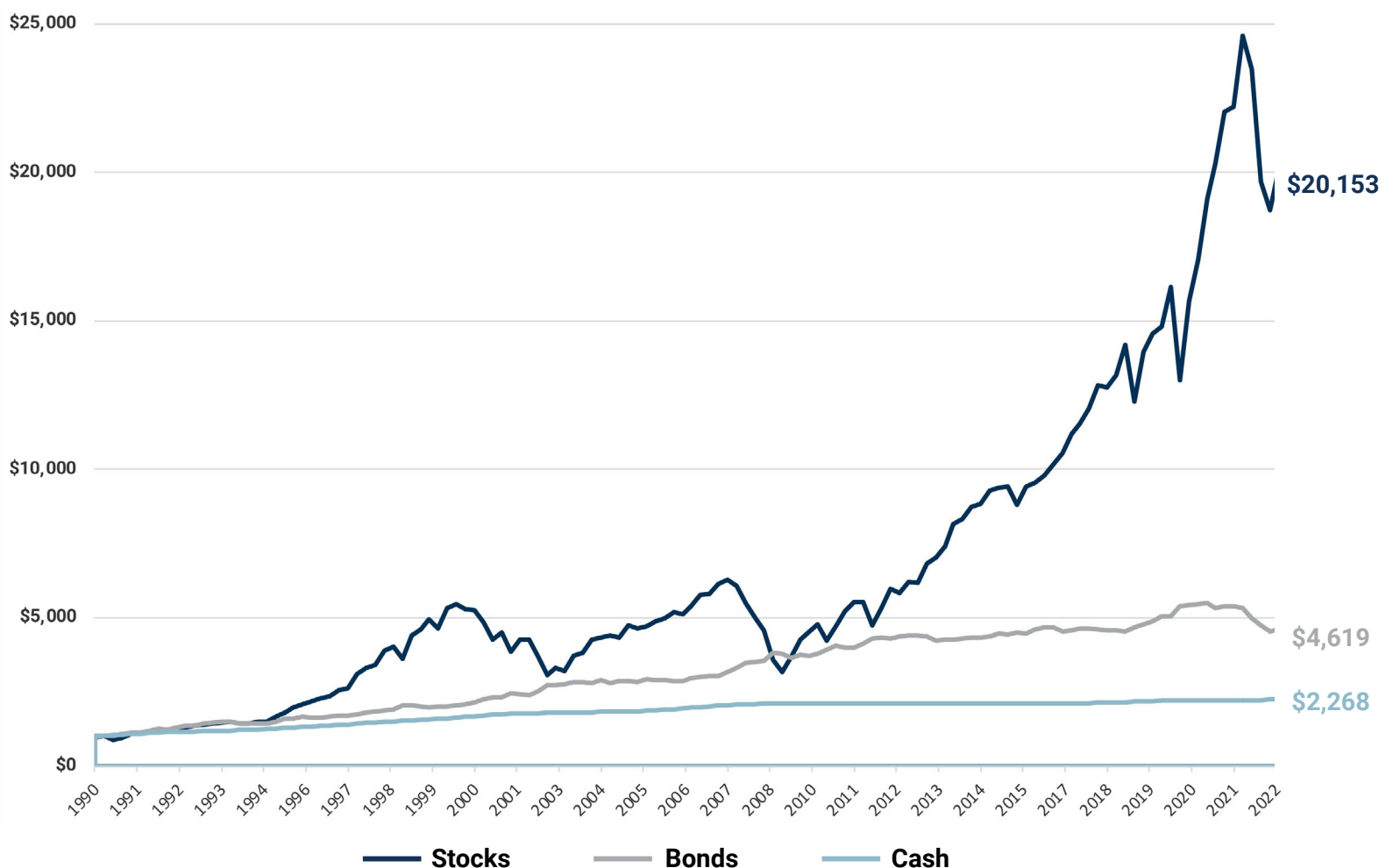
# INVESTMENT OPTIONS



# STOCKS vs. BONDS



## GROWTH OF \$1,000 (1990 – December 31, 2022)

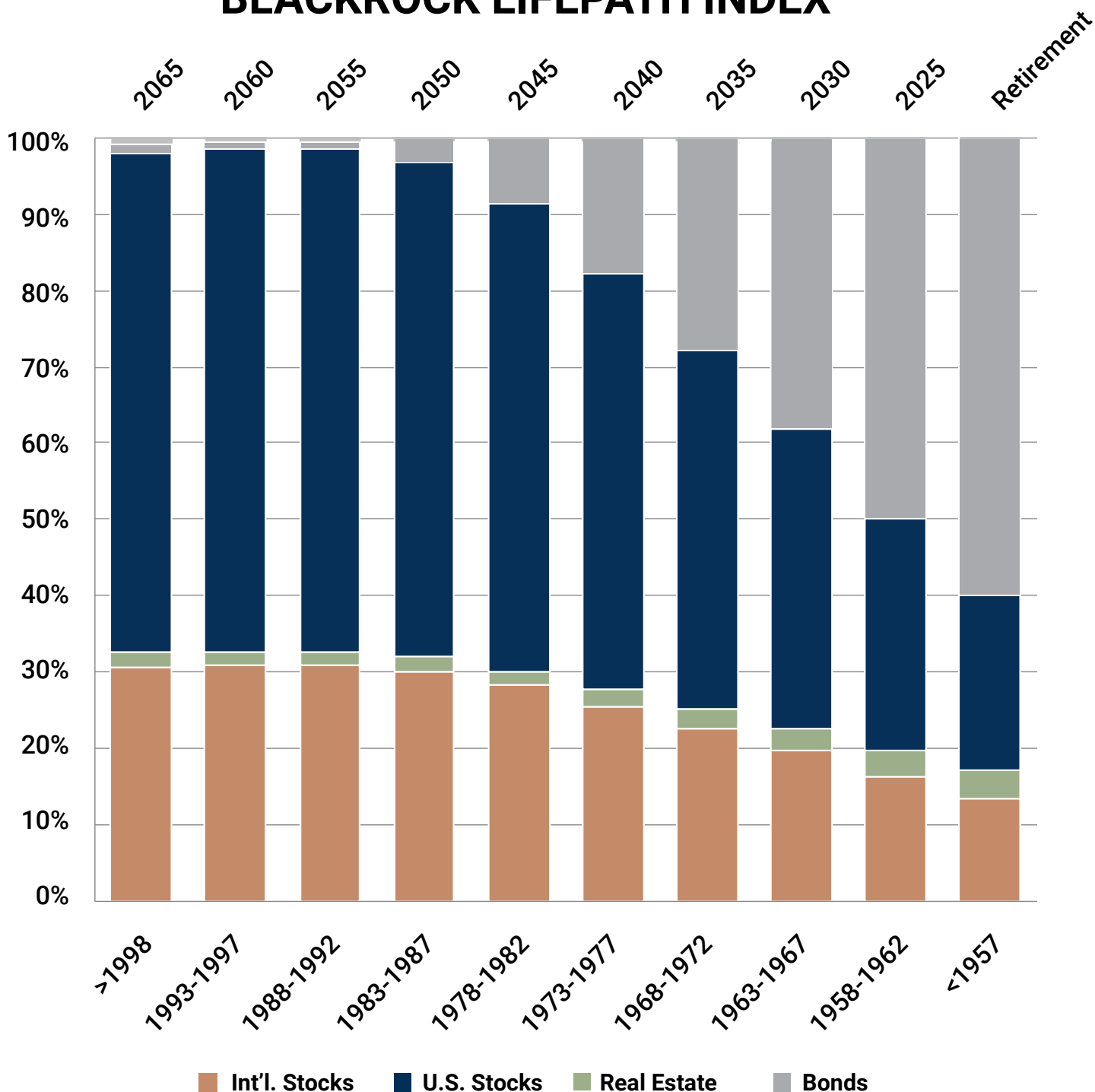


Source: Stocks, Bonds, Bills, and Inflation® (SBBI®): 2022 Summary Edition

# TARGET DATE FUNDS

## Default Investment Option

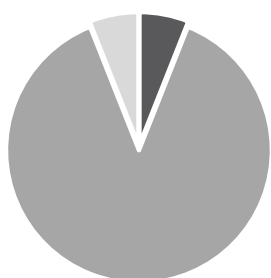
### BLACKROCK LIFEPATH INDEX



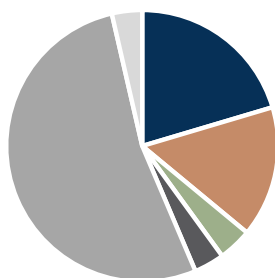
*This plan intends to comply with ERISA Section 404(c) by providing a broad range of asset classes that allow you to create diversified portfolios consistent with your individual circumstances. When investing, your account balance will increase or decrease in a similar fashion to the manner in which it is invested. The plan is not responsible for investment losses. Please contact your Relationship Manager if you would like assistance selecting your investments.*



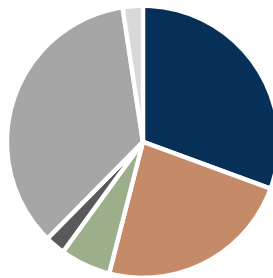
# RISK-BASED PORTFOLIOS



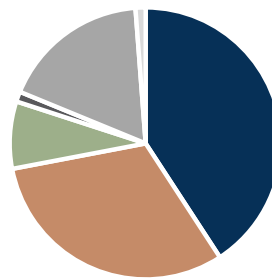
**Fixed-Income**  
(0/100)



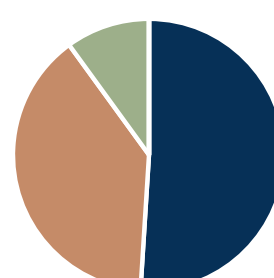
**Conservative  
Growth**  
(40/60)



**Balanced Growth**  
(60/40)



**Moderate  
Growth**  
(80/20)



**Growth**  
(100/0)

## INDIVIDUAL FUNDS

### STABLE VALUE

- Invesco Stable Value

### U.S. CORE BOND

- JPMorgan Core Bond
- MetWest Intermediate Bond

### TREASURY INFLATION PROTECTED SECURITIES

- Vanguard Inflation Protected Securities

### DYNAMIC BOND

- BlackRock Strategic Income

### U.S. EQUITY LARGE CAP

- Vanguard S&P 500 Index
- Vanguard Growth Index
- Vanguard Value Index

### U.S. EQUITY MID/SMALL CAP

- Nationwide WCM Focused Small Cap
- Conestoga Small Cap

### REAL ESTATE

- Fidelity Real Estate Index

### INTERNATIONAL EQUITY DEVELOPED MARKETS

- Hartford Schroders International Multi-Cap Value
- Goldman Sachs GQG Partners International Opportunities

### INTERNATIONAL EQUITY EMERGING MARKETS

- JPMorgan Emerging Markets

STABILITY



GROWTH

*This plan intends to comply with ERISA Section 404(c) by providing a broad range of asset classes that allow you to create diversified portfolios consistent with your individual circumstances. When investing, your account balance will increase or decrease in a similar fashion to the manner in which it is invested. The plan is not responsible for investment losses. Please contact your Relationship Manager if you would like assistance selecting your investments.*

**Lewis Thomason, P.C. 401(k) Profit Sharing Plan**

	<u>MTD</u>	<u>QTD</u>	<u>YTD</u>	<u>1-Yr</u>	<u>3-Yr</u>	<u>5-Yr</u>	<u>10-Yr</u>	<u>Expense Ratio</u>
<b><u>Target Date Funds</u></b>								
BlackRock Lifepath Index Retirement Fund K (LIRKX)	-2.11	-2.11	0.57	3.39	-0.53	3.22	3.61	0.09
BlackRock Lifepath Index 2025 Fund K (LIBKX)	-2.24	-2.24	0.96	3.95	0.55	3.86	4.51	0.09
BlackRock Lifepath Index 2030 Fund K (LINKX)	-2.57	-2.57	1.90	5.07	1.96	4.69	5.17	0.09
BlackRock Lifepath Index 2035 Fund K (LIJKX)	-2.69	-2.69	2.97	6.27	3.34	5.51	5.82	0.09
BlackRock Lifepath Index 2040 Fund K (LIKXK)	-2.83	-2.83	3.95	7.41	4.61	6.20	6.39	0.09
BlackRock Lifepath Index 2045 Fund K (LIHKX)	-3.00	-3.00	4.87	8.46	5.69	6.84	6.86	0.09
BlackRock Lifepath Index 2050 Fund K (LIPKX)	-3.01	-3.01	5.57	9.07	6.30	7.20	7.09	0.09
BlackRock Lifepath Index 2055 Fund K (LIVKX)	-2.97	-2.97	5.81	9.36	6.43	7.28	7.18	0.09
BlackRock LifePath Index 2060 Fund K (LIZKX)	-3.04	-3.04	5.80	9.38	6.43	7.28		0.09
BlackRock LifePath Index 2065 Fund K (LIWKX)	-3.00	-3.00	5.78	9.38	6.41			0.09
<b><u>Model Accounts</u></b>								
TTC RPS Growth	-2.99	-2.99	5.08	8.42	6.67	6.31	6.70	0.40
TTC RPS Moderate Growth (80/20)	-2.57	-2.57	4.06	7.44	4.45	5.26	5.61	0.41
TTC RPS Balanced Growth (60/40)	-2.15	-2.15	3.04	6.46	2.21	4.18	4.50	0.42
TTC RPS Conservative Growth (40/60)	-1.73	-1.73	2.00	5.47	-0.03	3.05	3.36	0.43
TTC RPS Fixed Income	-0.90	-0.90	-0.09	3.46	-4.53	0.67	1.03	0.44
<b><u>Fixed Income Managers</u></b>								
Federated Hermes Capital Preservation Fd R6 (CAPR6)	0.32	0.32	2.87	3.28	2.12	2.08	1.65	0.40
Blackrock Strategic Income Opps K (BSIKX)	-0.38	-0.38	1.35	3.16	0.25	2.23	2.34	0.59
JP Morgan Core Bond R6 (JCBUX)	-1.52	-1.52	-2.00	0.73	-4.66	0.51	1.24	0.34
Metropolitan West Intermediate Bond I (MWIIX)	-0.81	-0.81	-0.43	1.82	-3.34	0.88	1.06	0.50
Vanguard Inflation-Protected Sec Fd Admiral (VAIPX)	-0.76	-0.76	-1.52	-0.91	-2.10	2.13	1.52	0.10
Invesco Stable Value Trust CI A1 (MG3388)	0.24	0.24	2.23	2.60	1.84			0.32
<b><u>Equity Managers</u></b>								
Goldman Sachs GQG Ptnrs Intl Opps R6 (GSIYX)	-1.94	-1.94	6.44	14.25	4.70	9.18		0.75
Schroders International Multi-Cap Value (SIDRX)	-4.08	-4.08	2.24	12.70	7.53	3.25	2.57	0.75
JP Morgan Emerging Markets Equity R6 (JEMWX)	-2.66	-2.66	-3.59	10.42	-8.89	3.32	2.27	0.79
Fidelity Adv Growth Opport Cl I Fund #688 (FAGCX)	-3.55	-3.55	21.83	15.77	0.67	14.50	14.34	0.79
American Funds New Perspective R6 (RNPGX)	-3.22	-3.22	8.56	12.56	4.78	9.69	9.05	0.41
Vanguard Growth Index Admiral (VIGAX)	-1.74	-1.74	26.05	20.77	7.28	13.63	12.84	0.05
Vanguard Value Index Admiral #506 (VVIAX)	-2.66	-2.66	-2.52	-0.10	12.15	7.79	9.02	0.05
Vanguard 500 Index Fd #540 Adm Shs (VFIAX)	-2.11	-2.11	10.66	10.06	10.29	10.94	11.10	0.04
American Funds Washington Mutual R6 (RWMGX)	-1.27	-1.27	4.24	6.79	12.32	9.86	10.15	0.27
Invesco Oppenheimer Discv Mid Cap Gr A (OEGAX)	-5.56	-5.56	-3.74	-6.72	-2.25	7.13	8.04	1.05
Fidelity Real Estate Index Fund (FSRNK)	-3.61	-3.61	-8.63	-7.89	3.19	-0.15	3.65	0.07
Conestoga Small Cap Inst'l (CCALX)	-6.75	-6.75	2.71	1.16	1.53	5.23	7.97	0.90
Nationwide WCM Focused Small Cap R6 (NWKEX)	-5.37	-5.37	3.72	3.43	8.96	5.29	6.95	0.80
<b><u>Benchmarks</u></b>								
MSCI ACWI NR USD	-3.01	-3.01	6.75	10.46	6.67	7.45	6.79	
S&P 500 TR USD	-2.10	-2.10	10.69	10.10	10.33	10.98	11.14	
Russell 2000 TR USD	-6.82	-6.82	-4.45	-8.53	3.94	3.30	5.61	
BBgBarc Short Treasury 1-3 Mon TR USD	0.46	0.46	4.19	4.87	1.90	1.76	1.14	
BBgBarc Global Aggregate TR USD	-1.20	-1.20	-3.38	1.71	-7.32	-1.63	-0.66	
BBgBarc US Agg Bond TR USD	-1.58	-1.58	-2.77	0.35	-5.55	-0.06	0.88	

Source: Morningstar Direct - This information has been taken from trade and statistical services and other sources which we deem reliable. We do not represent that it is accurate or complete and it should not be relied upon as such. In particular, composite returns are estimates and may not reflect the effect of cash. Federated Capital Preservation Fd R6 returns are delayed and may reflect the previous month end.



**Lewis Thomason, P.C. 401(k) Profit Sharing Plan**

	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>Expense Ratio</u>
<b><u>Target Date Funds</u></b>							
BlackRock Lifepath Index Retirement Fund K (LIRKX)	-15.20	6.90	12.12	15.84	-3.49	10.75	0.09
BlackRock Lifepath Index 2025 Fund K (LIBKX)	-15.77	8.91	12.32	18.90	-4.76	14.43	0.09
BlackRock Lifepath Index 2030 Fund K (LINKX)	-16.41	11.37	12.94	20.99	-5.54	16.36	0.09
BlackRock Lifepath Index 2035 Fund K (LIJKX)	-17.07	13.79	13.61	22.98	-6.33	18.29	0.09
BlackRock Lifepath Index 2040 Fund K (LIKXK)	-17.65	15.98	13.99	24.91	-7.05	19.95	0.09
BlackRock Lifepath Index 2045 Fund K (LIHKX)	-18.05	17.73	14.53	26.14	-7.48	21.07	0.09
BlackRock Lifepath Index 2050 Fund K (LIPKX)	-18.33	18.67	14.92	26.65	-7.79	21.43	0.09
BlackRock Lifepath Index 2055 Fund K (LIVKX)	-18.33	18.79	14.90	26.78	-7.82	21.51	0.09
BlackRock LifePath Index 2060 Fund K (LIZKX)	-18.32	18.72	14.94	26.80	-7.82	21.51	0.09
BlackRock LifePath Index 2065 Fund K (LIWKX)	-18.32	18.79	15.34				0.09
<b><u>Model Accounts</u></b>							
TTC RPS Growth	-18.11	19.31	13.08	24.42	-8.94	23.75	0.40
TTC RPS Moderate Growth (80/20)	-17.32	15.27	12.19	21.45	-7.26	19.91	0.41
TTC RPS Balanced Growth (60/40)	-16.52	11.26	11.25	18.54	-5.61	16.15	0.42
TTC RPS Conservative Growth (40/60)	-15.71	7.29	10.23	15.70	-3.98	12.46	0.43
TTC RPS Fixed Income	-14.08	-0.56	8.02	10.22	-0.80	5.31	0.44
<b><u>Fixed Income Managers</u></b>							
Federated Hermes Capital Preservation Fd R6 (CAPR6)	1.73	1.51	1.85	2.11	1.76	1.43	0.40
Blackrock Strategic Income Opps K (BSIKX)	-5.56	1.04	7.23	7.79	-0.47	4.97	0.59
JP Morgan Core Bond R6 (JCBUX)	-12.18	-0.95	8.21	8.55	0.34	3.87	0.34
Metropolitan West Intermediate Bond I (MWIIX)	-9.28	-1.16	7.56	6.74	0.87	2.10	0.50
Vanguard Inflation-Protected Sec Fd Admiral (VAIPX)	-11.85	5.66	10.87	8.13	-1.39	2.91	0.10
Invesco Stable Value Trust CI A1 (MG3388)	1.47	1.18	1.93	2.36	2.19	1.80	0.32
<b><u>Equity Managers</u></b>							
Goldman Sachs GQG Ptnrs Intl Opps R6 (GSIYX)	-11.03	12.40	15.73	27.47	-5.99	31.75	0.75
Schroders International Multi-Cap Value (SIDRX)	-11.58	13.85	1.13	18.48	-15.18	23.27	0.75
JP Morgan Emerging Markets Equity R6 (JEMWX)	-25.61	-10.11	34.69	32.06	-15.76	42.85	0.79
Fidelity Adv Growth Opport CI I Fund #688 (FAGCX)	-38.25	11.64	68.36	40.45	14.33	35.06	0.79
American Funds New Perspective R6 (RNPGX)	-25.61	18.02	33.51	30.34	-5.54	29.30	0.41
Vanguard Growth Index Admiral (VIGAX)	-33.14	27.14	39.83	37.06	-3.33	27.80	0.05
Vanguard Value Index Admiral #506 (VVIAX)	-2.08	26.38	2.27	25.71	-5.41	17.13	0.05
Vanguard 500 Index Fd #540 Adm Shs (VFIAX)	-18.15	28.54	18.21	31.32	-4.41	21.79	0.04
American Funds Washington Mutual R6 (RWMGX)	-8.18	28.77	8.02	25.82	-2.65	20.54	0.27
Invesco Oppenheimer Discv Mid Cap Gr A (OEGAX)	-31.09	18.79	39.75	38.79	-6.39	27.98	1.05
Fidelity Real Estate Index Fund (FSRNX)	-26.12	40.47	-11.25	22.92	-4.19	3.75	0.07
Conestoga Small Cap Inst'l (CCALX)	-28.09	16.30	30.32	25.31	0.80	28.74	0.90
Nationwide WCM Focused Small Cap R6 (NWKEX)	-14.69	19.11	1.29	28.86	-8.45	13.98	0.80
<b><u>Benchmarks</u></b>							
Enroll Headings							
MSCI ACWI NR USD	-18.36	18.46	16.12	26.48	-9.38	23.97	
S&P 500 TR USD	-18.11	28.58	18.25	31.35	-4.37	21.83	
Russell 2000 TR USD	-20.44	14.76	19.79	25.42	-10.97	14.65	
BBgBarc Short Treasury 1-3 Mon TR USD	1.52	0.04	0.55	2.21	1.82	0.82	
BBgBarc Global Aggregate TR USD	-16.25	-4.69	9.12	6.81	-1.20	7.39	
BBgBarc US Agg Bond TR USD	-13.01	-1.54	7.45	8.68	0.01	3.54	

Source: Morningstar Direct - This information has been taken from trade and statistical services and other sources which we deem reliable. We do not represent that it is accurate or complete and it should not be relied upon as such. In particular, composite returns are estimates and may not reflect the effect of cash. Federated Capital Preservation Fd R6 returns are delayed and may reflect the previous month end.

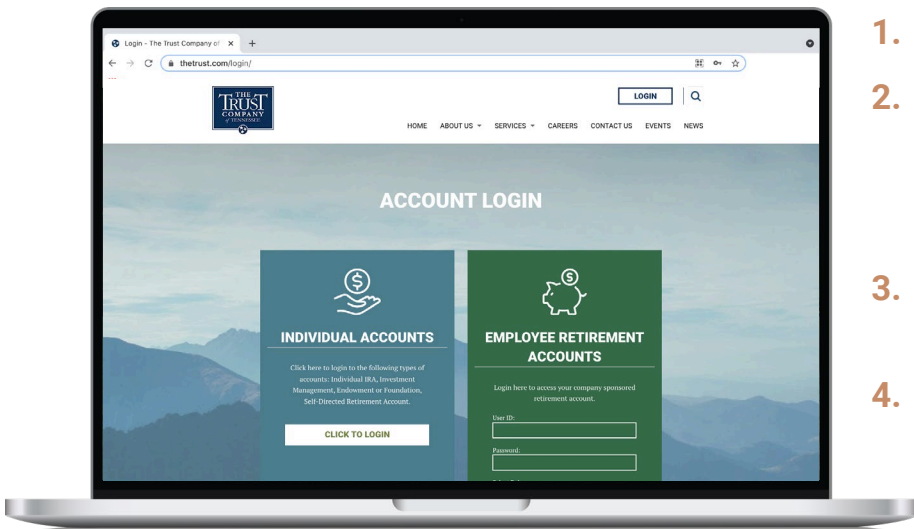
A person with a beard, wearing a blue plaid shirt, is holding a white smartphone in their right hand. A silver laptop is open on a wooden desk to the right. The background is blurred. Overlaid on the image are several semi-transparent geometric shapes: a large circle and several triangles in shades of orange, yellow, and grey. The text "ACCESSING YOUR ACCOUNT AND MAKING CHANGES" is written in large, bold, white capital letters across the center of the image.

# ACCESSING YOUR ACCOUNT AND MAKING CHANGES



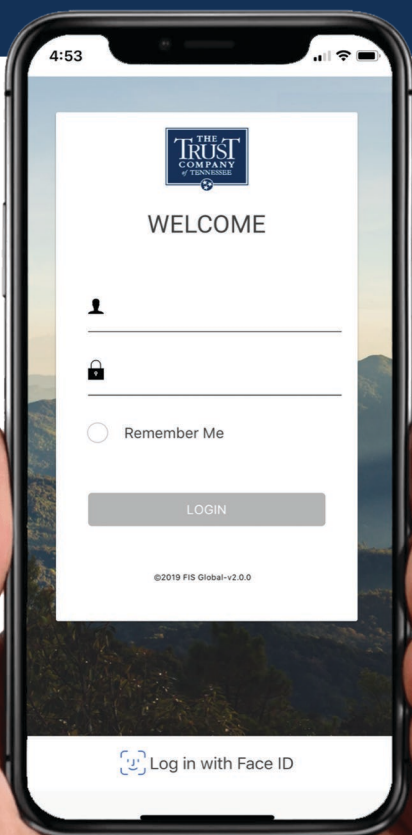
# ACCOUNT ACCESS

## WEB ACCESS



1. [www.thetrust.com](http://www.thetrust.com)
2. Click "Login." On next screen, choose green box labeled "Employee Retirement Accounts" and select Participant role.
3. Username: Social Security number (no dashes)
4. Password: Last 4 digits of Social Security number

## MOBILE ACCESS



**APP: TTC Retire**



# MAKING CHANGES

[www.thetrust.com](http://www.thetrust.com)

## INVESTMENTS

*The default investment is the target date fund based on your age.*



CLICK: 

**MANAGE > MANAGE INVESTMENTS > CHANGE ELECTIONS**

1. Enter new percentages in each fund.
2. Select "Yes" under "Transferable Balances" to change current balance and future contributions to your new election.
3. Click "Submit."

## BENEFICIARIES

*The default beneficiary order is spouse, children, parents, estate.*



CLICK: 

 **> BENEFICIARIES**

1. Enter primary beneficiaries.
2. Enter contingent beneficiaries.
3. Click "Save."

## E-STATEMENTS

*The default is to receive paper statements.*



CLICK: 

 **> PERSONAL INFO**

1. Click "Email" dropdown.
2. Provide an email address.
3. Select "Yes" to "I wish to receive my participant statements electronically."

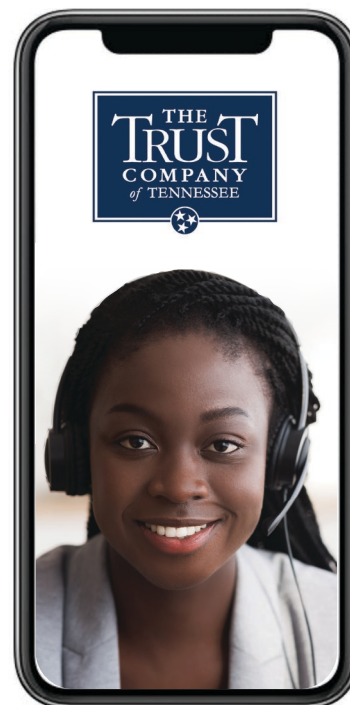
# WANT ADVICE?

## VIRTUAL RETIREMENT ACCOUNT REVIEWS

- Do my investments remain appropriate?
- How much should I save for retirement?
- Are pre-tax or Roth contributions best?
- How can I maximize Social Security?

**Log in to your account at  
[www.thetrust.com](http://www.thetrust.com) to select a time!**

Su	Mo	Tu	We	Th	Fr	Sa	8:00 am	8:30 am	9:00 am
					1	2	9:30 am	10:00 am	10:30 am
3	4	5	6	7	8	9	11:00 am	11:30 am	12:00 pm
10	11	12	13	14	15	16	12:30 pm	2:30 pm	3:00 pm
17	18	19	20	21	22	23	3:30 pm	4:00 pm	4:30 pm
24	25	26	27	28	29	30			



## FINANCIAL PLANNING

### KNOW WHERE YOU ARE

*Get a full understanding of your assets, liabilities and cash flow.*



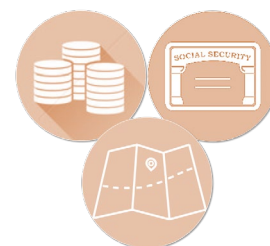
### UNCOVER YOUR GOALS

*Identify your financial needs, wants and wishes.*



### DEVELOP A PLAN

*Create and implement a customized action plan to achieve your goals.*





# HAVE A RETIREMENT PLAN WITH A FORMER EMPLOYER?

- Simplify your financial life
- Potentially lower fees
- Get advice on all assets
- Tax deferral

*Contact The Trust Company  
of Tennessee for assistance!*

Or follow these simple instructions to do a non-taxable rollover to your current employer's plan:

1. Notify your former employer or 401(k) plan institution that you are rolling over your assets to your current employer's retirement plan.
2. Complete any distribution forms required.
3. Ask your former employer/institution to write your name and current employer's plan name on the check. Please use the last four digits of your Social Security number as the account number.
4. Send the most recent statement and check to:

**THE TRUST COMPANY OF TENNESSEE**

**ATTN: Retirement Plan Rollover**

**4823 Old Kingston Pike, Suite 100  
Knoxville, TN 37919**

## APPENDIX D: NEXT STEPS



# ARE YOU READY TO TAKE THE NEXT STEPS?

### STEP 1

#### **Determine how much to save.**

- Save as much as you can!
- Ideal goal is 10-15%
- Start where you're comfortable and increase by 1% per year.

### STEP 2

#### **Complete form.**

Return the contribution election form to your Payroll Department.

### STEP 3

#### **Live confidently.**

You've begun your journey to enhance your financial future!

## APPENDIX E: SERVICE TEAM

# HAVE QUESTIONS? Let us help you!



### RELATIONSHIP MANAGER

**Karlo Rodriguez**

865-251-1362 • [krodriguez@thetrust.com](mailto:krodriguez@thetrust.com)



### PRESIDENT

**Daniel Carter**

865-673-3568 • [dcarter@thetrust.com](mailto:dcarter@thetrust.com)



### CUSTOMER SERVICE

877-673-3581

[planinfo@thetrust.com](mailto:planinfo@thetrust.com)



**Please return form to your Payroll Department.**



Contribution Election Agreement Form For:

**Lewis Thomason, P.C. 401(k) Profit Sharing Plan**

**Section 1 - Participant Data (Please Print)**

Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_

To update your address or elect to receive electronic statements, access your retirement account at [www.thetrust.com](http://www.thetrust.com).

Please remember to also inform your Human Resources Department of any address change.

**Section 2 - Participant Elections**

**A. Contribution election/deferral amount.**

For 2024, you may save up to a maximum of \$23,000 per year. If you are or will be age 50 by 12/31/2024, your maximum is \$30,500.

I authorize my Employer to deduct the following amount from my compensation each pay period and contribute the amount to my 401(k) account:

☐ **3%** of my compensation

☐ Other %: \_\_\_\_\_ % of my compensation

☐ **5%** of my compensation

☐ **Zero.** I do not wish to defer any amount. I hereby terminate any prior Contribution Election Agreement.

☐ **7%** of my compensation

**B. Type of deferral** I elect to make (if in A above you elected a deferral amount other than zero, check only 1 of 3 boxes below)

☐ **All of my deferrals as Traditional 401(k) deferrals (pre-tax).**

*I understand the amount of deferrals elected in this Contribution Election Agreement will reduce my current taxable compensation for the year of the deferral.*

☐ **All of my deferrals as Roth 401(k) deferrals (post-tax).**

*I understand the amount of deferrals elected in this Contribution Election Agreement will NOT reduce my current taxable compensation for the year of deferral.*

☐ **Split deferral election.**

*Of the deferral percentage elected in Part A, I elect a portion of my deferrals as Traditional and a portion as Roth, as follows:*

\_\_\_\_\_ % of my deferrals as Traditional 401(k) deferrals (pre-tax).

AND

\_\_\_\_\_ % of my deferrals as Roth 401(k) deferrals (post-tax).

**Section 3 - Participant Signature**

I agree to check my payroll stub for accuracy for the effective payroll of this agreement.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date



## **CHATTANOOGA**

832 Georgia Avenue  
Suite 505  
Chattanooga, TN 37402  
423-308-0374

## **KNOXVILLE**

4823 Old Kingston Pike  
Suite 100  
Knoxville, TN 37919  
865-971-1902

## **TRI-CITIES**

119 Boone Ridge Drive  
Suite 302  
Johnson City, TN 37615  
423-232-0280