

PLAN HIGHLIGHTS

G.W. Automotive, Inc. Profit Sharing & 401(k) Plan

ELIGIBILITY

You are eligible to participate when you have attained age 21 and completed 1 year(s) of service.

Other requirements may have to be met, as described in the Summary Plan Description.

PLAN ENTRY

Eligible employees may join the plan on January 1, April 1, July 1 or October 1.

CONTRIBUTION LIMITS

Through automatic payroll deductions, you may contribute in pre-tax contributions up to the annual Internal Revenue Service (IRS) dollar limit, which is \$18,500 for 2018. If you are 50 or older this year, you may contribute an additional \$6,000 for a maximum of \$24,500 for 2018. Your contributions may be limited below this amount by other legal limits in certain cases.

CONVENIENT ASSET CONSOLIDATION

To simplify your financial life, the plan allows for rollovers from other retirement accounts you may have such as 401(k)s. Complete the rollover form located in this booklet if you would like to roll assets into your account. You may also call 800-228-8076 to request a rollover form.

CHANGING CONTRIBUTIONS

You may stop your contributions anytime upon written notice. You may also increase or decrease how much you contribute to the plan as of the beginning of each payroll period. Complete the Enrollment and Employee Elective Contribution Form located in these materials to make changes to your contributions.

EMPLOYER CONTRIBUTIONS

Your employer may make profit-sharing contributions in its discretion which will be allocated among all eligible employees, whether or not you make contributions.

The employer profit-sharing contributions benefit only those eligible employees who are actively employed on the last day of the plan year.

Your Summary Plan Description provides more information describing how these employer contributions are computed.

VESTING

Vesting refers to "ownership" or the portion of your account that belongs to you. You are always 100% vested in your own contributions and your rollover contributions, plus any related earnings.

Employer contributions to the plan, plus any related earnings, are currently vested as follows:

Employer Profit-sharing Contributions:

Years of Vesting Service	Vesting Percentage
Less than 3	0%
3 or more	100%

PLAN INVESTMENTS

You give investment direction for your plan account by selecting from the plan's investment options. You may change how your future contributions are invested daily. More information about the plan's investment choices can be found elsewhere in these materials.

If you do not make an investment election, your plan contributions will be invested in one of the target date funds listed below most applicable to the year you were born.

Investment Option Name	From Date	To Date
T. Rowe Price Retirement I 2005 Fund (I)	01/01/2000	12/31/2014
T. Rowe Price Retirement I 2015 Fund (I)	01/01/2015	12/31/2019
T. Rowe Price Retirement I 2020 Fund (I)	01/01/2020	12/31/2024
T. Rowe Price Retirement I 2025 Fund (I)	01/01/2025	12/31/2029
T. Rowe Price Retirement I 2030 Fund (I)	01/01/2030	12/31/2034

PLAN HIGHLIGHTS

G.W. Automotive, Inc. Profit Sharing & 401(k) Plan

Investment Option Name	From Date	To Date
T. Rowe Price Retirement I 2035 Fund (I)	01/01/2035	12/31/2039
T. Rowe Price Retirement I 2040 Fund (I)	01/01/2040	12/31/2044
T. Rowe Price Retirement I 2045 Fund (I)	01/01/2045	12/31/2049
T. Rowe Price Retirement I 2050 Fund (I)	01/01/2050	12/31/2054
T. Rowe Price Retirement I 2055 Fund (I)	01/01/2055	12/31/2059
T. Rowe Price Retirement I 2060 Fund (I)	01/01/2060	12/31/2070

If your date of birth is not on file, the investment selection will be made by your plan administrator.

You should consider whether the target date fund is appropriate for you.

PRONVEST

The plan offers ProNvest, an independent retirement planning firm, to assist you in planning and managing your retirement plan assets. Shortly after you have become a participant in the plan, ProNvest will automatically manage your account, meaning ProNvest will use the investments available in the plan to implement ongoing investment advice, rebalance your account and make adjustments to become more conservative as you near retirement. ProNvest will deduct a 0.60% annual fee on a quarterly basis, unless you elect not to participate in this service. Additional details about ProNvest are provided in this guide.

WITHDRAWALS AND DISTRIBUTIONS

Withdrawals from the G.W. Automotive, Inc. Profit Sharing & 401(k) Plan are generally allowed when you terminate employment, retire, reach age 59½, have become permanently disabled or have a severe financial hardship as defined by the plan. Keep in mind that withdrawals may be subject to income taxes and possibly early withdrawal penalties.

In addition, the proceeds from your retirement plan account will go to your beneficiaries in the event of your death. Be sure to complete a beneficiary designation to select your beneficiaries.

It is important to talk with your tax and investment advisors before withdrawing any money from your plan account.

STATEMENTS

A personalized summary plan statement is provided quarterly to help you monitor activity in your account.

24/7 ACCESS

You have access to online retirement plan information before you log on to your account, including over 20 different tools and calculators. You may also log on to your account to find out information about your retirement plan features and investments. Go to BBT.com/MyRetirementPlan for more information or call 800-228-8076. Press "0" to speak to a representative Monday-Friday between 8 AM - 8 PM ET.

PLAN CONTACT

Contact Greg Gillman, 2130 Volunteer Parkway, Bristol, TN 37620, Phone: 423-968-5111 to request additional information about the plan.

SUMMARY PLAN DESCRIPTION

The above plan highlights provide only a brief overview of the plan's features and is not a legally binding document. A more detailed Summary Plan Description will be given to you. Additionally, your employer may amend the plan at any time to change its terms. If there is a disagreement between this document and the plan, the plan's terms govern. Please read it carefully and contact your plan administrator if you have any further questions.