



Managed Accounts to Help Guide You on Your Way

Approximately 92% of Dominion employees participate in our Savings Plan. Contributing to the Savings Plan is a big step toward overall financial wellness—reaching your financial goals and preparing for retirement.

You're already contributing. What's next? Deciding how to invest the money in your Savings Plan account.

- How much should you be saving? Which funds are best for you? How much might you have in retirement savings when you'd like to retire?

In this Guide we focus on Financial Engines Professionally Managed Accounts programs available through the Savings Plan.

Professionally Managed Accounts might be right for you if:

- You want someone to monitor your account and make investment changes to keep it on track.
- You don't have the time or confidence to make adjustments to your account when your life situation changes.
- You'd rather have a professional create your strategy and let you know how it's doing.
- You want a comprehensive investment plan that includes all your assets, not just your savings plan assets.

If this is you, the Financial Engines personalized account management may be the help you need.

What do I get with the Professionally Managed Accounts Program?

The Professionally Managed Accounts Program puts your Savings Plan account in the hands of investment experts with Financial Engines. You get personalized investment management services provided by an independent, unbiased investment advisor.

Through the Professionally Managed Accounts Program, Financial Engines will:

- Tailor a plan to your needs—you provide information on your Savings Plan and the advisor builds your investment plan. In building your plan, if you like, the advisor can also include non-plan assets such as personal savings, your pension, etc.
- Monitor your Savings Plan account and make investment changes when necessary to maintain your strategy—you don't need to track or make investment choices yourself.
- Send you quarterly updates on your savings plan account performance—you automatically receive information about your account's investment performance.

How much does it cost?

All of this is provided for an annual fee that is based on the size of your Dominion 401(k) Savings Plan account. For more information on fees, go to the Xerox HR Solutions website. From the homepage, click on the **Plan Your Financial Future** link on the left navigation menu. Click on the **Financial Engines** link, then **Get Professional Management** from the top toolbar.

401(k) Savings Account Balance	Annual Fees
Balances up to \$100,000	0.6% of your account balance
\$100,000 – \$250,000	0.45% of your account balance
Balances greater than \$250,000	0.3% of your account balance

How do I get started?

To enroll: Xerox HR Solutions at <https://www.benefitsweb.com/dominion.html>.

You can join or leave the Managed Accounts Program at any time during the year.

Questions?

Dominion Savings Plan HelpLine **1-877-706-SAVE (1-877-706-7283)**.

Monday through Friday from 9:00 a.m. to 8:00 p.m. Eastern Time.

Dominion Savings Plan website: <https://www.benefitsweb.com/dominion.html>.

For additional information on Financial Engines, visit Dominion's Savings Plan website, <https://www.benefitsweb.com/dominion.html> or Financial Engines' website, www.financialengines.com.