



Welcome! Let's get you started with your new retirement plan.

RETIRE WITH CONFIDENCE®

Vectren Corporation Retirement Savings Plan

One of the valuable benefits of your new job is the opportunity to save for retirement through the Vectren Corporation Retirement Savings Plan. And now's the time to start because the sooner you save, the more time your money has to work for you.

Better yet, you don't even have to sign up—you'll be enrolled automatically. You don't have to do anything to begin saving.

You can take these three steps:

1. **Make sure you're comfortable with your enrollment selections.** Once you're automatically enrolled, 3% of your before-tax pay will be deducted from your paycheck and automatically invested in a T. Rowe Price age-based investment option with a target date closest to the year you will turn 65—your assumed retirement age.
2. **Be sure to provide us with your beneficiary.** Take care of this important detail online at rps.troweprice.com.
3. **Verify your preferred email address.** Go to rps.troweprice.com.

You'll be automatically enrolled in your plan, but you're still in control of how much you contribute and how it is invested. If you would like to change your contribution amount or investment allocation—or if you would like to opt out of participating in the plan—visit rps.troweprice.com or call us at **1-800-922-9945**.

CONNECT ON ANY DEVICE

Access your account using your preferred device. Learn more at troweprice.com/mobilesolutions.

HAVE OTHER RETIREMENT ACCOUNTS?

Maybe you've changed jobs over time and left an old 401(k) plan account behind. If you would like more information about the options for your old 401(k) plan savings, we can help.

To learn more, talk with a retirement specialist at **1-800-922-9945**.

Contributing to the plan can be an important part of saving for retirement.

YOUR CONTRIBUTIONS

We believe that retirement plan participants should aim to save 15% of their pay—including any employer contributions—each year for retirement. If that sounds like a lot now, you can start at a smaller percentage and increase the amount you save every year.

Your plan lets you contribute up to 50% of your pay before taxes, which can reduce your current taxable income, and up to 50% in Roth contributions, up to the IRS salary deferral limit.* You will be taxed on your before-tax contributions and any earnings on your before-tax contributions when you take a distribution. Your before-tax contributions may not total more than 50% of your pay.

*Any mandatory deductions will be taken out before salary deferrals.

Roth contributions

Roth contributions are made with after-tax dollars, or money you've already paid taxes on. Unlike before-tax contributions, Roth contributions don't provide a tax break today. Tax benefits come when you take a qualified distribution.[†] Depending on your preference, you'll be able to choose the tax advantages of Roth contributions, before-tax contributions, or both (as long as your combined savings do not exceed either plan or IRS limits).

[†]A qualified distribution is tax-free if taken at least 5 years after the year of your first Roth contribution and you've reached age 59½, become totally disabled, or died. If the distribution from your Roth account is not qualified, the earnings on your Roth contributions will be taxable. These rules apply to Roth distributions only from employer-sponsored retirement plans. Additional plan distribution rules apply.

Catch-up contributions

If you will be age 50 or over as of the end of the year and have already contributed the maximum allowed by your plan, you can increase your annual retirement savings amount with additional catch-up contributions. The IRS catch-up contribution limit may vary each year, and catch-up contributions are not eligible for matching contributions.

Automatic increase

The amount you choose to contribute to your retirement account could have a big impact on your balance when you retire. That's why your plan automatically enrolls you in the T. Rowe Price Automatic Increase service. (Note: If you're a highly compensated employee or in the bargaining units, you won't be automatically enrolled in auto-increase, but you can still sign up at rps.troweprice.com.) This service automatically increases your contribution amount each March by 1%, up to a maximum of 10%. You can change the month of the annual increase, change the amount of the increase, or turn off the service at any time. You'll receive more detailed information about this service prior to the effective date.

EMPLOYER CONTRIBUTIONS

Take full advantage of your employer match

You can receive additional money toward your retirement when you make before-tax and Roth contributions to the plan. For every dollar you contribute, Vectren may add money to your account and may also make a nonmatching contribution. For more information about these contributions, see your summary plan description.

What does vesting mean, and how does it affect you?

Vesting refers to the portion of your account that you may take with you when you leave the company or borrow from when you need a loan.

You are always 100% vested in the part of your account balance that comes from your own contributions.

Your employer contributions will become vested over time (see chart on the next page).

Completed years of service	Percent vested
1	20%
2	40%
3	60%
4	80%
5	100%

Visit **rps.troweprice.com** or refer to your summary plan description for additional details about your vesting schedule.

SMARTDOLLAR®: TAKE CONTROL OF YOUR MONEY

SmartDollar is a step-by-step online educational program designed to help improve financial wellness that's provided by your employer at no cost to you. Get started today at **rps.troweprice.com**.

SmartDollar is a third-party service provider and is not affiliated with, nor is it an employee of, T. Rowe Price. Your employer is making the SmartDollar services available to you.

INVESTING YOUR CONTRIBUTIONS

Everyone has a different level of experience and comfort with investing. That's why the Vectren Corporation Retirement Savings Plan offers you different approaches—so that you can invest your contributions on your terms. For up-to-date information about your investment options, log in to **rps.troweprice.com**.

HERE'S WHAT YOU CAN EXPECT NEXT

Soon you'll receive a letter explaining the automatic enrollment process, including important dates to keep in mind as well as how to make changes to your account, adjust the percentage that you'll be saving, and opt out of the plan.

DON'T FORGET TO NAME A BENEFICIARY

Naming a beneficiary helps to ensure that your account balance will be distributed the way you want in the event of your death. It's a small but important detail.

Connect with us.

We'll help you feel confident about saving and investing for your retirement.



YOUR RETIREMENT PLAN WEBSITE
Go to **rps.troweprice.com**.



DEDICATED REPRESENTATIVES
Call **1-800-922-9945** business days between 7 a.m. and 10 p.m. eastern time.



MOBILE SOLUTIONS
Visit **troweprice.com/mobilesolutions** to choose the option that's best for you.

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