

The **LEADING ROLE** in your Story



While working toward your dreams,



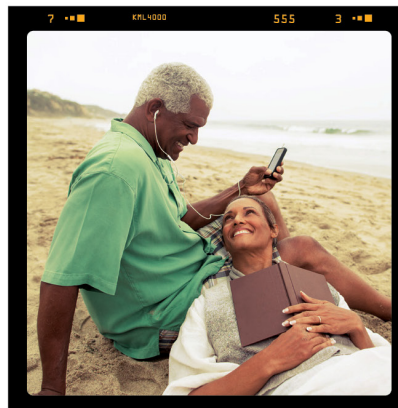
you stop to enjoy your time at the movies.



*Building a future with those you love
takes planning and commitment.*



*As your family grows, think about
contributing more to your financial future.*



*So, when retirement comes, you can
live the life you want to live.*



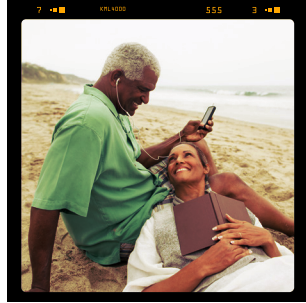
*Feeling confident your family has
the resources they need.*

American Multi-Cinema, Inc.
401(k) Savings Plan

Enrollment Guide



The **LEADING ROLE** in your Story



American Multi-Cinema, Inc. 401(k) Savings Plan

Welcome

What do you want your lifestyle to look like when you retire? The American Multi-Cinema, Inc. 401(k) Savings Plan (the Plan) administered through Transamerica offers a powerful way to help you build the financial future you deserve. Enroll today to take advantage of this valuable tool. Because everyone deserves to make their retirement years their best years. Benefits of the Plan include:

Company matching contributions:¹

100% of the first 3% of compensation that you contribute, plus 50% of the next 2% of compensation you contribute

Plus...

- Tax savings options
- Variety of investment choices
- Flexibility to manage your own account
- Convenient payroll deductions
- Immediate vesting
- And so much more!



To get started visit, amctheatres.trsretire.com

1. Click **Create An Account** in the top-right corner
2. You'll then be prompted to enter your Social Security number and go through a verification process

Once logged in, you can explore the retirement planning tools and resources available to you.

Retirement is a journey, not an event. Enrolling in your retirement plan is among the best opportunities you have to invest in your future.

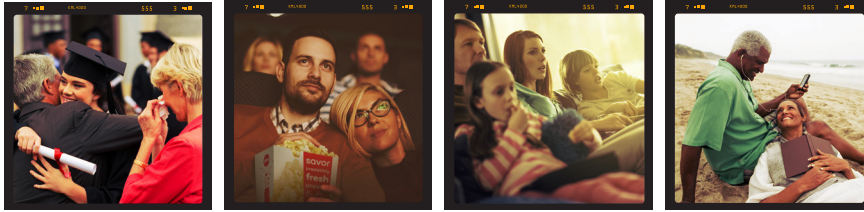
Thank you,



¹ Following one year of service. Descriptions of plan features and benefits are subject to the plan document. The plan document will govern in the event of any inconsistencies.

Transamerica Retirement Solutions (TRS) is affiliated with Transamerica Trust Company (TTC) through which TRS provides certain investment education services to plan participants and other administrative services on behalf of the plan. TTC is an Iowa trust company with its principal office located at 6400 C Street SW, Cedar Rapids, IA 52499. All Transamerica companies identified are affiliated but are not affiliated with your employer.

The **LEADING ROLE** in your Story



American Multi-Cinema, Inc.
401(k) Savings Plan

Brighten Your Outlook®

Retirement is a journey, not an event. Everyone deserves to make their retirement years their best years. American Multi-Cinema, Inc. (AMC) and Transamerica teamed up to provide tools and resources designed to help you prepare for a brighter future.

What you should know

Retirement might seem far in the future, but the American Multi-Cinema, Inc. 401(k) Savings Plan is an important benefit you have for building the financial future you deserve.

You have access to the easy-to-use website, **amctheatres.trsrretire.com**, which provides practical, interactive tools to help you make smart decisions about your retirement strategy. You can also download the Transamerica app to put your plan in your pocket.

No matter how you access your account, you'll always know *Your Retirement Outlook*® with a personalized weather icon — rainy, cloudy, partly sunny, or sunny—making it easy to see if your strategy is on course for your retirement income goal.

Brighten Your Outlook®



Rainy



Cloudy



Partly Sunny



Sunny

What you should do

- 1 To join the plan and establish online access**, visit **amctheatres.trsrretire.com** and click **Create An Account** next to the login box in the top-right corner. From there, follow the enrollment path to choose contributions and investments. You can also call **800-755-5801** to set up your account and make selections.
- 2 Determine your contribution rate.** When preparing for retirement, among the first steps is deciding how much to contribute each payday. Financial professionals generally recommend contributing 10% to 15% of your pay, but we know that's not always possible. Find a good starting point, then try increasing your savings rate by 1% or 2% each year.
- 3 Complete your retirement profile.** Transamerica's *OnTrack*® tool can offer a comprehensive view of *Your Retirement Outlook*. To get started, log in to your account and view *Your Retirement Outlook* on the account overview page.
- 4 Make sure you're contributing enough.** If your target seems out of reach, the auto-increase service can help you get there gradually. After signing in to your account, hover over **Contributions**, then select **View or Update Contributions**. You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. If you'll be at least age 50 this year, evaluate your ability to make extra "catch-up" contributions above the regular IRS limit.

Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook*®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and do not guarantee future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

- 5 Determine your investing style.** Your plan enables you to diversify and rebalance your investments by making a single decision through a series of target date funds. You also have the option to build your own portfolio by choosing among a wide range of carefully screened investment options.
- 6 Name your beneficiaries.** This helps ensure your account assets go to the people you choose when you pass away. Log in to your account and click **My Plan**, then **Beneficiaries** to name primary and contingent beneficiaries. Keep in mind that if you are married and name someone other than your spouse as a primary beneficiary, spousal consent may be required.
- 7 Sign up for e-documents.** Electronic delivery of statements, confirmations, notices, and investment materials can save you time and reduce clutter.
- 8 Consider consolidation.** If you have accounts with other retirement plan providers, you have several options for those assets, including cashing out, rolling over to an IRA, or transferring all or a portion of those balances to your new plan account. Consolidating your accounts and having your existing assets and ongoing contributions in the same place can give you a clearer view of your retirement picture and may help you simplify your retirement planning strategy. Make sure to review the fees and expenses you pay, including any charges associated with transferring your account, and consider whether a move would change features or benefits that may be important to you. For step-by-step guidance, email us at consolidate@transamerica.com or call **800-275-8714**.
- 9 Explore *Managed Advice*®.** Everyone deserves access to personalized investment advice at an affordable cost. *Managed Advice* combines the automated investment expertise of Morningstar® with one-on-one service from Transamerica's retirement advisors. To learn more, call a *Managed Advice* retirement advisor toll-free at **844-622-2133**.

Plan highlights for the American Multi-Cinema, Inc. 401(k) Savings Plan

These highlights represent only an overview of plan provisions. For full details, including any conditions or restrictions, please refer to the Summary Plan Description (SPD) available from AMC Benefits.

Your Contributions

Pretax and Roth Contribution

General eligibility¹

Age: 21

Service: 90 days

Transamerica's Advice Services includes *Managed Advice*® and *Advisor Managed Advice*™. The *Managed Advice*® service is available within an employer-sponsored plan or an IRA and is offered through Transamerica Retirement Advisors, LLC ("TRA"), an SEC-registered investment advisor. In a retirement plan, the investment options used in *Managed Advice*® are selected by your plan sponsor/plan fiduciary. In an IRA, the investment options used in *Managed Advice*® have been selected by an independent, third-party registered investment advisor, who acts as a fiduciary for lineup selection. The *Advisor Managed Advice*™ service is offered through your retirement plan's third-party registered investment advisor and TRA, and investment options are selected by your plan sponsor/plan fiduciary. TRA does not select or endorse any of the investment options available in a plan or in an IRA. Investment options may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management, LLC®, a wholly owned subsidiary of Morningstar Inc., is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for Advice Services. Neither Morningstar nor your plan's third-party registered investment adviser (as applicable) is affiliated with any Transamerica companies. Please see the Advice Services agreement as applicable for more information on the terms and conditions that apply as well as the information provided to you in Form ADV Part 2A. Investment return and principal value will fluctuate with market conditions and you may lose money.

Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.

¹ Not eligible if employed as an independent contractor, consultant, or in any category or classification other than an associate and on the payroll records of the employer, a security guard, covered under a collective bargaining agreement, a nonresident alien, or a leased associate.

Plan entry date: The first day of the following calendar month once eligibility is met

Contribution limits

Contributions are deducted from your paycheck each pay period. You can defer up to the IRS limit for the current plan year. The catch-up provision allows associates age 50 and older to contribute an additional amount. Please visit transamerica.com/irs-retirementplan-contribution-limits for details. The American Multi-Cinema, Inc. 401(k) Savings Plan allows you to contribute up to 50% of eligible compensation, up to the IRS limit.

- You may choose to increase, decrease, or stop your contributions at any time. Changes will go into effect as soon as administratively feasible.
- You also have the ability to select a separate bonus deferral for your bonus payment.

Pretax contributions or Roth contributions?

You have the option to contribute traditional pretax dollars, after-tax Roth dollars, or a combination of both — up to the overall annual IRS limits. The **Pretax vs. Roth calculator**, under the **Resource Center** tab on your account overview page, can help you determine which contribution type may be right for you.

If you are considering converting any portion of your pretax balance to Roth, you may call Transamerica at **800-755-5801**.

Vesting

Vesting refers to your “ownership” of the funds in your account — the portion to which you’re entitled even if you leave the company. You’re always 100% vested in your own contributions, plus any earnings (including any rollover contributions).

American Multi-Cinema, Inc. contributions

Safe Harbor matching contribution

General eligibility

Age: 21

Service: One year

Plan entry date: The first day of the following calendar month once eligibility is met

Contribution amount

AMC’s qualified matching contributions are based on the following formula: 100% of the first 3% of compensation you contribute, plus 50% of the next 2% of compensation contributed.

Vesting

You’re always 100% vested in the AMC matching contributions made on your behalf.

Additional plan details

When you leave AMC, you can choose from several options. Your vested account balance can be paid to you directly,² or you can roll over your vested account balance to an Individual Retirement Account (IRA) or to another eligible retirement plan. Under certain circumstances, you may also elect to keep your vested account balance in the Plan until a later date. To learn more about your distribution options, please refer to your SPD or call Transamerica at **800-755-5801**.

Employer-sponsored retirement plans have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded to other investors.

In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer

² Withdrawals of traditional, pretax assets are generally taxed as ordinary income in the year of distribution. Qualified Roth distributions are tax-free at retirement as long as you’re at least age 59½ and have held the account for at least five years. Withdrawals before age 59½ may be subject to a 10% early distribution penalty.

changes any features or benefits that may be important to you.

Investment choices

You decide how your account will be invested.

For detailed, up-to-date information on the investment options in your plan, including possible trading restrictions, visit amctheatres.trsretire.com.

The way contributions are invested in your account is referred to as your “investment allocation.” You may change your allocation at any time.

In addition, you may transfer existing balances among your investment choices at any time (transfers may be subject to certain restrictions).

If you don’t choose your own investment allocation, your contributions will be directed to the plan’s default investment, which is a target date fund based on the year you turn age 65.

Target date funds generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all the risks of these asset classes. The allocations become more conservative over time; the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Loans

You may borrow from your account based on the following provisions (as a general rule, loans should be taken from retirement assets only as a last resort):

- Minimum loan amount: \$1,000 (minimum loan amount must be at least 50% of your vested balance)
- Maximum loan amount: the lesser amount of 50% of your vested account balance or \$50,000, reduced by the highest outstanding loan balance in the past year
- Interest rate: prime interest rate, plus 1.5%
- Loan term: general loan 1–5 years
- Home loan: 6–10 years
- Outstanding loans allowed: 1

Withdrawals and distributions

In service

You may withdraw your vested balance while employed if you:

- Are at least age 59½
- Have certain contributions that allow in-service withdrawals at any time
- Experience financial hardship as defined in your SPD

After service

You may take distributions of vested funds from your account if you:

- Retire at the plan’s normal retirement age of 65
- Terminate employment²
- Become disabled

In addition, upon your death, your named beneficiaries will receive any vested amount remaining in your account.

² Withdrawals of traditional, pretax assets are generally taxed as ordinary income in the year of distribution. Qualified Roth distributions are tax-free at retirement as long as you’re at least age 59½ and have held the account for at least five years. Withdrawals before age 59½ may be subject to a 10% early distribution penalty.

Generally, if you're no longer actively working for your employer, you must begin taking required minimum distributions (RMDs) from your account by April 1 of the year after you reach age 72.

Expenses and fees

Your costs to participate in the plan may include:

- General plan administrative fees for ongoing services such as recordkeeping, website management, and communication services
- Investment expenses for operating and management expenses charged by the investment providers
- Service fees on individual transactions initiated by you such as loans, certain withdrawals, overnight payments, etc.
- In some cases, your account may receive plan service credits if revenue we receive from fund companies toward plan administration is greater than the annual administrative fee

For details on administrative fees and credits (if applicable), please see the **Fund and Fee Information** page under the **Fund Info** dropdown on your plan website. Except for investment expenses, which are deducted from the investments you hold and reflected in your investment returns, actual fees and credits will appear on your quarterly account statements.

404(c) Notice

Your plan is intended to comply with ERISA section 404(c) and final regulation 2550.404c-1 of the Internal Revenue Code. This means you have the flexibility (and responsibility) to choose among the investment options provided under the plan in a way that best meets your objectives. In general, by providing you with this ability and a variety of investment choices, neither your plan sponsor nor Transamerica is liable for any losses that occur as a direct result of investing in the available options as directed by you or your beneficiary.

In addition to the information in this guide, you can obtain, upon request:

- Prospectuses, summary prospectuses, or similar documents relating to each investment option
- Financial statements or reports or similar materials relating to each investment option
- Information regarding the value of shares or units in the investment options as well as the date of valuation (Please see your account statement)
- A list of the assets comprising the portfolio of each investment option, which will constitute "plan assets" under Reg. 2510.3-101, and the value of each such asset

For any of the above, please contact:

AMERICAN MULTI-CINEMA, INC., 11550 ASH STREET, SUITE 200

LEAWOOD, KS 66211

Phone: **913-213-2000**

benefits@amctheatres.com

For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. Any fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

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All Transamerica companies identified are affiliated but are not affiliated with your employer.

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