Introduction: This outline provides only a brief overview of the Plan. The Official Plan Document, however, legally governs benefits and administration.

Eligibility: Employees, except those that are students or are expected to work less than 20 hours per week, are immediately eligible to participate in the Plan upon date of hire. Eligible employees may enter the plan as soon as administratively practicable following the date applicable under the employee’s election.

Your Contributions: You may contribute, on a pre-tax or post-tax (Roth) basis, up to the maximum allowed by law ($18,500 for 2018). If you are age 50 or older by the end of the year and have deferred the maximum allowed into the plan, you may contribute a “catch-up” contribution up to $6,000. You can stop your contribution at any time. You may change or resume your salary reductions on the first day of each payroll period.

Your plan permits rollovers from qualified retirement plans from any eligible employee, and may be withdrawn at any time.

Employer Contributions: Employer contributions will be made in accordance with applicable employment agreements and collective bargaining agreements, or as may be determined from year to year by the Employer.

Investment Options: You may direct contributions to any or all of the various investment options offered through your employer’s Plan with the following vendors:

- Lincoln Financial Group
- Security Benefit
- VALIC
- MetLife

Withdrawals: Withdrawals are allowed in the event of:

- Retirement
- Death
- Termination
- Disability
- In-Service (59 1/2)
- Financial Hardship

*Loans are permitted from employee contribution source only

Account Access:

You may make changes to your investment allocation via Internet access at:

www.valic.com
www.lfg.com
www.securitybenefit.com
metlife.retirementpartner.com