

# Financial Security Benefits

## Two Retirement Accounts

401(k) is an optional tax-deferred retirement plan. If you participate, you may contribute a set percentage of your paycheck to any combination of selected investment funds. You are eligible to participate when you have been employed with The Companies for at least 90 days and have reached age 19. Enrollment times are January 1, April 1, July 1, and October 1. Once you have worked 1,000 hours within a 12 month period, The Companies may match a percentage of your contribution. The Companies' match is made every pay period. The below vesting schedules are based on years of service. Upon termination, you will be eligible to receive the corresponding percentage of The Companies' matching fund contribution. Additional information is available from Human Resources or the Plan Administrator.

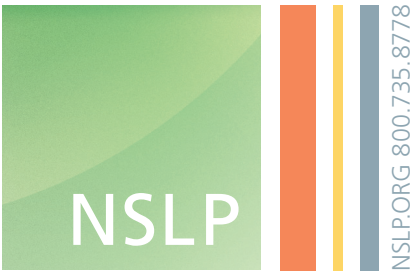
*Years of service	Percentage
1	0%
2	25%
3	50%
4	75%
5	100%

*\*Each calendar year in which an employee completes at least 1,000 hours of service.*

### Roth 401(k)

The Companies also offer a Roth 401(k), where employees can decide to contribute funds on a "post-tax" elective deferral basis, in addition to, or instead of, the "pre-tax" elective deferrals under the traditional 401(k) Plan. Once you have worked 1,000 hours within a 12 month period, The Companies may match a percentage of your contribution. The match will be held in a separate pre-tax account, treated as a pre-tax contribution and the earnings will grow tax deferred. You will pay taxes on your employer match as well as the earnings on that match when you withdraw during retirement.

In general, the difference between a Roth 401(k) and a traditional 401(k) is that the Roth version is funded with after-tax dollars while the traditional 401(k) is funded with pre-tax dollars. After-tax dollars represent money for which taxes are paid in the current year, and pre-tax dollars are those that do not represent federal taxable income in the current year. Typically, the earnings on Roth contributions will be tax free as long as the distribution is made at least 5 years after the first Roth contribution and the attainment of age 59 and one half, unless an exception applies.



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## Defined Contribution Plan

The Defined Contribution (DC) Plan is a retirement plan funded solely by the Companies. It is similar to the 401(k) Plan in that employees get to select any combination of selected investment funds to invest their DC contribution into. You are eligible for the DC Plan once you have reached age 19 and have completed at least 6 months of employment and worked 1,000 hours within a 12 month period. \*\*Discretionary contributions are made by The Companies on an annual basis based on the recommendations made by the Plan Trustees.

\*\*Discretionary contribution means that the amount can vary each year or not be contributed at all based on the Companies' decision.

An employee must be employed on December 31 in order to receive the DC Contribution for that year. The only exceptions are death, total & permanent disability and early/normal retirement. Contributions for the year are usually made the following February.

The vesting schedule for the DC Plan employer contributions is as follows:

*Years of service	Percentage
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

*\*A Year of Service is each calendar year in which an employee completes at least 1,000 hours of service.*