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Your Plan Number: 294872

Passcode: VP9TIR	Start Date: 12/1/2020	Expiration Date:12/31/2020
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Bee Line Support Retirement Plan
Summary Plan Description

INTRODUCTION

Sooner or later, you're going to need savings to supplement your retirement income. Achieving financial security for your future is not just a matter of how much you earn, but more importantly, it's a matter of how much you save.

By saving regularly through your Company's 401(k) savings Plan, even if only a few dollars each payday, you can accumulate more money in a few years than you would think possible. It is one of the surest ways to give yourself a head start on developing financial security.

Bee Line Support, Inc. wants to help you meet your financial goals with this Plan. Your savings grow faster with tax-deferred dollars, Company contributions (if any), and investment opportunities. Set your goals high and join the Plan.

This booklet describes the major features of the Bee Line Support Retirement Plan effective as of January 01, 2021. Read this booklet carefully and think about it. The question should not be whether you should join, but how little or how much you should invest for your financial security.

Copies of the Plan and certain related documents are available for your review in the offices of the Company. IF THERE ARE ANY DIFFERENCES BETWEEN THIS DESCRIPTION AND THE TERMS OF THE PLAN DOCUMENT, THE TERMS OF THE PLAN DOCUMENT WILL GOVERN. Likewise, any oral information provided to you regarding the terms of the Plan is not binding on the Plan or the Plan's administrator to the extent it conflicts with the terms of the Plan document.

WHO IS ELIGIBLE TO PARTICIPATE IN THE PLAN?

All employees of Bee Line Support, Inc. and any participating Affiliates, if applicable except Part-time/Temporary or Seasonal Employees (Employees regularly scheduled to perform less than 1,000 Hours of Service during the applicable 12 consecutive month period used to determine a Year of Eligibility Service.) are eligible to participate in the Plan upon completing the Plan's eligibility requirements.

WHAT ARE THE PLAN'S ELIGIBILITY REQUIREMENTS?

In order to participate in the Plan you must be a least age 18 and have completed 6 Months of Service. You will receive credit for one Month of Service for each month in which you complete one Hour of Service. An Hour of Service is any hour for which you are paid or are entitled to payment. If you are absent from employment with the Employer because of qualified military service, your military service will count as service for purposes of meeting the Plan's eligibility requirements.

If you terminate employment after becoming a participant in the Plan, or after satisfying the Plan's eligibility requirements but before actually becoming a participant, and are later rehired as an eligible employee, you will become a participant in the Plan on the next Entry Date following your rehire. If you terminate employment before satisfying the Plan's eligibility requirements and are later rehired, you must satisfy the Plan's eligibility requirements before you may participate in the Plan.

WHEN DOES PLAN PARTICIPATION BEGIN?

You will become a participant on the first day of the month following the completion of the eligibility requirements.

HOW DOES THE PLAN WORK?

The basic operation of the Plan is simple:

> You may elect to defer a percentage of your eligible pay every pay period. This contribution is known as your Elective Deferrals. In order to make Elective Deferrals, you must complete an Enrollment Form and return it to the Company prior to the date established by the administrator at your Company, or enroll through the ADP Voice Response System or the Participant Website. You should consult the administrator at your Company to learn which enrollment methods are available for your Company. Your Elective Deferrals will then begin in the first payroll cycle of the following month.
>
> For purposes of the Plan, eligible earnings is defined as compensation as reflected on your Form W-2 including your Elective Deferrals and any other contributions you may have made to a "Section 125" cafeteria plan, and any qualified transportation fringe benefits under Section 132(f)(4) of the Internal Revenue Code (the "Code"). If you are self-employed, your eligible earnings will be your Earned Income. For purposes of determining benefits under the Plan, eligible earnings also will include payments made within the later of 2-1/2 months after you sever from employment (as defined under Section

401(k) of the Code) and the end of the Plan Year or Limitation Year (whichever is applicable) that includes your severance date, if they are (1) payments that, absent a severance from employment, would have been paid to you while you continued in employment with the Company and are regular compensation for services during or outside your regular working hours, commissions, bonuses, or other similar compensation; (2) payments for accrued sick, vacation or other leave (but only if you would have been able to use the leave if your employment continued); or (3) payments you receive under a nonqualified deferred compensation plan (but only if the payments are taxable and would have been paid to you if your employment had continued). If the Company makes "differential wage payments" (defined below) to employees who are on active military duty for a period of more than 30 days, those payments also will be included in eligible earnings. "Differential wage payments" are any payments made by an employer to an individual for any period during which the individual is performing service in the uniformed services while on active duty for a period of more than 30 days and which represents all or a portion of the wages he or she would have received from the employer if the individual were performing services for the employer. Please note that the inclusion in eligible earnings of any post-termination amounts (including differential wage payments) described in this paragraph is subject to the exclusions from eligible earnings elected by the Company, if any, described earlier in this Section. In your first year as a participant, the Compensation used to calculate any Matching Contributions or Nonelective Contributions provided for under the Plan will be Compensation received on or after the date you enter the Plan as a participant.

The amount of your Elective Deferrals and any additional Company contributions are invested as you direct in accordance with the investment options provided in the Plan. These contributions (other than contributions of Roth Elective Deferrals, as explained in the discussion of Elective Deferrals in the Section entitled "What contributions are made to the Plan?") and any accumulated investment earnings on all contributions will be tax-deferred until you receive a distribution. Special rules apply regarding the tax treatment of earnings on Roth Elective Deferrals . See the Section entitled "How are my distributions from the Plan taxed?" below.

The Plan has several features that allow you to tailor it to your own personal needs. You decide whether or not you want to make Elective Deferrals from 1% to 90% of your eligible earnings. You decide how all contributions attributable to your total Account Balance are to be invested. You also have the right to change these decisions (see Question "What Happens if I Change my Mind?").

WHAT CONTRIBUTIONS ARE MADE TO THE PLAN?

- **ELECTIVE DEFERRALS**

Under our Plan you are able to make two kinds of Elective Deferrals. You may make Pre-Tax Elective Deferrals, or you may make Roth Elective Deferrals. If you make a Pre-Tax Elective Deferral, then your current taxable income is reduced by the amount of the deferral contribution so you pay less in current federal income taxes. Later, when the Plan distributes the deferrals and earnings, you will pay the taxes on those deferrals and the earnings (unless you further delay income taxation by properly rolling these amounts over to another eligible

tax qualified plan or a traditional individual retirement account). Therefore, with a Pre-Tax Elective Deferral, federal income taxes on the deferral contributions and on the earnings are only postponed. Eventually, you will have to pay taxes on these amounts. With a Roth Elective Deferral, you must pay current income tax on the deferral contribution. If you elect to make Roth Elective Deferrals, the deferral amounts are subject to federal income taxes in the year of deferral, but the deferrals and, as long as the distribution is "qualified", the earnings on the deferrals are not subject to federal income taxes when distributed to you (see the Section entitled "How are my Distributions from the Plan Taxed?"). You may contribute any combination of Pre-Tax Elective Deferrals and Roth Elective Deferrals from 1% to 90% (in whole percentages) of your eligible earnings. You also may elect to contribute a specified dollar amount out of your eligible earnings. Any election made in dollars may not exceed the Plan's limit on the maximum deferral percentage. The total combined amount of your eligible earnings that you may defer either as a Pre-Tax Elective Deferral or as a Roth Elective Deferral is subject to both the Plan's limit on the maximum deferral percentage and the Internal Revenue Code limit on deferrals (see the section entitled "Are there any limits to the amount I can contribute?").

There are several ways to contribute Roth Elective Deferrals to the Plan. The first is by electing to contribute Roth Elective Deferrals directly to the Plan. (Roth Elective Deferrals contributed directly to the Plan will be recorded in a Roth Elective Deferral Account.) The second is by making a Roth Rollover Contribution to the Plan (see the section entitled "If I received a distribution from another eligible retirement plan, may I contribute that amount to the Plan?"). Except where otherwise indicated in this Summary Plan Description, Roth Elective Deferrals are treated the same as Pre-Tax Elective Deferrals under the Plan.

- **SAFE HARBOR MATCHING CONTRIBUTIONS**

The Company will make a Safe Harbor Matching Contribution equal to 100% on the first 3% of your eligible earnings that you defer as an Elective Deferral and an additional 50% on the next 2% of your eligible earnings that you defer as an Elective Deferral.

You must make Elective Deferrals in order to receive the Safe Harbor Matching Contribution.

Safe Harbor Matching Contributions will be made each pay period.

Each year that the Company will make Safe Harbor Matching Contributions, you will be notified at least 30 days (and no more than 90 days) prior to the beginning of the Plan Year that the Safe Harbor Matching Contributions will be made.

If any employer Matching Contributions were contributed to the Plan before the Plan provided for Safe Harbor Matching Contributions, such Contributions are subject to the vesting, withdrawal, and distribution rules discussed later in this booklet.

- **NONELECTIVE CONTRIBUTIONS**

The Company may decide to make a Nonelective Contribution to the Plan, although the

Company is not required to do so. The Nonelective Contribution will be allocated to all employees eligible to participate in the Plan.You must be an eligible Participant employed by the Employer on December 31 and have completed at least 1000 Hours of Service to receive this allocation. If your Employment terminated prior to December 31 due to death, Disability (defined later in this booklet), or attainment of age 65, the Plan's Normal Retirement Age, you will be eligible to receive any Nonelective Contribution that the Company may make for the year in which your Employment terminated.

You will be credited with an Hour of Service for:

(a) each hour for which you are paid or entitled to payment for performing duties for the Company or an affiliate, if any, during the Plan Year;

(b) each hour for which you are paid or entitled to payment by the Company or an affiliate, if any, on account of a period during which you do not perform your duties, such as vacation, holidays, illness, Disability, layoff, military duty, jury duty or leave of absence during the Plan Year); and

(c) each hour for back pay awarded or agreed to by the Employer.

You will not be credited for the same Hours of Service both under (a) or (b), as applicable, and under (c).

Hours of Service to receive a Nonelective Contribution allocation will be determined based on the actual Hours of Service for which you are paid (or entitled to payment) by the Company or an affiliate, if any.

Your share of the Nonelective Contribution is in proportion to your eligible earnings compared to the eligible earnings of the other employees who will also share in the contribution.

The Nonelective Contribution, if made, will be allocated as of the end of each Plan Year based on eligible earnings within the computation period.

ARE THERE ANY LIMITATIONS TO THE AMOUNT I CAN CONTRIBUTE?

Ordinarily, the Internal Revenue Service requires retirement plans that permit employees to defer taxes by making elective contributions to satisfy certain complex tests. Depending on the results of these tests, restrictions on contributions for certain higher paid employees may be necessary.By providing a Safe Harbor Contribution as described above, the Plan is not subject to these tests.

Congress also limits the annual dollar amount of Elective Deferrals that you can contribute to your account. For 2020, the limit is $19,500. After 2020, this limit will be adjusted for inflation.

Congress also limits the annual eligible earnings to be considered for purposes of qualified plan contributions and testing. For 2020, this limit is $285,000. This limit may also be increased

periodically to reflect cost-of-living increases.

Finally, Congress limits the total amount of “annual additions” (contributions made to the Plan by you or by the Company on your behalf) allocated to your account each year. For 2020, this limit is the lesser of 100% of your eligible earnings (without regard to any exclusions from eligible earnings that your employer may have elected under the Plan) or $57,000.

For any Plan Year in which you contribute both Pre-Tax Elective Deferrals and Roth Elective Deferrals to the Plan, if it becomes necessary to make a corrective distribution of a portion of your Elective Deferrals to you to meet any of the above requirements, Pre-Tax Elective Deferrals will be returned before Roth Elective Deferrals.

DOES THE PLAN ALLOW “CATCH-UP” CONTRIBUTIONS?

While there are limitations to the amount of Elective Deferrals you can contribute, you will be permitted to exceed those limits if you are eligible to make a “catch-up” contribution. Catch-up contributions are contributions that exceed either a statutory limit (such as the annual limit described above on the annual dollar amount of Elective Deferrals you can contribute to your account - $19,500 for 2020), your Plan’s limit on the amount of Elective Deferrals you can contribute to your account, or any restrictions on contributions for certain higher paid employees that may be necessary as a result of certain tests.

If you are eligible to participate in the Plan and are projected to reach age 50 during a calendar year, you will be eligible to make a catch-up contribution at any time during that calendar year – you do not need to wait until your birthday. (There are special eligibility rules for collectively bargained (union) employees, however, that may delay the availability of catch-up contributions for these employees. If you are a union employee, you should confirm with your Plan’s administrator when you will be eligible to make catch-up contributions to the Plan.)

If you are eligible to make catch-up contributions, you should contact your Plan’s administrator to learn whether you need to take any special steps to make catch-up contributions under your Plan. If you wish to arrange to make catch-up contributions in excess of your Plan’s limit on contributions, you will not be able to do so through either the ADP Voice Response System or the Participant Website; instead, you will have to arrange this through your Plan’s administrator.

For 2020, the limit on catch-up contributions is $6,500. After 2020, this limit will be adjusted for inflation.

WHAT DOES VESTING MEAN?

Vesting is your right to the contributions in your total Account Balance. In other words, to be vested refers to that portion of your Account Balance that is yours and which cannot be forfeited. Upon termination of Employment, you are entitled to the entire vested portion of your Account Balance.

You are always 100% fully vested in your Elective Deferral , Safe Harbor Matching and Rollover (if any) Contribution Accounts.

In some circumstances, the Company may need to make special contributions on your behalf called Qualified Matching Contributions or Qualified Nonelective Contributions. If made, you are always 100% vested in these contribution accounts.

If you terminate Employment due to death, Disability (defined later in this booklet) or attainment of age 65, the Plan's Normal Retirement Age, you will also be 100% fully vested in your total Account Balance.

If you leave the Company for any other reason, you will be vested in your Nonelective Contributions Account according to the following schedule:

Years of Service	**Vested %**
Less than 2 years	0%
At least 2 years, but less than 3	20%
At least 3 years, but less than 4	40%
At least 4 years, but less than 5	60%
At least 5 years, but less than 6	80%
6 Years or more	100%

If you have employer contributions (other than those discussed above) that were contributed to your account before your Plan converted to the ADP recordkeeping system, these contributions may be vesting on a different vesting schedule. Please consult your Plan administrator if you have any questions.

If you terminate employment and are rehired within the next 12 months, your period of absence will be included in determining your service for vesting purposes. If you are temporarily absent from service for a reason other than termination of employment, a period of up to 12 months will be counted in determining your service for vesting purposes. If you are absent from service for a reason other than termination, subsequently terminate and are then rehired within 12 months of your termination date, the period from your termination to the date you are rehired will count as vesting service. If you are in qualified military service, that military service will be considered service for vesting purposes to the extent required by federal law.

You will not be credited with vesting service during a Period of Severance. A Period of Severance usually occurs because you have terminated employment. If your employment is terminated and you are not rehired within the 12 consecutive months beginning on your date of termination, you will incur a 1-year Period of Severance. Each 12 consecutive months thereafter is considered another 1-year Period of Severance. If you are on a leave of absence for maternity or paternity reasons, you will not be considered to have begun a Period of Severance until the second anniversary of the first date of your leave if you have not returned to employment. The first 12 months of a maternity/paternity leave count as vesting service. The next 12 months neither count as service toward vesting nor as a Period of Severance.

If you terminate employment and are later rehired, your pre-termination service, including partial

years, will always count in determining your vesting in any Employer contributions made on your behalf after you are rehired. However, if you are rehired after a five-year Period of Severance, your service after you are rehired will not count in determining your vesting in the Employer contributions that were made on your behalf before you first terminated.

CAN I FORFEIT ANY PORTION OF MY ACCOUNT?

If you terminate employment before becoming 100% vested in your account balance but do not take a distribution from the Plan, the non-vested portion of your account balance will be forfeited as of the date you have a five-year Period of Severance.

If you terminate employment before becoming 100% vested in your account balance and receive a distribution of the vested portion of your account, the non-vested portion of your account will be forfeited when you take your distribution. (Participants who terminate employment with a 0% vested percentage are deemed to take a distribution when they terminate.) If you are rehired as an employee eligible to participate in the Plan, however, the forfeited amount will be restored to your account if you repay the entire amount previously distributed to you within five years of your reemployment or, if earlier, before you incur a five-year Period of Severance. If you do not repay the distribution - or if you are rehired after you have incurred a five-year Period of Severance, the forfeited portion of your account balance will remain forfeited and will not be restored. You should consult with your Plan's administrator if you are rehired and interested in repaying the portion of your account balance previously distributed to you.

WHAT HAPPENS IF I BECOME PERMANENTLY DISABLED?

If you become Disabled under the Plan while you were employed by the Employer, you become 100% vested in all your total Account Balance. You are considered to have a Disability when you are unable to engage in any substantial gainful activity because of your disability and your disability is expected to result in your death or is expected to last for a continuous period of not less than 12 months.

HOW ARE CONTRIBUTIONS INVESTED?

Amounts contributed to the Plan are held in a trust created under the Plan. Contributions allocated to your account are invested according to your direction. Each of the investment funds that are offered has different investment objectives. The Administrative Committee has provided you with a description of each of these investment funds. Contact the Administrative Committee if you have questions regarding the different investments offered in the Plan.

WHAT HAPPENS IF I CHANGE MY MIND?

At any time, you can request that changes be made to your Elective Deferrals. The following requests for changes to Elective Deferrals made by 4:00 p.m. ET on a business day will be effective as of the next available payroll after your request is received:

- Increase or decrease the amount of your contribution;
- Suspend your contributions by changing your contributions to 0%; or
- Resume your contributions after you suspended your Elective Deferrals.

The following requests for changes that are received by 4:00 p.m. ET on a business day will be in effect the next business day:

- The investment of your future contributions; or
- Reallocate/transfer your current Account Balance.

WILL I RECEIVE A STATEMENT OF MY ACCOUNT?

You will receive a quarterly statement that shows the activity in your account for the calendar quarter, including contributions and investment earnings.

HOW IS THE VALUE OF MY ACCOUNT DETERMINED?

The value of your Account Balance can change depending on several factors, which include:

(a) Contributions that are made to the account;

(b) Increases or decreases in the market value of investments;

(c) Cost of investment management expenses, transactional costs and service charges (contact the administrator at the Company for information on these expenses, transactional costs and service charges, if any) ; and

(d) Loans and loan repayments.

All investments involve some risk. Thus, the value of the different investments may go down as well as up and the value of your account will vary accordingly. The statement of your account will reflect all transactions affecting the value of your account.

WHEN CAN I RECEIVE PLAN BENEFITS?

Benefits are payable to you after you leave the Company for any reason (retirement, termination, Disability or death):

- If a mandatory distribution is being made to you because your vested interest in the Plan is $5,000* or less, then the Plan will rollover your distribution to an IRA if you do not make an

affirmative election to either receive or roll over the distribution. The IRA provider selected by the Plan will invest the rollover funds in a type of investment designed to preserve principal and provide a reasonable rate of return and liquidity (e.g., an interest-bearing account, a certificate of deposit or a money market fund). The IRA provider will charge your account for any expenses associated with the establishment and maintenance of the IRA and with the IRA investments unless, if permitted by the IRA provider, you request to pay the fees out-of-pocket. You may transfer the IRA funds to any other IRA you choose. You will be provided with details regarding the IRA at the time you are entitled to a distribution. However, you may contact the Administrator at the address and telephone number indicated in this SPD for further information regarding the Plan's automatic rollover provisions, the IRA provider, and the fees and expenses associated with the IRA.

*Note: If you use Merrill Lynch, amounts less than or equal to $1,000 will not be rolled over to an IRA but will be distributed as a cash lump sum distribution.

- If your Account Balance (excluding any rollover contribution account but including any outstanding loan balance account) is greater than $5,000 as of the applicable Valuation Date as provided under the Plan, in addition to either a lump sum or direct rollover, you may choose to receive installments, request a partial withdrawal, or defer receiving payments until age 70½. If you choose to defer payments, your account will continue to be invested the way you direct and will be adjusted for any gains or losses which occur.

- Effective as of the date your plan is converted to the ADP recordkeeping system distributions are only permitted in cash. Any other noncash form of distribution that may have been available under the terms of the plan prior to the date your plan is converted to the ADP recordkeeping system are not available.

- In the event of your death before termination of Employment and before distribution of your benefits has begun, you will be 100% vested. Upon your death, your vested Account Balance will be payable in a single lump sum to your beneficiary. If your beneficiary is your surviving spouse, he or she may elect to roll over a lump sum distribution to another qualified plan or IRA. Any portion of a lump sum distribution attributable to Roth Elective Deferrals or Roth Rollover may only be rolled over by a surviving spouse to a qualified plan that accepts Roth contributions or to a Roth IRA. A non-spouse beneficiary may elect a direct rollover of a lump sum distribution to an IRA in accordance with and to the extent permitted under guidance issued by the Internal Revenue Service. Any portion of a lump sum distribution attributable to Roth Elective Deferrals or Roth Rollover Contributions may only be rolled over by a non-spouse beneficiary to a Roth IRA. Beneficiaries eligible to establish a Roth IRA may also elect a direct rollover of the non-Roth portion of a lump sum distribution to a Roth IRA, in accordance with and to the extent permitted under guidance issued by the Internal Revenue Service. The Plan’s administrator is not responsible for determining eligibility to elect a direct rollover of non-Roth amounts to a Roth IRA. Please see the section of this SPD entitled “How Are My Distributions From the Plan Taxed” for further important information about direct rollovers to a Roth IRA of the non-Roth portion of a lump sum distribution. If you are not married, you may name anyone as your beneficiary, or change your beneficiary at any time on a form provided for that purpose. If you are married,

you must name your spouse as beneficiary unless your spouse consents to the selection of someone else. Unless otherwise elected, the beneficiary will be your spouse or, if you have no surviving spouse, your descendants, or if you have no surviving descendants, your beneficiary will be your estate.

- If you continue working for the Company after age 70½ and you are a more than 5% owner, you must begin to receive your benefits by April 1 following the year in which you reach age 70½, even if you are still employed at the time. If you are not a 5% owner, you must begin to receive your benefits by April 1 following the later of the year in which you reach age 70½ or terminate Employment.

HOW ARE MY DISTRIBUTIONS FROM THE PLAN TAXED?

Distributions from this Plan that are received by you or your beneficiary are subject to current income taxes. However, under certain circumstances, such as a distribution to your spouse as your beneficiary, the income taxes on Plan distributions may be postponed or reduced. You will receive additional information about distributions from the Plan at the time you or your beneficiary is entitled to receive a benefit.

Distribution rules provide that any part of a distribution (including after-tax contributions) from a qualified plan (such as this Plan) can be rolled over to an eligible retirement plan. "Eligible retirement plans" to which a distribution may be rolled over include another employer's tax-qualified retirement plan; a §403(a) qualified annuity plan; a governmental §457 plan; a §403(b) tax-sheltered annuity; or an IRA. Note: After-tax contributions may only be rolled over to a qualified defined contribution plan or an individual retirement account or annuity that agrees to separately account for those contributions. Rollovers of after-tax contributions, if any, to an employer's qualified plan or §403(b) annuity must be transferred directly to the receiving plan (a "direct rollover"). Any part of a distribution attributable to Roth Elective Deferrals or Roth Rollover Contributions may only be rolled over to a Roth IRA or to an employer's 401(k) plan or 403(b) plan that provides for Roth contributions. It is your responsibility to confirm that the plan to which you intend to roll over your distribution will accept the rollover from this Plan. Certain types of distributions are not eligible to be rolled over. These include distributions that are one of a series of substantially equal payments made over the life (or joint life expectancies) of the participant and his or her beneficiary, or over a specified period of 10 years or more, hardship withdrawals or a minimum required distribution under the Internal Revenue Code.

You are permitted to elect to have any distribution that is eligible for rollover treatment transferred directly to an eligible retirement plan (a "direct rollover" or "direct transfer"). You will receive a written explanation of your distribution options within a reasonable period of time before receiving a distribution that is eligible to be rolled over.

If you elect to have your benefit transferred as a direct rollover to an eligible retirement plan, then you must provide the administrator at your Company, in a timely manner, with information regarding the transferee plan. The administrator at your Company is entitled to reasonably rely on the information that you provide to him or her, and will not independently verify it.

Federal income tax withholding at a rate of 20% is required on any taxable distribution that is eligible to be rolled over but is not transferred directly to an eligible retirement plan. You cannot elect to forego withholding on these distributions. The only exception to this requirement is if your vested benefit is less than $200. Such amounts may also be subject to a 10% penalty tax if they are distributed before you attain age 59-1/2, but this amount is not withheld from a distribution. Mandatory 20% federal income tax withholding also applies to any eligible rollover distribution to your surviving spouse or non-spouse beneficiary that is not directly rolled over.

If you elect a direct rollover of the non-Roth portion of your benefit to a traditional IRA, your direct rollover will not be subject to federal income tax withholding at the time of the transfer.

If you wish to elect a direct rollover of the non-Roth portion of your benefit to a Roth IRA, please note that any such direct rollover to a Roth IRA must be included in gross income, but is not subject to 10% excise tax for premature distributions. If a participant, beneficiary or alternate payee elects a direct rollover of the non-Roth portion of a distribution to a Roth IRA, no amount will be withheld from the direct rollover for federal income tax purposes. ***CAUTION: This means that a participant, beneficiary, or alternate payee making this election will be responsible for making sure he/she is able to pay the full amount of all required income taxes in connection with such a direct rollover. For this reason, participants, beneficiaries and alternate payees considering a direct rollover of non-Roth amounts to a Roth IRA are strongly encouraged to consult their tax advisor before making this election.*** If this Plan generally permits distribution and in-service withdrawal elections to be made on-line, please note that you may need to complete a paper form to make this particular election. Please contact your Plan's administrator for further information.

Roth Elective Deferrals are subject to federal income taxes in the year of deferral , but the deferrals and, as long as the distribution is "qualified", the earnings on the deferrals are not subject to federal income taxes when distributed to you. In order for the earnings on Roth Elective Deferrals and Roth Rollover Contributions to be distributed tax-free, any distribution from your Roth Elective Deferral or Roth Rollover Contribution Accounts must be a "qualified" distribution. In order to be a qualified distribution, the distribution must occur after one of the following: (1) your attainment of age 59½, (2) your disability (please note that "disability" for this purpose has a special meaning, as discussed below), or (3) your death. In addition, the distribution must occur after the expiration of a 5-year participation period. The 5-year participation period is the 5-year period beginning on the calendar year in which you first make a Roth Elective Deferral contribution to our Plan (or to another 401(k) Plan or 403(b) plan if such amount was rolled over into our Plan) and ending on the last day of the calendar year that is 5 years later. For example, if you make your first Roth Elective Deferral under this Plan on November 30, 2007, your 5-year participation period will end on December 31, 2011. If you made your first Roth Elective Deferral under another eligible retirement plan on September 1, 2006, and later make a Roth Rollover Contribution from that plan to this Plan, your 5-year participation period for all Roth Elective Deferrals in this Plan (whether contributed directly to this Plan or contributed as a Roth Rollover Contribution) will end on December 31, 2010. It is not necessary that you make a Roth Elective Deferral in each of the five years of your participation period. In the event that all or any portion of your Account Balance is distributed to a death beneficiary or an alternate payee under a qualified domestic relations order, the event and 5-year participation rule generally are determined by your situation (i.e., whether you would have met the requirements for a qualified distribution), not the situation of the person receiving the distribution.

As noted above, the term “disability” has a special meaning for purposes of whether a distribution of Roth Elective Deferrals or Roth Rollover Contributions and earnings on account of disability is a qualified distribution. For this purpose only, “disability” means that you are unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in your death or to be of long-continued and indefinite duration. This definition may not be the same as the Plan’s definition of Disability for other purposes under the Plan (for example, when your account becomes fully vested because of a Disability). If you request a qualified distribution of Roth Elective Deferrals and earnings on the grounds that your are disabled, you may be required to furnish proof to the Administrator that you meet the definition of disability for purposes of a qualified distribution.

If a distribution from your Roth Elective Deferral or Roth Rollover Contribution accounts is not a qualified distribution, the earnings distributed with the Roth Elective Deferrals and Roth Rollover Contributions will be taxable to you at the time of distribution (unless you roll over the distribution to a Roth IRA or to another 401(k) plan or 403(b) plan that accepts Roth contributions). In addition, in some cases, there may be a 10% additional tax for early distributions on the earnings that are distributed.

You may want to consult with a professional tax advisor before you take a distribution of your benefits from the Plan. You may want to discuss other alternative methods available to you to defer the payment of taxes as well as applicable federal, state and/or local tax rules that may affect your distribution.

MAY I WITHDRAW FUNDS WHILE STILL EMPLOYED?

You may withdraw all or part of your vested Account Balance once you reach age 59½ . You may elect to limit the source of such a withdrawal to your Roth Elective Deferral and Roth Rollover Contribution Accounts to the extent the amount in the Sub-account is otherwise distributable. You may also withdraw any or part of your Rollover Contributions Account including any Roth Rollover Contributions Account to the extent the amount in the Sub-account is otherwise distributable in the Plan, as well as any After-Tax Contributions that may be held in your account in the Plan at any time and at any age. If you were a participant in the Plan prior to the date the Plan was converted to the ADP recordkeeping system, or in a plan that was merged into the Plan, please contact your Plan administrator or refer to the SPD that was in effect prior to the date the Plan was converted to the ADP recordkeeping system for information on any additional in-service distribution rights that may be available to you. See the section entitled “How are my distributions from the Plan taxed?” for important information regarding how distributions from your Roth Elective Deferral and Roth Rollover Contribution Accounts are taxed.

In the event of a financial hardship you may withdraw your Elective Deferrals as well as any vested Nonelective Contributions.

To make a hardship withdrawal under current Internal Revenue Service rules, you must be able to show that you are suffering an immediate and heavy financial hardship and you must certify that you have insufficient cash or other liquid assets reasonably available to meet your financial hardship. You

must take any non-hardship in-service withdrawals that may be available to you under the Plan before you may obtain a hardship withdrawal.

Circumstances that qualify as an immediate and heavy financial hardship are:

(a) Expenses for medical care (described in Section 213(d) of the Internal Revenue Code) previously incurred by you, your spouse, your dependent or your primary beneficiary under the Plan or necessary for you, your spouse, dependent or your primary beneficiary under the Plan to obtain medical care;

(b) Costs directly related to the purchase of your principal residence (excluding mortgage payments);

(c) Tuition, related educational fees, and room and board expenses for the next twelve (12) months of post-secondary education for yourself, your spouse or dependent or your primary beneficiary under the Plan;

(d) Amounts necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of your principal residence;

(e) Payments for burial or funeral expenses for your deceased parent, spouse, children or other dependents or your primary beneficiary under the Plan; or

(f) Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under the Internal Revenue Code (determined without regard to whether the loss exceeds 10% of adjusted gross income).

(g) Expenses and losses (including loss of income) incurred by you on account of a disaster declared by the Federal Emergency Management Agency (FEMA), provided that your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster.

For this purpose, a “primary beneficiary under the Plan” is an individual who is named as your beneficiary under the Plan and has an unconditional right to all or a portion of your account balance if you die. In addition, the amount of your hardship withdrawal must be no more than the amount necessary to satisfy your immediate and heavy financial need, plus any income taxes or penalties which are expected to result from the distribution. The minimum permitted hardship withdrawal is $500.

As previously explained, a hardship withdrawal is not considered to be an eligible rollover distribution by the IRS. The hardship withdrawal may be subject to a 10% excise tax imposed by the IRS.

If you are a qualified member of the reserves, you also may be eligible to request a qualified reservist distribution. A qualified reservist distribution is an exception to Plan restrictions on withdrawal of

elective deferrals. Further, the extra 10% tax on a payout before age 59½ does not apply to a qualified reservist distribution. A qualified reservist distribution from the Plan is:

- attributable to Pre-Tax Elective Deferrals,
- available to a person who because he or she is a member of a reserve component was ordered or called to active duty for more than 179 days (or for an indefinite period), and
- made during the period that began or begins on the date of the order or call to duty and ended or ends at the close of the active-duty period.

A person who receives or received a qualified reservist distribution may, during the two-year period that begins on the day after the end of his or her active-duty period, contribute to an IRA an amount up to the amount of the qualified reservist distribution. Although the limits on IRA contributions don't apply to this special contribution, no deduction is allowed for it. This provision applies to a person ordered or called to active duty after September 11, 2001 and applies to a distribution after September 11, 2001.

HOW DO LOANS WORK?

Loans will be made on a uniform and non-discriminatory basis. Sole proprietors, partners and certain shareholder/employees that were excluded from taking a plan loan under prior law prior to 2002 are eligible to take a loan from the Plan.

The minimum loan is $500. You can borrow up to 50% of your vested Account Balance to a maximum of $50,000. However, the $50,000 amount in the preceding sentence is reduced by the highest outstanding loan balance you had under the Plan during the previous one-year period.

Loans must be fully repaid through payroll deductions within 5 years unless the loan is used for the purchase of your primary residence. Loans used to purchase your primary residence may be repaid within a period of no more than 30 years. You have to repay any outstanding loan before a new loan can be made. You may prepay an outstanding loan in full, by certified check, at any time.

The interest rate for a loan will be the rate in effect in the month your loan is effective. The interest rate is the prime rate as published in The Wall Street Journal on the 14th of each month, plus two percentage points. This interest rate is effective for any loan processed as of the 16th day of the month.

When you take a loan from the Plan, your repayment of the loan is secured by your Account Balance. If you terminate Employment, any remaining payments are due immediately unless you are a party in interest. If you qualify as a party in interest you may continue to repay your loan after termination of Employment. If you do not repay the loan, the outstanding loan balance will be included in your gross income for federal income tax purposes as if it were distributed to you. If you die with an outstanding loan balance, your death will cause your loan to be in default, and your outstanding loan

balance will be regarded as if it were distributed to you.

If you enter into a period of military leave, your loan repayments will be suspended for the duration of your leave. If you enter into a leave of absence without pay, or at a rate of pay (after employment and income tax withholding) that is less than your required loan installments, your loan repayment obligation will be suspended for up to one year (or until the date your final loan payment is due, if earlier). If you do not resume repayments within any administrative grace period provided under the ADP Prototype Program after you return from a leave of absence (or when the suspension of your repayment obligation ends, if earlier, as explained in this paragraph), your loan will be in default and will be included in your gross income for federal income tax purposes as if it were distributed to you.

IF I RECEIVED A DISTRIBUTION FROM ANOTHER ELIGIBLE RETIREMENT PLAN, MAY I CONTRIBUTE THAT AMOUNT TO THE PLAN?

Yes. You may make a Rollover Contribution of benefits, in cash (exclusive of any outstanding notes on plan loans), from an "eligible retirement plan" to this Plan. You may not make a Rollover Contribution to the Plan that includes any voluntary nondeductible, i.e., "after-tax" contributions.

You may make a Rollover Contribution of non-Roth assets to this Plan from the following types of eligible retirement plans:

- a traditional IRA (rollovers from IRAs are limited to taxable distributions, i.e., your non-taxable IRA contributions plus earnings on any of your IRA contributions whether taxable or not);
- a SIMPLE IRA (as long as the SIMPLE IRA has been in existence for at least two years at the time of the distribution);
- an employer's qualified plan;
- a §403(a) qualified annuity plan;
- a governmental §457 plan; or
- a §403(b) tax-sheltered annuity.

In addition, you may make a "Roth rollover contribution" to the Plan. Roth rollover contributions will be recorded in a separate account called a Roth rollover account. A Roth rollover contribution is a rollover contribution that consists of Roth 401(k) deferrals and earnings that you roll over to this Plan from another eligible retirement plan in which you have participated. A Roth rollover contribution to this Plan must be in the form of a direct rollover to this Plan from the other eligible retirement plan. If you are interested in making a Roth rollover contribution to this Plan, please contact the Administrator beforehand.

You may request a direct transfer of your account in an eligible retirement plan or you may be able to roll over a distribution which was tax deferred (i.e., does not include any "after-tax" contributions),

but with respect to a rollover you must do so within 60 days of receiving a distribution from the other plan.

WHAT ARE THE TOP-HEAVY PROVISIONS?

A top-heavy plan is a plan in which more than 60% of the combined Account Balances held under the Plan belong to "key employees". Key employees are generally officers, shareholders, and owners who earn above a certain compensation level and/or own more than a specified interest in the Company. If the Plan becomes top-heavy under applicable Internal Revenue Service rules, the Plan would be required to provide for minimum contributions and top-heavy vesting. The minimum contribution is generally a contribution by the Company allocated to all non-Key Employees who are eligible Participants employed on the last day of the Plan Year equal to 3% of their eligible earnings (without regard to any exclusions from eligible earnings that your employer may have elected under the Plan) unless all key employees receive a contribution of less than 3% of their eligible earnings. The amount you contribute to the Plan as an Elective Deferral is not included in calculating the 3% minimum contribution which may be required but is included in determining the contribution made on behalf of key employees. The 3% allocation will be made under this Plan or may be made under another defined contribution plan if the Company maintains one. Please note that if the Company maintains a defined benefit plan in which a participant also participates in addition to this Plan, the minimum contribution is 5%. In this case, the minimum contribution will be satisfied by providing for an accrued benefit under the defined benefit plan or by making the 5% contribution either to this Plan or to another defined contribution plan maintained by the Company. For more information on how a top-heavy contribution, if any, will be satisfied under the Plan, please contact the Plan's administrator.

WHAT ADMINISTRATIVE FEES MAY BE CHARGED TO YOUR PLAN ACCOUNT, AND HOW ARE THEY ASSESSED?

Plan administrative services, such as legal, consulting, audit, accounting, trustee, and recordkeeping services, may be required to administer our Plan. The cost for these services may be paid by the Company or from the Plan, or both. The actual fees deducted from your Account, if any, will be reflected on your quarterly account statement and on the Plan's Participant Website. For information about Plan administrative expenses and how they may be assessed, please refer to the "Plan Administrative Expenses" section of the Participant Fee Disclosure Statement, which is provided to you separately and incorporated herein by reference.

Administrative fees for certain services or transactions you request may be charged directly to your Account. For information about these charges, please refer to the "Individual Expenses" section of the Participant Fee Disclosure Statement, which is provided to you separately and incorporated herein by reference. If you request or receive a distribution of all or a portion of your Account Balance (whether in-service or following the date you leave the Company) or a plan loan, administrative fees for the processing of these transactions that are charged directly against your Account will be taken pro-rata from all of the mutual funds and collective investment funds in which your Account Balance is invested at the time the fees are taken from your account. The fees will not reduce the proceeds of the transaction requested (other than upon a complete distribution of your Account Balance).

WHAT FEES ARE CHARGED BY THE INVESTMENT FUNDS HELD IN YOUR ACCOUNT?

The investments in the Plan do not charge you commissions or sales loads for purchasing shares or investment units with your Plan account. Many of the investment funds available under the Plan do, however, pay fees and incur expenses that will most likely have an impact on your account balance. These investment fees and other expenses may reduce the returns generated by investment funds in which you invest. For example, investment options (such as mutual funds) pay an investment manager a fee for the management of the fund. In addition, some of the investment options pay "asset-based" fees (that is, fees based on the total assets invested in the fund) to various service providers, which may include the Plan's recordkeeper, for other investment and administrative services provided to the investment fund. In addition, certain funds may assess shareholder-type charges, such as a redemption fee when shares are sold, if they are not held for a minimum specified period). For more information about the fees charged or paid by various investment options, please review the investment fund prospectus, or if the investment option does not have a prospectus, the information provided to you about the option, such as a Fund Fact Sheet. These documents, and other information about these fees, can be found on the Participant Website or by contacting your Plan administrator. Information about investment fund expenses and shareholder-type charges may also be found in the "Comparative Chart" section of the Participant Fee Disclosure Statement, which is provided to you separately and incorporated herein by reference.

ADDITIONAL ITEMS

A. BENEFIT CLAIMS PROCEDURES

Under the Plan, you generally will receive your benefit as a matter of course. However, in certain cases, you or your beneficiary may wish to request Plan benefits that you believe you are entitled to (all references herein to "you" shall include your beneficiaries). Any such request must be made by you or your authorized representative in writing, and it should be filed with the Administrative Committee. If you or your authorized representative file a claim under the Plan, you will be referred to as the "Claimant". *Note: If your Plan is subject to a collective bargaining agreement and the agreement contains certain provisions, then the procedures for resolution of claims set forth in that collective bargaining agreement will take the place of this claims procedure as permitted by Department of Labor regulations. Please contact your Plan administrator if you have questions regarding whether a collective bargaining agreement's claims procedures apply to you.*

General Claims Procedures

If the Claimant's claim is denied in whole or in part, the Administrative Committee will provide a written notice of denial to the Claimant or the Claimant's authorized representative within a reasonable period of time, but no later than 90 days after the Administrative Committee receives the claim. The 90-day period will begin to run once a claim is filed, without regard to whether the Claimant has provided all the information necessary to make the benefit determination. If the Administrative Committee determines that special circumstances

require an extension beyond the initial 90-day period, the Administrative Committee will notify the Claimant or the Claimant's authorized representative in writing of the special circumstances that make the extension necessary and the date by which a decision may be expected before the end of the initial 90-day period. Any such extension may not exceed 90 days from the end of the initial 90-day period.

The Administrative Committee's notice of denial will explain the reason for the denial, refer to the specific Plan provisions on which the denial is based, describe any additional information or material needed from the Claimant to perfect his or her claim and why this information or material is necessary, and describe the Plan's claims review procedures and time limits.

Within 60 days after receiving the notice of denial, the Claimant or the Claimant's authorized representative may submit a written appeal of the denial to the Administrative Committee. The Claimant or the Claimant's authorized representative may, free of charge, review and request copies of relevant documents, records, and other information relevant to the claim. The Claimant's appeal may include written comments, documents, records, and other information relating to the claim, regardless of whether the information was submitted or considered as part of the Claimant's initial claim for benefits.

The Administrative Committee will review the appeal and make a determination within a reasonable period of time, but no more than 60 days after the Administrative Committee receives the appeal. If the Administrative Committee determines that special circumstances require an extension, the Administrative Committee will notify the Claimant or the Claimant's authorized representative in writing of the special circumstances that make the extension necessary and the date by which a decision may be expected before the end of the initial 60-day period. Any such extension may not exceed 60 days from the end of the initial review period.

The Administrative Committee will provide a written determination on appeal which will explain the reasons for the decision, refer to the provisions of the Plan on which the decision is based, and inform the Claimant or the Claimant's authorized representative of any additional rights the Claimant may have. The determination on appeal by the Administrative Committee is the final determination under this claims procedure.

Disability Claims Procedures

If the Claimant's claim for benefits involves a disability determination and the Plan defines disability in a manner that requires the Plan to determine if the Claimant is disabled, the special claims procedures set forth below will apply. If, however, the Plan defines disability by reference to a determination of disability made by the Social Security Administration or pursuant to the Employer's long term disability plan, then the General Claims procedures described above will apply.

If the Claimant's claim is denied in whole or in part, the Administrative Committee will notify the Claimant or the Claimant's authorized representative within a reasonable period of time, but no later than 45 days after the Administrative Committee receives the claim. The 45-day period will begin to run once a claim is filed, without regard to whether the Claimant has

provided all the information necessary to make the benefit determination. If the Administrative Committee determines that an extension is needed for reasons beyond the Administrative Committee's control, it may take up to two 30-day extensions for consideration of the claim. If the Administrative Committee takes an extension, the Administrative Committee will notify the Claimant or the Claimant's authorized representative in writing of the reason for the extension and the date by which a decision is expected before the end of the initial 45 day period (or, for a second extension, before the end of the first extension). The notice of extension will include an explanation of the standards on which the entitlement to the benefit claimed is based, the unresolved issues that are preventing a decision, and the additional information needed to resolve the issues. If the Administrative Committee requests additional information, the Claimant or the Claimant's authorized representative will have at least 45 days after receipt of the notice of extension to provide the information. The period during which the Administrative Committee waits for the Claimant or the Claimant's authorized representative to respond to the request for information will not count against the 30-day extension period (i.e. the 30-day extension period will be tolled from the date the notice of extension is sent to the Claimant or the Claimant's authorized representative to the date on which the Claimant or the Claimant's authorized representative responds to the request for additional information).

The Administrative Committee's notice of denial will explain the reason for the denial, refer to the specific Plan provisions on which the denial is based, describe any additional information or material needed from the Claimant to perfect his or her claim and why this information or material is necessary, and describe the Plan's claims review procedures and time limits. Additionally, if the Administrative Committee relies on an internal rule, guideline, or protocol in denying the claim, it will either provide a copy of the rule, guideline or protocol, or indicate that a rule, guideline or protocol was relied upon and is available free of charge to the Claimant or the Claimant's authorized representative on request.

Within 180 days after receiving the notice of denial, the Claimant or the Claimant's authorized representative may submit a written appeal of the denial. The Claimant or the Claimant's authorized representative may review and request copies of relevant documents, records, and other information relevant to the claim free of charge. Further, upon request by the Claimant or the Claimant's authorized representative, the identity of any medical or vocational expert whose advice was obtained in connection with the claim will be disclosed, regardless of whether his or her advice was relied upon in making the determination. The Claimant's appeal may include written comments, documents, records, and other information relating to the claim, regardless of whether it was submitted or considered as part of the initial application.

The Claimant's appeal will be reviewed by an appropriate Plan fiduciary (the "Reviewing Fiduciary") who is neither a member nor a subordinate of the Administrative Committee or its members. The Administrative Committee's initial decision shall not be given any deference. If the initial decision was based in whole or in part on a medical judgment, the Reviewing Fiduciary will consult with a health care professional with appropriate training and experience in the medical field involved. The Reviewing Fiduciary will not consult with a health care professional who was consulted in connection with the initial review of the claim or a subordinate of any such professional.

The Reviewing Fiduciary will review the appeal and make a determination within a reasonable period of time, but no more than 45 days after the Reviewing Fiduciary receives the appeal. If the Reviewing Fiduciary determines that special circumstances require an extension, it will notify the Claimant or the Claimant's authorized representative in writing of the special circumstances and the date by which a decision may be expected before the end of the initial 45-day period. Any such extension may not exceed 45 days from the end of the initial review period.

The Reviewing Fiduciary will provide a written determination on appeal which will explain the reasons for the decision, refer to the provisions of the Plan on which the decision is based, and inform the Claimant or the Claimant's authorized representative of any additional rights the Claimant may have. If the Reviewing Fiduciary relies on an internal rule, guideline, or protocol in denying the claim, the Reviewing Fiduciary will either provide a copy of the rule, guideline or protocol, or indicate that a rule, guideline or protocol was relied upon and is available free of charge to the Claimant or the Claimant's authorized representative on request. The determination on appeal by the Reviewing Fiduciary is the final determination under this claims procedure.

B. PENSION BENEFIT GUARANTY CORPORATION

The Pension Benefit Guaranty Corporation does not insure benefits under the Plan. The reason is that plans that provide for individual accounts, such as the Plan, are excluded under the ERISA provisions that provide for such insurance coverage.

C. INVESTMENT INFORMATION

The Plan is called "an individual account plan". This means that you and all other participants have their own account in the Plan. The Plan is intended to satisfy the requirements of Section 404(c) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), .and Department of Labor Regulation Section 2550.404c-1 (29 C.F.R. 2550.404c-1). An ERISA Section 404(c) plan is an individual account plan which is designed to provide you with the opportunity to exercise control over the assets in your individual account, and also provides you with the opportunity to choose, from among a range of investment funds, the manner in which the assets in your account are invested. This means that you will have the responsibility for the investment decisions you make and the Plan's fiduciaries may be relieved of any liability to you under ERISA for any investment losses that are the direct and necessary result of your investment instructions.

Please note that your ability to direct the investment of your Plan account is subject to any restriction or limitation imposed by the underlying investment funds and/or your Plan, in particular, policies with respect to excessive trading (also known as market timing). The Plan's recordkeeper has put into place systematic solutions reasonably designed to assist investment fund companies with enforcing policies on and prohibitions relating to excessive trading. Any and all restrictions that the Plan's recordkeeper is enforcing will be identified to participants on the Plan's participant Web site, as well as through its Voice Response System, and may also be disclosed in materials provided to you describing the Plan's investment

procedures and designated investment alternatives. In addition, at any time an investment fund or manager may limit or refuse to honor your investment election if it determines that it would result in excessive trading and/or would otherwise be adverse to the interests of the other shareholders and/or the investment fund, and/or would otherwise violate a policy of the underlying investment fund, and may require the Plan's recordkeeper to impose restrictions upon your ability to engage in transactions in an investment (or multiple investments).

The Company will provide you with the following information at your request:

- Copies of prospectuses (or, alternatively, short-form or summary prospectuses) or similar documents relating to designated investment alternatives under the Plan

- Copies of any financial statements or reports, such as statements of additional information, and any other similar materials relating to designated investments under the Plan to the extent provided to the Plan,

- A list of the assets comprising the portfolio of each designated investment alternative that are "plan assets" and the value of each such asset, and

- Information concerning the share value of each investment and the date of the valuation.

D. ERISA RIGHTS

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

1) Examine without charge at the office of the Administrative Committee all documents governing the Plan, including collective bargaining agreements, if any, and a copy of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration;

2) Obtain copies of all documents governing the operation of the Plan, including collective bargaining agreements, if any, and a copy of the latest annual report (Form 5500 Series) and updated summary plan description upon written request to the Administrative Committee. A reasonable charge may be made for the copies;

3) Receive a summary of the Plan's annual financial report. The Company is required by law to furnish each participant with a copy of this summary

annual report; and

4) Obtain a statement telling you whether you have a right to receive benefits under the Plan and if so, what your benefits would be if you leave the Company. If you do not have a right to Plan benefits, the statement will tell you how many more years you must work to earn a right to benefits. This statement must be requested in writing; it is not required to be given more than once every 12 months. The Plan must provide the statement free of charge.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of employee benefit plans. The people who administer your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union (if any), or any other person may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

If your claim for a benefit under the Plan is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you may take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Administrative Committee to provide the materials and to pay you up to $110 a day until you receive the materials, unless the materials were not sent for reasons beyond the control of the Administrative Committee. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan’s decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court.

If it should happen that fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay the costs and fees. If you lose, the court may order you to pay these costs and fees if, for example, it finds that your claim is frivolous.

If you have any questions about the Plan, you should contact the Administrative Committee. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Administrative Committee, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

E. NON-ASSIGNMENT OF BENEFITS

You may not assign the benefits provided for you by the Plan, nor are these benefits subject to the claims of any creditor, unless otherwise provided by law. One exception to this rule is the "Qualified Domestic Relations Order". A Qualified Domestic Relations Order is defined as a judgment, decree or court order, approving property settlement agreements, and/or relating to child support, alimony or marital property rights of a spouse, child or other dependent of a participant. To be binding, a Qualified Domestic Relations Order must specify certain required legal information and cannot alter the amount or form of benefits payable under the Plan. You may obtain a copy of the procedures that the Plan's administrator uses to determine if an order is a Qualified Domestic Relations Order without charge.

F. RIGHTS TO EMPLOYMENT

The existence of the Plan does not affect the employment rights of any employee or the rights of the Company to discharge an employee.

G. FUTURE OF THE PLAN

While the Company hopes and expects to continue the Plan indefinitely, it reserves the right to terminate, discontinue making contributions to, amend or modify the Plan at any time, acting through written resolution of the controlling entity of the Company. Upon termination of the Plan, you will become 100% vested in your total Account Balance. The Company will arrange for distributions upon Plan termination as soon as administratively feasible.

H. VETERAN'S RIGHTS

If you are a returning veteran, special rules apply to your Elective Deferrals made to the Plan. In general, re-employed veterans are permitted to make additional Elective Deferrals with respect to their period of military service during a period which begins on their date of reemployment and has the same length as the lesser of (a) the period of their absence due to uniformed service, multiplied by 3 or (b) 5 years. If you are a returning veteran and believe you may be entitled to contribute under these special provisions, please contact the Company.

I. MISCELLANEOUS ITEMS

Plan Name:	Bee Line Support Retirement Plan
Plan Sponsor:	Bee Line Support, Inc. 1826 South Clinton Street Chicago, IL 60616 (312) 233-5463
Participating Affiliates:	
Original Effective Date:	January 01, 2017
Amendment and Restatement Date:	This Summary Plan Description describes the Plan as of January 01, 2021.
Employer I.D. Number:	364204935
Plan Number:	001
Type of Plan:	401(k)/profit sharing plan
Plan Year:	Calendar Year
Year on which Plan's Records are Kept	Calendar Year
Administrative Committee or committee designated by Bee Line Support, Inc. to administer the Plan.	Consult your Human Resources Department or Office Manager: Bee Line Support, Inc. 1826 South Clinton Street Chicago, IL 60616 (312) 233-5463
Trustee:	Reliance Trust Company 1100 Abernathy Road 500 Northpark, Suite 400 Atlanta, GA 30328 Attn: Sharon H. Ennis
Service of Process:	Either the Trustee at the Trustee's address listed above or the Plan administrator at the Bee Line Support, Inc.'s address listed above

If your Plan is maintained pursuant to a Collective Bargaining Agreement, a copy of the Collective Bargaining Agreement may be obtained upon written request to the Plan's administrator, and is available for examination.

Invierta en usted

EL CAMINO COMIENZA AQUÍ

Always Designing for People™

LISTO PARA INSCRIBIRSE?

Envíe el texto Enroll 294872 al 72408

Bee Line Support Retirement Plan
294872

El primer paso es el más importante en una travesía.

ESTABLECE UNA DIRECCIÓN Y LO LLEVA A UN DESTINO.

Lo mismo puede decirse del camino hacia la jubilación. Al participar en el plan de jubilación de su empleador está tomando ese PRIMER PASO TAN IMPORTANTE.

Al inscribirse en el Plan, usted está un paso más cerca de alcanzar el destino que se proponga para su jubilación.

Conéctese con la aplicación ADP Mobile Solutions App

Inicie el camino a su jubilación con la aplicación ADP Mobile Solutions App. Esta aplicación le permite entrar y administrar rápidamente su cuenta de jubilación. Por medio de esta aplicación usted puede:

- Inscribirse y realizar cambios en su cuenta
- Verificar el saldo
- Informarse sobre las inversiones del plan y solicitar cambios de sus inversiones
- Recibir notificaciones importantes sobre su plan de jubilación
- Descargue la aplicación ADP Mobile Solutions App para tener acceso a su cuenta de jubilación de una manera fácil y rápida.

Download on the App Store | GET IT ON Google Play

ADP también ofrece un sitio para quienes utilicen dispositivos no compatibles. Conéctese a https://mobile.adp.com o lea el código QR con su cámara u otro tipo de lector.

ADP, Inc. es propietaria y administradora del sitio de Internet ADP.com y de la aplicación ADP Mobile Solutions App.

Tómese tiempo para planear su futuro económico.

HE AQUÍ POR QUÉ.

Muchos profesionales financieros estiman que para vivir cómodamente en la jubilación, usted necesitaría entre 70 a 80 por ciento de sus ingresos antes de jubilarse. La compensación del Seguro Social cubre aproximadamente un tercio de esa cantidad.[1] El resto de los ingresos deben de provenir de **usted** mismo.

Invierta en usted y ahorre para la jubilación

El plan de jubilación de su compañía es uno de los pocos programas diseñados paraayudar a cubrir la diferencia que proporcionará el el Seguro Social y los ingresos que necesitará durante la jubilación. Los aportes al plan de jubilación se descontarán automáticamente de su salario, por lo que ni siquiera tiene que pensar en ello.

Aproveche al máximo sus aportes al plan

Usted puede elegir hacer aportes al Plan antes de impuestos y/o de la manera Roth 401(k). En la tabla siguiente se indican las diferencias entre los dos tipos de aportes. Para obtener más información sobre tipos y límites de aportes consulte la sección de **Aportes** en la descripción de las Características de Su Plan.

	APORTES ANTES DE IMPUESTOS	APORTES ROTH 401(k)
Aportes del empleado	Realizados antes de descontar impuestos de su salario.	Realizados después de descontar impuestos de su salario.
Ganancias en la cuenta	Impuestos diferidos hasta la distribución de fondos.	Distribución de fondos libre de impuestos en distribuciones calificadas.
Impuestos federales	Reduce la cantidad sobre la que se paga impuestos, basado en la cantidad que aporte. Paga impuestos al retirar los fondos, tanto en los aportes como en las ganancias.	Se paga impuestos en el aporte durante el año en curso. Distribución de fondos libre de impuestos en distribuciones calificadas.
Distribuciones	Disponible de acuerdo con las reglas del Plan.	Libre de impuestos si tuvo la cuenta Roth 401(k) al menos por cinco años y es mayor de 59½ o si es discapacitado o en caso de fallecimiento.

1 Fuente: Social Security Administration; Retirement Benefits Publication EN-05-10035; Fact Sheet Social Security; Publication EN-05-10377.

El alto costo de la inflación

La inflación es el incremento del precio en productos y servicios. Usted puede percibir la inflación en el costo de algunos de sus productos preferidos, pero también influye en otros productos y servicios, tal como los servicios médicos, cuyo costo se proyecta que suba un 4.22% anualmente en el futuro.

Como se indica en la siguiente gráfica, una pareja de aproximadamente 66 años gastará un promedio del 48% de lo que cobra de su Seguro Social en servicios médicos. Con el aumento continuo de la inflación, una pareja de 55 años deberá usar el 57% de lo que cobra de su Seguro Social para cubrir costos médicos. Una pareja de 45 años gastará el 63% de lo que cobra de su Seguro Social en servicios médicos y a los 87 años necesitarán el 72% de sus ingresos para cubrir el costo de servicios médicos.

EL ALTO COSTO DE LA INFLACIÓN[2]

PAREJA DE 66 AÑOS	PAREJA DE 55 AÑOS	PAREJA DE 45 AÑOS
48%	57%	63%
Porcentaje del Seguro Social destinado a servicios médicos	Porcentaje del Seguro Social destinado a servicios médicos	Porcentaje del Seguro Social destinado a servicios médicos

El ejemplo es teórico y no refleja una zona específica del país ni una categoría impositiva. Es para fines informativos únicamente.

A la edad de 87, la pareja de 45 años necesitará destinar el 72% de su Seguro Social nada más que para cubrir el costo de servicios médicos.

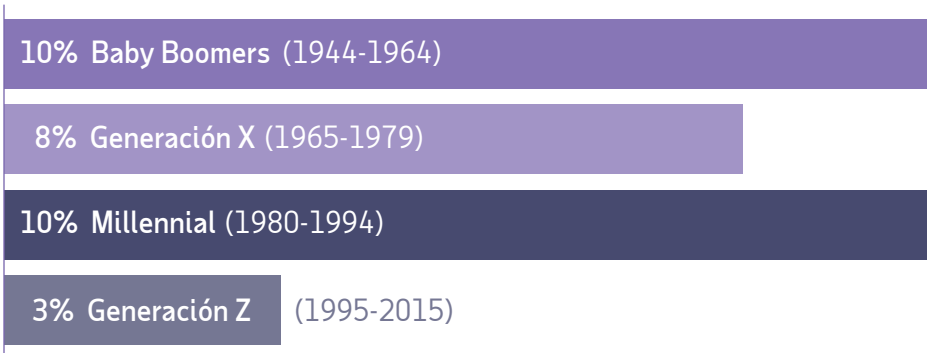
2 Fuente: HEALTHVIEW SERVICES, 2018 Retirement Healthcare Costs Data Report.

Haga del ahorro para la jubilación una prioridad

Cada generación define la jubilación diferente. Cualquiera que sea su definición, en lo referente a la jubilación, un promedio del 76% de cada generación piensa que para ellos será más difícil alcanzar la seguridad económica a la edad de jubilarse que para sus padres.

La gráfica de la derecha indica el aporte promedio individual a un plan de jubilación, por generación.

EL AHORRO POR GENERACIÓN[3]

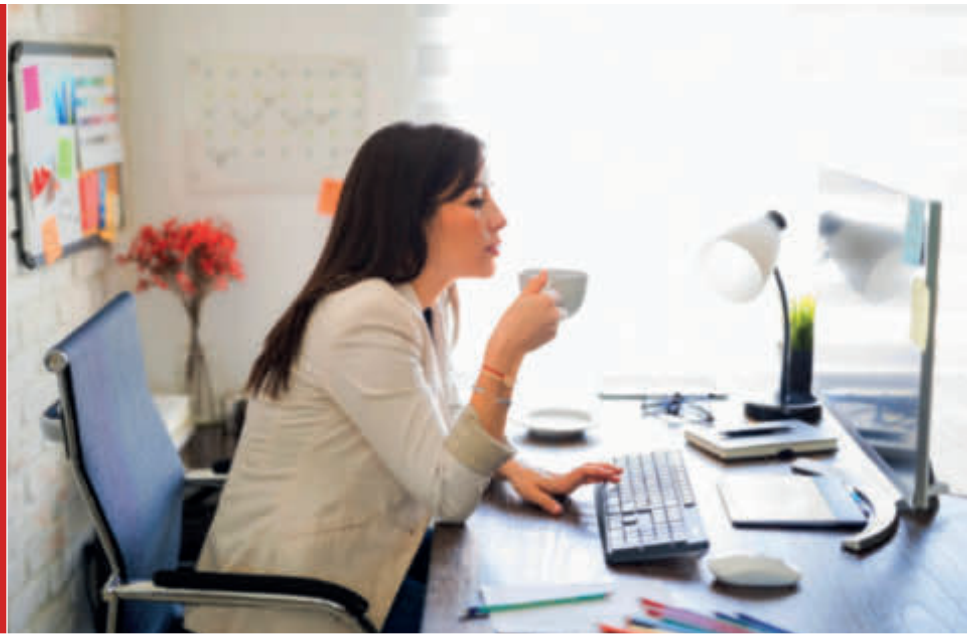


3 Fuente: Plansponsor.com; Gen X Struggling Most with Retirement Readiness and Confidence, Abril 17, 2019 y Introducing Generation Z to Retirement, Marzo 30, 2020.

Tan solo $1 por día puede hacer una diferencia

¿Sabía usted que el 34% de los estadounidenses gasta hoy más en café que en ahorrar para el futuro?[4] Veamos qué resultado daría ahorrar $1 por día ($7 por semana).

Usted podría ahorrar $30,650 en 30 años.



$7 AHORRADOS POR SEMANA[5]

4 Fuente: Fool.com, One-Third of Americans Spend More on Coffee Than on Investing.

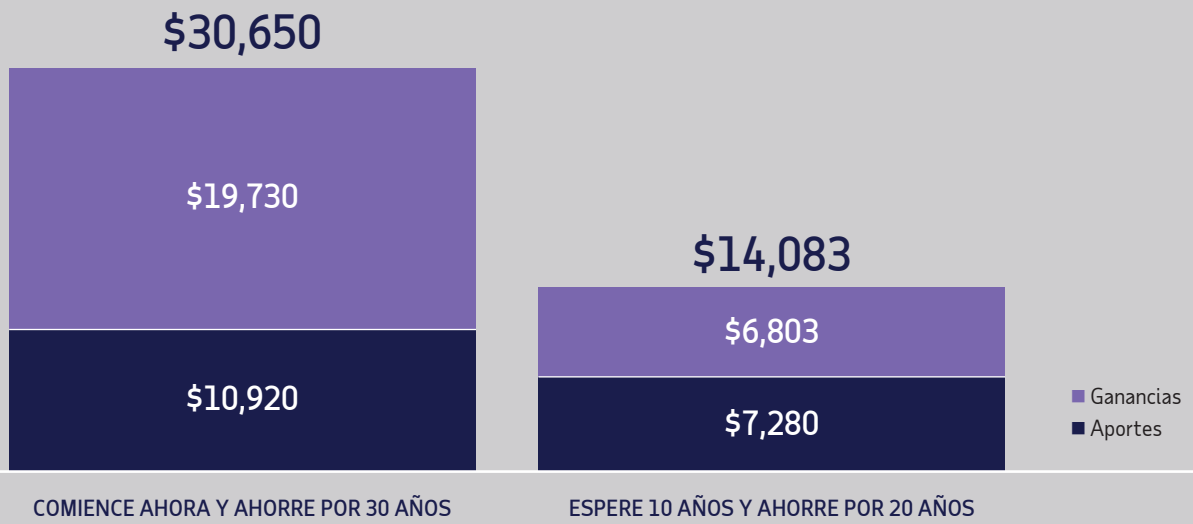
5 Debe evaluar su capacidad de ahorro teniendo en cuenta una caída prolongada del mercado, gastos inesperados o una emergencia imprevisible. Únicamente con fines ilustrativos. Se supone un saldo inicial de $0, un aporte semanal de $7, un retorno anual del 6% compuesto diariamente, la reinversión de las ganancias y sin retiro de dinero ni préstamos. Los resultados expuestos no representan resultados reales pasados ni futuros de ningún instrumento específico de inversión. Tanto el retorno de inversión como el capital pueden fluctuar y en el momento del retiro la inversión podría valer más o menos que su valor original.

Esperar podría costarle tiempo y dinero

¿AÚN NO ESTÁ CONVENCIDO DE QUE DEBE AHORRAR AHORA PARA LA JUBILACIÓN?

VEAMOS QUÉ SUCEDE SI USTED ESPERA 10 AÑOS ANTES DE EMPEZAR A AHORRAR $7 POR SEMANA.

Esperar podría costarle $16,567



Es un ejemplo ilustrativo; los resultados podrían variar. Las inversiones no son el reflejo de ningún fondo determinado incluido en su plan. Se supone un saldo inicial de $0, un aporte semanal de $7, un retorno anual del 6% compuesto diariamente, la reinversión de las ganancias y sin retiro de dinero ni préstamos. Una estrategia de ahorro sistemático no garantiza ganancias ni evita pérdidas en períodos de baja del mercado de valores.

Elija un camino para sus finanzas

Varios caminos pueden conducirlo a un mismo destino. El que usted elija dependerá de su situación personal. La planificación de la jubilación es lo mismo: usted invierte para llegar a un objetivo.

Las decisiones sobre inversiones deben fundamentarse en:

- Estilo de vida y personalidad
- Tolerancia al riesgo
- Consideraciones de salud
- Edad en la que piensa jubilarse

Para ayudarlo a determinar su perfil de inversionista y tolerancia al riesgo puede consultar el cuestionario de Perfil de Inversionista.

Para ello lea el código QR con su cámara u otro lector de códigos, o haga clic aquí.

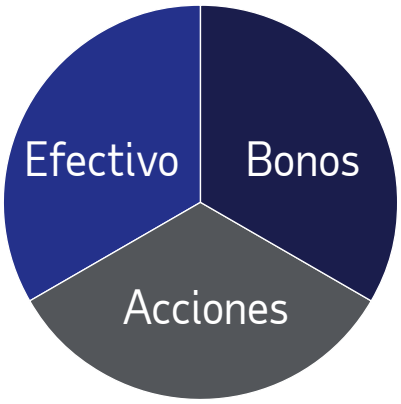
VIEW QUESTIONNAIRE

El camino de sus finanzas

Como parte de su planificación, usted puede elegir en invertir en el fondo con objetivo de fecha basado en la fecha que usted quiera jubilarse o puede crear y gestionar su propia cartera de inversiones para la jubilación con las inversiones ofrecidas por el Plan.

GESTIONADA

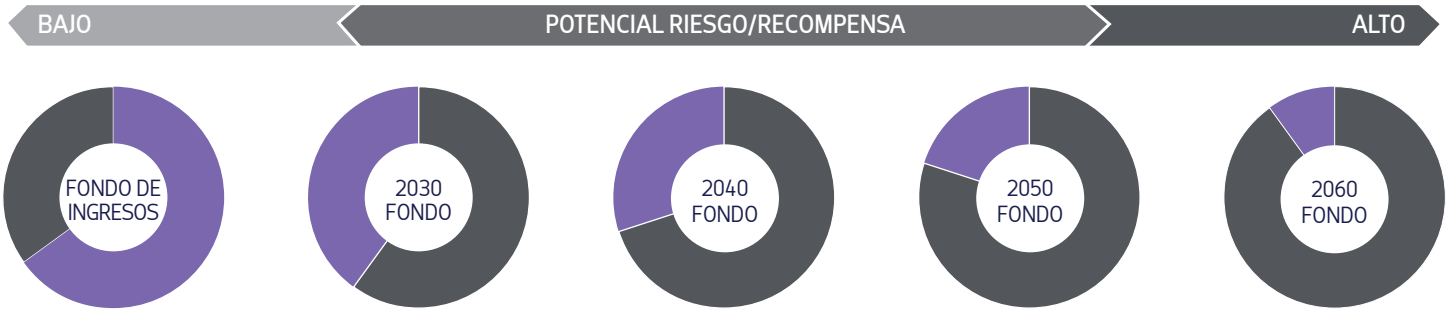
AUTOGESTIONADA



Fondos con objetivo de fecha

Cada uno de estos fondos se administra considerando el año de jubilación identificado en el nombre del mismo. Cada fondo está compuesto por una combinación de acciones y bonos. Como se muestra en la siguiente gráfica, la combinación se redistribuirá automáticamente con el tiempo a medida que se aproxima la fecha objetivo del fondo, y continuará cambiando de clases de activos aún después de la fecha objetivo.

ASIGNACIONES TEÓRICAS SEGÚN LA FECHA DE JUBILACIÓN



■ Renta fija/Bonos ■ Renta variable/Acciones

Estos modelos de asignación de activos se ofrecen únicamente con fines ilustrativos. Los fondos con objetivo de fecha (también llamados fondos con fecha de jubilación o fondos Lifestyle) están estructurados en base al año en que el inversionista comenzará a retirar fondos para su jubilación u otros fines. Los fondos con objetivo de fecha están sujetos a los riesgos de los fondos que los componen y la asignación de activos puede cambiar con el tiempo de acuerdo con el prospecto de cada fondo. La inversión o el rendimiento de una cartera con fondos con objetivo de fecha no está garantizado, ni siquiera para la fecha objetivo del fondo o después de la misma. Una inversión en fondos con objetivo de fecha no elimina la necesidad de que el inversionista deba decidir (antes de invertir y periódicamente después) si esta cartera de inversiones es apta para su situación económica. En el prospecto del fondo se encontrará más información.

¿Listo para iniciar el camino a la jubilación?

TOME LOS SIGUIENTES PASOS PARA COMENZAR A INVERTIR EN USTED Y EN SU FUTURO.

1 Conozca su Plan

Analice las características de su Plan para ver las opciones y otros temas importantes para planificar la jubilación.

2 Considere el ahorrar una prioridad

Aporte tanto como pueda al plan de jubilación. La mayoría de los ingresos que necesitará en la jubilación provendrán de usted mismo.

3 Elija las inversiones más convenientes para usted

Elija las inversiones considerando su estilo de vida, personalidad, tolerancia al riesgo y otras consideraciones financieras tal como la fecha en que planea jubilarse.

4 Inscríbase en el Plan

El plan de jubilación de su compañía es una de las mejores maneras de ahorrar para la jubilación.

5 Descargue la aplicación ADP Mobile Solutions App

Esta aplicación le permitirá entrar a su cuenta de jubilación y le facilitará supervisar su avance.

Bee Line Support, Inc.

BEE LINE SUPPORT RETIREMENT PLAN
294872

Detalles principales del plan

LISTO PARA INSCRIBIRSE?

Envíe el texto Enroll 294872 al 72408

Requisitos

Invierta en su futuro y aproveche los beneficios del plan de ahorro para su jubilación.

- 18 años de edad en la próxima fecha de entrada al plan.
- Debe haber cumplido 6 meses de servicio para la próxima fecha de entrada al plan.

Aportes

Usted puede aportar a su cuenta de jubilación la cantidad que desee para incrementar sus ahorros. A continuación, se mencionan las opciones de aporte al plan:

- **Antes de impuestos:** 1% a 90%
- **Roth 401(k):** 1% a 90%
- Usted tiene la opción de aportar una cantidad fija en dólares de cada nómina.
- La cantidad total que puede aportar al Plan es $19,500.
- Si usted es considerado un empleado de alta compensación, será limitada la cantidad máxima que puede aportar al Plan.
- **Aportes de compensación:** Si usted tiene 50 años o más de edad, usted puede realizar aportes de compensación por encima de lo impuesto por el Internal Revenue Code o el Plan. Este año puede ahorrar $6,500 adicionales.

Transferencias de otras cuentas

El Plan acepta transferencias de otras cuentas de jubilación o de cuentas IRA (Rollover Individual Retirement Account), aunque usted no hubiera cumplido todavía la edad o el tiempo de servicio requerido para poder entrar al Plan. En el **Formulario de Reinversión** hay más detalles sobre este tema.

Detalles principales del plan

Aportes complementarios de la compañía

- El Plan ofrece un Safe Harbor Match. Su compañía igualará 100% de lo que usted aporte de su salario, hasta el primer 3%, más el 50% de los próximos 2% que usted aporte de su salario elegible.
- La compañía podría realizar un aporte anual en base a la distribución de ganancias.
- Podrían aplicarse requisitos especiales para que usted pueda recibir los aportes complementarios de la compañía.

Titularidad de fondos

- Usted siempre tiene el 100% de la titularidad de sus aportes y transferencias realizadas de otros planes, reajustados por ganancias y pérdidas.
- La titularidad de los aportes complementarios de la compañía es de acuerdo a lo siguiente:

Años de servicio:	1	2	3	4	5	6	7
% de titularidad de aportes Safe Harbor:	Titularidad inmediata						
% de titularidad de aportes complementarios de	0%	20%	40%	60%	80%	100%	

Opciones de distribución de fondos

La planificación de su jubilación es un compromiso a largo plazo. El dinero ahorrado debería considerarse "intocable" y ser utilizado únicamente para su jubilación. En caso de dificultades económicas, usted tiene las siguientes opciones de distribución de fondos:

Préstamos

- Cantidad de préstamos que puede tener al mismo tiempo: 1.
- Cantidad mínima del préstamo: $500
- Período máximo para pagar: Generalmente 5 años, a menos que se trate de la compra de su vivienda principal.
- Tasa de interés: Principal + 2%
- Podría aplicarse una tarifa si obtiene un préstamo de su cuenta de jubilación. Puede encontrar información sobre esta tarifa ingresando a su cuenta en el sitio de Internet bajo la sección > Plan Information > Participant Fee Disclosure > Individual Expenses

Retiro de fondos durante el empleo

- Transferencia
- 59½ de edad
- Dificultades económicas

Retiro de fondos después del empleo

Usted puede obtener parte o todos los fondos del saldo de su cuenta en el Plan sobre el que tenga titularidad, por cualquiera de los siguientes motivos:

- Terminación de empleo

- Jubilación normal
- Discapacidad
- Fallecimiento

Hay reglas especiales para cada tipo de retiro de fondos. Si retira dinero antes de la edad de 59½ años podría estar sujeto a una multa del 10%, además de los impuestos federales y estatales. En el sitio de Internet del plan, bajo el título **Special Tax Notice** encontrará más información sobre este tema.

Recursos de cuenta

Usted puede entrar en cualquier momento a su cuenta de jubilación[1], realizar cambios y efectuar transacciones, a través de:

- ADP Mobile Solutions App
- My.ADP.com
- 1-800-695-7526

PREGUNTAS? Nuestros representantes lo atenderán de lunes a viernes de 8 AM a 9 PM, horario costa este.

Mediante la aplicación ADP Mobile Solutions App y en el sitio de Internet, usted puede:

- Verificar saldos en su cuenta
- Inscribirse y efectuar cambios en su cuenta
- Investigar las opciones de inversión del plan y solicitar cambios
- Utilizar recursos y calculadoras de planificación de jubilación
- Obtener prospectos de fondos

Estado de cuenta trimestral

Manténgase informado sobre su avance. En su estado de cuenta encontrará los detalles de su cuenta, el resultado de las inversiones y las actividades registradas en el período elegido. Lo encontrará en la sección My Account de su cuenta en el sitio de Internet.

Nombramiento de beneficiarios

Es importante nombrar a un beneficiario para su cuenta de jubilación. En el caso de que usted fallezca, su beneficiario recibirá el beneficio de su cuenta de jubilación.

Si usted es soltero/a, o casado/a y desea nombrar a su cónyuge como único beneficiario, puede designar su beneficiario en el sitio de Internet.

Si es casado/a y desea nombrar un beneficiario que no sea su cónyuge, imprima el formulario correspondiente que se encuentra en el sitio de Internet y siga las instrucciones para llenarlo.

Debe especificar los nombres, fechas de nacimiento y números de seguro social. Si no tuviera la información disponible puede realizar el trámite posteriormente entrando a su cuenta.

FELICIDADES POR TOMAR EL PRIMER PASO PARA INVERTIR EN SU FUTURO Y JUBILACIÓN. UNA VEZ INSCRITO EN EL PLAN, USTED PODRÁ HACER USO DE VARIAS OPCIONES:

Save Smart®

Esta opción que ofrece el plan le permite aumentar el porcentaje de aporte a su plan de jubilación automáticamente. Puede elegir un aumento del 1%, 2% o 3% de su aporte antes de impuestos. El aumento se llevará a cabo anualmente en la fecha que usted elija.

Debe evaluar su capacidad de ahorro tomando en cuenta una caída prolongada del mercado, gastos inesperados o una emergencia impredecible.

Redistribución automática en la cuenta

Esto le permite mantener la combinación actual de inversiones (según el fondo elegido) de manera coherente con su estrategia de inversión para los nuevos aportes que realice al plan. Una vez que elija una asignación de inversiones para los nuevos aportes, la opción de Redistribución automática reequilibrará su cuenta según sus preferencias y lo hará trimestralmente, semestralmente o anualmente.

Recuerde que al redistribuir los fondos o desprenderse de una inversión con el mercado en baja significa absorber las pérdidas.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

Always Designing for People™

Bee Line Support Retirement Plan
294872

Your Plan's Investments

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Below is a listing of the investment options available in the Plan.

					AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP	QTR END**	1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
INCOME											
Invesco Stable Asset Fund - ADPZ Class	07/2014	Stable Value	N/A	0.51%	2.21%	2.35%	2.10%	—	1.95%	0.31%	0.31%
BlackRock Total Return Fund - Class K	12/2001	Intermediate Core-Plus Bond	MPHQX	1.74%	8.71%	5.88%	4.88%	4.69%	—	0.44%	0.44%
Vanguard Intermediate Term Bond Index Fund - Admiral Class	11/2001	Intermediate Core Bond	VBILX	1.01%	9.23%	6.49%	5.02%	4.51%	—	0.07%	0.07%
Lord Abbett High Yield Fund - Class R6	06/2015	High Yield Bond	LHYVX	5.74%	4.95%	4.20%	6.80%	—	5.60%	0.62%	0.62%
Goldman Sachs Inflation Protected Securities Fund - Class R6	07/2015	Inflation-Protected Bond	GSRUX	2.76%	9.65%	5.50%	4.47%	—	3.95%	0.40%	0.33%
GROWTH & INCOME											
Fidelity Freedom Index Income Fund - Premier Class	06/2020	Target-Date Retirement	FAPIX	1.95%	8.00%	5.82%	5.30%	4.22%	—	0.06%	0.06%
Fidelity Freedom Index 2005 Fund - Premier Class	06/2020	Target-Date 2000-2010	FBLPX	2.41%	8.62%	6.28%	6.12%	5.34%	—	0.06%	0.06%
Fidelity Freedom Index 2010 Fund - Premier Class	06/2020	Target-Date 2000-2010	FCYPX	3.10%	9.82%	6.93%	6.98%	6.29%	—	0.06%	0.06%
Fidelity Freedom Index 2015 Fund - Premier Class	06/2020	Target-Date 2015	FFYPX	3.75%	10.89%	7.53%	7.81%	6.85%	—	0.06%	0.06%
Fidelity Freedom Index 2020 Fund - Premier Class	06/2020	Target-Date 2020	FKIPX	4.39%	11.69%	8.00%	8.43%	7.39%	—	0.06%	0.06%
Fidelity Freedom Index 2025 Fund - Premier Class	06/2020	Target-Date 2025	FLIPX	4.92%	12.43%	8.42%	8.97%	8.10%	—	0.06%	0.06%
Fidelity Freedom Index 2030 Fund - Premier Class	06/2020	Target-Date 2030	FMKPX	5.57%	13.20%	8.94%	9.98%	8.77%	—	0.06%	0.06%

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-800-695-7526. There is no assurance that any fund will meet its stated objective.

Bee Line Support Retirement Plan
294872

Your Plan's Investments

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					AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP	QTR END**	1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
Fidelity Freedom Index 2035 Fund - Premier Class	06/2020	Target-Date 2035	FNIPX	6.56%	14.13%	9.45%	10.82%	9.46%	—	0.06%	0.06%
Fidelity Freedom Index 2040 Fund - Premier Class	06/2020	Target-Date 2040	FPIPX	7.20%	14.83%	9.73%	11.03%	9.61%	—	0.06%	0.06%
Fidelity Freedom Index 2045 Fund - Premier Class	06/2020	Target-Date 2045	FQIPX	7.21%	14.84%	9.72%	11.02%	9.67%	—	0.06%	0.06%
Fidelity Freedom Index 2050 Fund - Premier Class	06/2020	Target-Date 2050	FRLPX	7.20%	14.86%	9.73%	11.03%	9.69%	—	0.06%	0.06%
Fidelity Freedom Index 2055 Fund - Premier Class	06/2020	Target-Date 2055	FTYPX	7.22%	14.87%	9.74%	11.03%	—	18.28%	0.06%	0.06%
Fidelity Freedom Index 2060 Fund - Premier Class	06/2020	Target-Date 2060+	FUIPX	7.17%	14.78%	9.72%	11.02%	—	18.29%	0.06%	0.06%
Fidelity Freedom Index 2065 Fund - Premier Class	06/2020	Target-Date 2060+	FVIPX	7.22%	14.79%	—	—	—	18.22%	0.06%	0.06%
MFS Total Return Fund - Class R6	06/2012	Allocation--50% to 70% Equity	MSFKX	4.55%	9.51%	7.34%	8.20%	—	9.35%	0.40%	0.40%
GROWTH											
Invesco Diversified Dividend Fund - Class R6	09/2012	Large Value	LCEFX	3.82%	0.67%	4.35%	6.80%	—	9.65%	0.43%	0.42%
State Street Equity 500 Index Fund - Class K	09/2014	Large Blend	SSSYX	8.90%	17.32%	13.09%	13.88%	—	12.16%	0.14%	0.02%
T. Rowe Price Dividend Growth Fund - Class I	12/2015	Large Blend	PDGIX	8.09%	13.35%	12.85%	—	—	14.08%	0.50%	0.50%
American Funds The Growth Fund of America - Class R6	05/2009	Large Growth	RGAGX	11.11%	34.49%	18.23%	17.23%	15.69%	—	0.30%	0.30%
Vanguard Mid-Cap Index Fund - Admiral Class	11/2001	Mid-Cap Blend	VIMAX	7.94%	16.30%	10.88%	11.76%	12.68%	—	0.05%	0.05%

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-800-695-7526. There is no assurance that any fund will meet its stated objective.

Bee Line Support Retirement Plan
294872

Your Plan's Investments

La traducción de toda información/texto a idiomas que no sean en inglés se realiza con la intención de facilitar la lectura a quienes no hablen inglés, pero dicha traducción no posee implicaciones jurídicas ni vínculos legales. Dicho texto y su traducción están destinados a facilitar la administración y el manejo del plan, pero no representan una recomendación ni orientación para realizar inversiones. Hemos buscado brindar una traducción precisa del material original en inglés, pero debido a las variaciones normales de interpretación podrían existir ligeras diferencias. Podría ofrecerse asistencia a personas que no hablan inglés para ayudar a comprender la información sobre el plan de jubilación y otros temas relacionados con las inversiones (los cuales podrían estar disponible únicamente en inglés) disponibles bajo el plan. Puede encontrarse este tipo de asistencia a través de su empleador o llamando al Equipo de Servicio al Participante de ADP al 1-800-695-7526.

Below is a listing of the investment options available in the Plan.

					AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP	QTR END**	1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
AGGRESSIVE GROWTH											
Vanguard Small Cap Value Index Fund - Admiral Class	09/2011	Small Value	VSIAX	4.03%	1.99%	2.42%	7.24%	—	11.90%	0.07%	0.07%
Vanguard Small Cap Index Fund - Admiral Class	11/2000	Small Blend	VSMAX	5.79%	13.33%	8.74%	11.03%	12.04%	—	0.05%	0.05%
Vanguard Strategic Small Cap Equity Fund - Investor Class	04/2006	Small Blend	VSTCX	4.70%	3.41%	2.66%	6.55%	10.61%	—	0.26%	0.26%
Janus Henderson Triton Fund - Class N	05/2012	Small Growth	JGMNX	6.36%	18.94%	13.20%	14.54%	—	15.50%	0.66%	0.66%
iShares MSCI EAFE International Index Fund - Class K	03/2011	Foreign Large Blend	BTMKX	4.48%	6.02%	3.25%	6.19%	—	4.73%	0.03%	0.03%
T. Rowe Price Overseas Stock Fund - Class I	08/2015	Foreign Large Blend	TROIX	5.84%	7.16%	3.01%	6.79%	—	6.16%	0.66%	0.66%
American Century Emerging Markets Fund - Class R6	07/2013	Diversified Emerging Mkts	AEDMX	12.82%	23.12%	5.55%	11.99%	—	7.91%	0.90%	0.90%
Principal Real Estate Securities Fund - Class R6	11/2016	Real Estate	PFRSX	2.69%	-6.88%	5.87%	—	—	7.82%	0.81%	0.81%
DFA Commodity Strategy Portfolio - Institutional Class	11/2010	Commodities Broad Basket	DCMSX	9.49%	-1.73%	-2.62%	0.30%	-4.83%	—	0.31%	0.31%

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* The Morningstar Category classifies a fund based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. Morningstar Associates, LLC has designated the Specific Fund Category for each mutual fund. The Specific Fund Category for any non-mutual fund has been obtained from the fund or one if its affiliates (if they have provided one). The Specific Fund Category identifies Funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). CITs are not tracked in the Morningstar database and are non-publicly traded mutual funds. They are a vehicle in which assets of qualified plans, generally sponsored by unrelated employers, are pooled for investment purposes. These funds are typically managed by trust departments of banking institutions.

** QTR End or Quarter-end returns are for the most recent quarter-end performance. The periods are 3/31, 6/30, 9/30 and 12/31.

+ An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Waivers or reimbursements, if any, are contractual and the fee represents the fund's annualized aggregate asset charges based on the fund's investment in underlying funds as disclosed in the current prospectus. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. CITs expense ratios are provided by the investment managers.

Investment Risks

All investments involve risk. For more complete information about the specific risks associated with the investments in the Plan, please refer to the fund's prospectus or the CITs information statement.

Fixed Income Funds: Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

Money Market/Stable Value Funds: You could lose money by investing in the Money Market/Stable Value fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon sale of the shares or may temporarily suspend your ability to sell the shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Bond Funds: The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal. Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

Growth Funds: Growth Style Risk- over time, a growth investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

Value Funds: Value Style Risk- value investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

Mid and Small Cap Funds: Mid Cap risk-stocks of mid-cap companies may be more volatile and less liquid than larger company stocks. Investing in micro and small companies involves greater risks not associated with investing in more established companies, such as business risk, significant stock price fluctuations and illiquidity.

Target Date Funds: Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor could begin to withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus, Declaration of Trust or other disclosure information.

Foreign/World Funds: Foreign investments involve greater risks and potential rewards than US investments, and investment return and principal value of the fund will fluctuate with market conditions, currencies, and economic, social and political climates of the countries where the fund invests. Emerging markets involve heightened risks related to the same factors, in addition to those associated with their relatively small size and lesser liquidity.

Sector Funds: Sector investment options may be more susceptible to factors affecting their sector and more volatile than those that invest in many different sectors. The S&P 500 Index is an unmanaged index containing common stocks of 500 industrial, transportation, utility and financial companies, regarded as generally representative of the U.S. stock market. Although it is not possible to invest in an index, sector funds are designed to track a given index that may be available to an investor.

Please keep in mind that mutual fund shares are not insured by the FDIC. Not deposits or obligations of the institution and are not guaranteed by the institution. Subject to investment risks, including possible loss of the principal amount invested. ***All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any fund will meet its stated objective.***

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

Always Designing for People™

Invesco Stable Asset Fund - ADPZ Class

STRATEGY: The primary investment objective of the Fund will be to seek the preservation of principal and to provide interest income reasonably obtained under prevailing market conditions and rates, consistent with seeking to maintain required liquidity. The Fund's returns are based on returns generated by an actively-managed, highly diversified portfolio of investment grade, fixed and floating rate securities. The Fund may invest in such securities directly or indirectly through commingled investment vehicles (the "building block strategy"). This building block strategy may provide greater diversification than could be achieved by investing in individual bonds. This building block strategy also may reduce the unintended impact on portfolio characteristics created by participant cash flow.

BlackRock Total Return Fund - Class K

STRATEGY: The investment seeks to realize a total return that exceeds that of the Bloomberg Barclays U.S. Aggregate Bond Index. The fund typically invests more than 90% of its assets in a diversified portfolio of fixed-income securities such as corporate bonds and notes, mortgage-backed securities, asset-backed securities, convertible securities, preferred securities and government obligations. It normally invests at least 80% of its assets in bonds and invests primarily in investment grade fixed-income securities. The fund is a "feeder" fund that invests all of its assets in a corresponding "master" portfolio.

Vanguard Intermediate Term Bond Index Fund - Admiral Class

STRATEGY: The investment seeks the performance of the Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index. Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index includes all medium and larger issues of U.S. government, investment-grade corporate and investment-grade international dollar-denominated bonds that have maturities between 5 and 10 years and are publicly issued. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Lord Abbett High Yield Fund - Class R6

STRATEGY: The investment seeks a high current income and the opportunity for capital appreciation to produce a high total return. The fund normally pursues its investment objective by investing at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in lower-rated debt securities, including corporate debt securities and securities that are convertible into common stock or have warrants to purchase common stock. It may invest up to 20% of its net assets in foreign securities (including emerging market securities and American Depository Receipts ("ADRs")). The fund may invest up to 20% of its net assets in municipal securities.

Goldman Sachs Inflation Protected Securities Fund - Class R6

STRATEGY: The investment seeks real return consistent with preservation of capital. The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at the time of purchase) ("Net Assets") in inflation protected securities of varying maturities issued by the U.S. Treasury and other U.S. and non-U.S. government agencies and corporations. The remainder of the fund's Net Assets (up to 20%) may be invested in other fixed income securities.

Fidelity Freedom Index Income Fund - Premier Class

STRATEGY: The investment seeks high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2005 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2010 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2015 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2020 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2025 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2030 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

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Fidelity Freedom Index 2035 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2040 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2045 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2050 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2055 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2060 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2065 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

MFS Total Return Fund - Class R6

STRATEGY: The investment seeks total return. The fund invests its assets in equity securities and debt instruments. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. Debt instruments include corporate bonds, U.S. government securities, securitized instruments, foreign government securities, and other obligations to repay money borrowed. It generally invests approximately 60% of its assets in equity securities and approximately 40% of its assets in debt instruments.

Invesco Diversified Dividend Fund - Class R6

STRATEGY: The investment seeks long-term growth of capital and, secondarily, current income. The fund invests primarily in dividend-paying equity securities. It invests in securities that the portfolio managers believe are undervalued based on various valuation measures. The fund may invest up to 25% of its net assets in securities of foreign issuers.

State Street Equity 500 Index Fund - Class K

STRATEGY: The investment seeks to replicate as closely as possible, before expenses, the performance of the Standard & Poor's 500 Index. The fund uses a passive management strategy designed to track the performance of the S&P 500. The index is a well-known stock market index that includes common stocks of 500 companies from a number of sectors and that measures the performance of the large-cap sector of the U.S. equities market. The advisor generally intends to invest in all stocks comprising the S&P 500 in approximate proportion to their weightings in the index.

T. Rowe Price Dividend Growth Fund - Class I

STRATEGY: The investment seeks dividend income and long-term capital growth primarily through investments in stocks. The fund normally invests at least 65% of its total assets in stocks, with an emphasis on stocks that have a strong track record of paying dividends or that are expected to increase their dividends over time. T. Rowe Price believes that a track record of dividend increases can be an excellent indicator of financial health and growth prospects, and that over the long term, income can contribute significantly to total return.

American Funds The Growth Fund of America - Class R6

STRATEGY: The investment seeks growth of capital. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest up to 25% of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual managers.

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Vanguard Mid-Cap Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard Small Cap Value Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard Small Cap Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard Strategic Small Cap Equity Fund - Investor Class

STRATEGY: The investment seeks long-term capital appreciation. The fund invests in small-capitalization domestic equity securities based on the advisor's assessment of the relative return potential of the securities. The advisor selects securities that it believes offer an appropriate balance between strong growth prospects and reasonable valuations relative to their industry peers. The advisor does this by using a quantitative process to evaluate all of the securities in the benchmark, the MSCI US Small Cap 1750 Index, while seeking to maintain a risk profile similar to that of the index. At least 80% of its assets will be invested in small-cap equity securities.

Janus Henderson Triton Fund - Class N

STRATEGY: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500 Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

iShares MSCI EAFE International Index Fund - Class K

STRATEGY: The investment seeks to match the performance of the MSCI EAFE Index (Europe, Australasia, Far East) in U.S. dollars with net dividends as closely as possible before the deduction of fund expenses. The fund will be substantially invested in securities in the MSCI EAFE Index, and will invest at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in the MSCI EAFE Index.

T. Rowe Price Overseas Stock Fund - Class I

STRATEGY: The investment seeks long-term growth of capital through investments in the common stocks of non-U.S. companies. The manager expects to invest significantly outside the U.S. and to diversify broadly among developed market and, to a lesser extent, emerging market countries throughout the world. It normally invests at least 80% of its net assets (including any borrowings for investment purposes) in non-U.S. stocks and at least 65% of its net assets in stocks of large-cap companies. The fund may sell securities for a variety of reasons, such as to secure gains, limit losses, or redeploy assets into more promising opportunities.

American Century Emerging Markets Fund - Class R6

STRATEGY: The investment seeks capital growth. The fund invests at least 80% of its net assets in equity securities of companies located in emerging market countries. It generally invests in equity securities denominated in foreign currencies. The fund's manager considers an emerging market country to be any country other than a developed country.

Principal Real Estate Securities Fund - Class R6

STRATEGY: The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in value equity securities, an investment strategy that emphasizes buying securities that appear to be undervalued. The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

DFA Commodity Strategy Portfolio - Institutional Class

STRATEGY: The investment seeks total return consisting of capital appreciation and current income. The Portfolio seeks to achieve its investment objective by generally investing in a universe of allowable commodity-linked derivative instruments and fixed income investment opportunities. It may invest up to 25% of its total assets in Dimensional Cayman Commodity Fund I Ltd.

ADDITIONAL DISCLOSURES

Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital - gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly.

The Investment Strategy is provided by Morningstar® for all publicly traded mutual funds. Investment Strategy information for money market funds and certain other types of funds are provided by the respective fund manager.

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Investment Type Definitions:

The investment types are four broad investment categories; each fund is categorized based on where the fund is listed in Morningstar, Inc.'s investment category. Income: money market, stable value, and fixed income investment funds. Growth and Income: balanced and lifestyle investment funds. Growth: large and mid capitalization investment funds. Aggressive Growth: small capitalization, specialty, foreign stock and world stock investment funds.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings(portfolio statistics and compositions over the past three years).If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

Notas

Notas

Notas

Seguro Social No: ___ – __ – ____ **Teléfono:** ___ – ___ – ____

Nombre Empleado:
Apellido, Nombre, Segundo Nombre

Dirección:
Calle Apt. #/Apartado Posta

Ciudad Estado Codigo Área –

Fecha Nacimiento: __ – __ – ____ **Empleado:** __ – __ – ____
Mes Día Año Mes Día Año

I INSTRUCCIONES PARA TRANSFERENCIAS

Este formulario es para transferir e invertir fondos de otro plan al plan de jubilación que tiene actualmente.En general es posible transferir fondos de estos tipos de planes: Planes calificados, incluyendo planes 401(k), planes SIMPLE IRA en existencia durante al menos 2 años, IRA Conduit y Traditional (sólo distribucione gravables que no provengan de una cuenta Roth), planes 457(b) y contratos de anualidad protegidos de impuestos 403(b).

Nota: Si están disponibles, se utilizarán las Asignaciones de Inversión existentes en su cuenta. Si no existieran, los fondos se invertirán en el fondo preasignado del plan.

Sección II.A. Marque (✓) la casilla correspondiente para identificar el origen de esta Transferencia.

Sección II.B. Adjunte a este formulario un cheque o giro certificado por la cantidad de la transferencia. No se aceptarán cheques personales. **Por favor incluya los últimos cuatro dígitos de su número de Seguro Social y el número del Plan en el cheque pagadero a Reliance Trust Company.**

Sección II.C. **Documentación necesaria para la transferencia**

Toda transferencia se hará desde un plan de jubilación aceptado. Adjunte **uno** de los siguientes documentos:

- Estado de cuenta trimestral del participante del plan del ex empleador
- El último estado de cuenta de la Cuenta Individual de Jubilación (IRA)
- Una carta de resolución del IRS del plan anterior
- Una carta del fideicomiso del plan anterior o el custodio de la cuenta IRA declarando que la cuenta reúne los requisitos.

Sección III. Lea la aceptación de términos, firme y anote la fecha.

Nota: Si no se ha inscrito previamente en el Plan, debe llenar un Formulario de Beneficiario y entregarlo a su Administrador del Plan. **No lo envíe a ADP.**

II CANTIDAD / ORIGEN DE LA TRANSFERENCIA

A. Esta transferencia es una distribución de fondos de uno de los siguientes planes o cuentas aprobados: (Seleccione un solo tipo de plan o cuenta)

☐ Cuenta de Jubilación Individual ☐ SIMPLE IRA (IRA debe haber estado en existencia por un mínimo de 2 años). ☐ Plan §457

☐ Anualidad protegida de impuestos §403(b)

☐ Plan calificado

Si el plan es reúne los requisitos, ¿Es esta transferencia de un empleador relacionado? (la mayoría de las transferencias son de planes de un *empleador no relacionado*).

☐ un Empleador no relacionado ☐ un Empleador relacionado

Nota: Si no marca una casilla consideraremos que ha certificado que la transferencia es de un empleador no relacionado.

B. Seleccione el tipo de transferencia:

☐ Antes de impuestos $ ____ . __
CANTIDAD TOTAL DE LA TRANSFERENCIA

☐ Roth $ ____ . __ = $ ____ . __ + $ ____ . __
CANTIDAD TOTAL DE ROTH Aportes Ganancias

El año de los aportes a la cuenta Roth 401(k) comenzó el: (si no se especifica, ADP utilizará el año en que se recibe la contribución de la transferencia) 20__

NOTA: Las transferencias de dinero de Roth 401(k) solo se pueden hacer mediante transferencia directa y no se puede transferir de un IRA. Obtenga esta información en el estado de cuenta proporcionado por el proveedor anterior del plan 401(k).

III RECONOCIMIENTO DEL PARTICIPANTE, INSTRUCCIONES DE TRANSFERENCIA Y FIRMA

He leído y entiendo la Descripción del Resumen del Plan y acepto las estipulaciones del mismo; he recibido la Declaración de Cargos; he leído y entiendo los prospectos y descripciones de los fondos, incluyendo los objetivos, riesgos, gastos y cargos aplicados. Al firmar este formulario certifico que:

- Transferiré estos fondos en el término de 60 días a partir de la fecha en que los reciba del plan o IRA del empleador que reúne los requisitos (no se aplica a transferencias directas).
- La transferencia tiene el origen indicado y no se ha combinado con otros fondos que la descalificarían.
- Ninguna parte de los fondos de esta transferencia proviene de un retiro de beneficios por extrema dificultad, retiro obligatorio de una cantidad mínima o del pago periódico de beneficios del plan de otro empleador.
- He adjuntado la documentación exigida.

Cómo serán invertidos los fondos: Entiendo que si no tengo una cuenta del plan, se establecerá una para la transferencia de mis aportaciones y se invertirán en el fondo predeterminado del plan. Una vez que se haya creado mi cuenta, recibiré por correo la información de acceso a mi cuenta y podré hacer cambios a la distribución de inversiones a través del sitio Web del plan o el Sistema de Respuesta de Voz. Si ya he creado una cuenta del plan, instruyo que se inviertan mis aportaciones transferidas de acuerdo con mi elección de inversión que aparece en los registros.

Para ciertas inversiones, muchas compañías aplican cargos elevados por transacciones muy frecuentes y/o canje de valores a fin de evitar o reducir los efectos negativos de intercambio a corto plazo y tiempo en el mercado. Siempre que sea posible, ADP Retirement Services implementa la norma de tiempo en el mercado de la compañía de inversión (según se declara en el prospecto). No obstante, en ciertas circunstancias, ADP podría aplicar normas diferentes a estas a petición o con el acuerdo de una compañía de fondos. Las opciones de inversión de su plan podrían estar sujetas a estas normas. En el sitio de Internet de su plan encontrará las normas y otros datos de los fondos de inversión.

Firma del Empleado / Participante

Fecha

Envíe formulario con un cheque a:

Correo regular:
ADP NJ CRS
PO Box 13399
Newark, NJ 07101-3399

Correo de un día para otro:
ADP C/O FIS
Attention: Lockbox 13399
Lockbox Dept Suite E
100 Grove Road
West Deptford, NJ 08066

Plan de sistema de archivos No.: 294872

El sitio de ADP Financial Wellness[6]

El camino hacia la jubilación a veces tiene sus giros y vueltas. De usted depende tomar las mejores decisiones financieras en distintas etapas de su vida.

Tómese tiempo para leer la amplia información suministrada o simplemente para ver los temas que más le interesan. Puede entrar al sitio de ADP Financial Wellness entrando primero a su cuenta de jubilación y luego haga clic en el botón de Financial Wellness.

CONOCIMIENTO FINANCIERO
SEGURO DE VIDA
AHORROS 529
AHORRO PARA EL FUTURO
401(k)
LISTAS
INVERSIONES
METAS
HOGAR Y FAMILIA
ASEGURANZA
BONOS DEL MERCADO
SEGURO SOCIAL
EFECTIVO
SALUD Y BIENESTAR
COMENZAR TEMPRANO
ACCIONES DEL MERCADO
INFLACIÓN
AHORROS DE EMERGENCIA
PRESUPUESTO
TRANSFERENCIAS
DISFRUTAR LA JUBILACIÓN

ADP le facilita las transferencias.

¿Tiene una cuenta de jubilación con un empleador previo?

Si así fuera, considere transferir los fondos a su nuevo plan de jubilación; esto le ahorrará tiempo y le facilitará la supervisión de su cuenta.

PARA COMENZAR, LLENE EL FORMULARIO DE REINVERSION EN ESTE FOLLETO.

6 Ponemos a su disposición la Biblioteca Achieve Financial Wellness a través de EverFi, Inc. ("EverFi") solo para fines informativos. EVERFI NI NOSOTROS PROVEEMOS ASESORAMIENTO LEGAL, FINANCIERO CERTIFICADO O PROFESIONAL, NI LA BIBLIOTECA ACHIEVE FINANCIAL WELLNESS CONSTITUYE LA PRACTICA DE DERECHO NI NINGUNA OTRA PROFESIÓN. Cualquier información que le proporcionemos nosotros o EverFi como resultado de su participación en la biblioteca Achieve Financial Wellness se le proporciona únicamente para su educación e información de beneficio y no debe considerarse asesoramiento legal o profesional o un substituto de lo anterior. Acepta que asume toda responsabilidad de sus decisiones que pueda elegir en función a la información que obtenga en relación con la biblioteca Achieve Financial Wellness.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932 ■ www.adp.com

¿Quién es ADP Retirement Services?

ADP Retirement Services es el proveedor de servicios y administrador del plan de jubilación de su compañía. Nos dedicamos a suministrar información para la planificación de jubilaciones y las herramientas y recursos necesarios para ayudarlo a invertir.

ADP Retirement Services es parte de ADP, Inc., que es un proveedor global de soluciones de gestión de recursos humanos [Human Capital Management (HCM)] que abarca recursos humanos, liquidación de sueldos, búsqueda de personal, gestión impositiva y administración de beneficios. Somos expertos en servicios empresariales contratados, estudios analíticos y cumplimiento jurídico.

Durante casi 70 años, ADP ha ocupado la vanguardia en la determinación de las soluciones del futuro para empresas. ADP se enorgullece de haber sido nombrada por FORTUNE Magazine en la lista de las compañías más admiradas del mundo ("World's Most Admired Companies") durante 14 años consecutivos.[7]

7 De FORTUNE Magazine, desde el 21 de enero de 2020. ©2020 Time Inc. Empleado bajo licencia. FORTUNE y The World's Most Admired Companies son marcas registradas de Time Inc. y se emplean bajo licencia. FORTUNE y Time Inc. no están afiliadas ni patrocinan los productos y servicios de ADP, Inc.

Las opciones de inversiones se ofrecen por prospecto únicamente. No hay prospectos disponibles de Collective Investment Trust funds ya que está exento de registro en la SEC. Toda inversión involucra riesgos, incluyendo pérdida de capital y la ausencia de garantía de ganancias. Todo inversionista debe considerar sus objetivos, tolerancia al riesgo y plazos antes de tomar decisiones sobre inversiones. Para obtener el prospecto de un fondo y más información llamar al 1-800-695-7526. No hay garantía de que un fondo alcance los objetivos declarados.

ADP, Inc. posee y opera ADP.com y la aplicación ADP Mobile Solutions App.

ADP, Inc. es un administrador de planes de jubilación que no está asociado a su empleador. La entrega de este material por parte de ADP, Inc., sus afiliadas y sus empleados ("ADP") constituye simplemente un servicio de información para su compañía, según los términos del contrato entre ADP y su empleador. ADP Retirement Services no representa ni promueve los servicios de terceros, ni representa o asume ninguna responsabilidad sobre la veracidad y/o el contenido de estos materiales, a excepción de los casos en que dichos materiales mencionan específicamente a ADP y/o sus servicios. El acceso a la cuenta de jubilación vía Internet, VRS y Participant Service Team son servicios ofrecidos por ADP Retirement Services.

La descripción de las características y los beneficios del plan depende de la documentación del mismo. En el caso de conflicto de interpretación, el documento del plan tomará precedencia.

Las opciones de inversión se ofrecen a través de las entidades representativas de cada producto de jubilación. Las opciones de inversión de "ADP Direct Products" se ofrecen a través de ADP Broker-Dealer, Inc. (ADP BD, miembro de FINRA), una compañía afiliada de ADP, Inc., One ADP Blvd, Roseland, NJ 07068 o (en el caso de ciertas inversiones) ADP, Inc. Solamente representantes autorizados de ADP BD pueden ofrecer y vender productos y servicios ADP, o explicar las características de un plan de jubilación y/o las opciones de inversión ofrecidos en los productos ADP. Los representantes autorizados de ADP Broker-Dealer, Inc. no ofrecen asesoramiento de inversiones, impositivo ni jurídico a nivel individual. Consulte dichos temas con su propio asesor profesional.

Always Designing for People™

1 SAFE HARBOR EMPLOYEE NOTICE

If notice has been delivered electronically, the employee may request a written paper notice that must be provided at no charge.

To: **All employees of Bee Line Support, Inc. (the "Company") and participating affiliates, if any eligible for the Bee Line Support Retirement Plan (the "Plan")**

From: **Bee Line Support, Inc.**

Subject: **Safe Harbor Matching Contributions**

During the Plan Year that begins 1/1/2021, the employer matching contribution formula described below will be offered under the Plan and the Plan will be a "safe harbor 401(k) plan" under the Internal Revenue Code.

Election to Make Elective Deferral Contributions

If you are not already making Elective Deferral contributions, you may make an initial election to defer a portion of your compensation into the Plan by either completing and filing the election form with the Company or through ADP's automated voice response system (or through the ADP participant web site if it is available under our Plan). If you are already making Elective Deferral contributions, you may change the deferral percentage you previously elected by calling the ADP automated voice response system (or through the ADP participant web site if it is available under our Plan). Any initial election or change of election by an eligible employee may be made at any time and will be effective as soon as administratively feasible after receipt and processing of your election.

Safe Harbor Matching Contributions

The Company will make a Safe Harbor Matching Contribution equal to 100% on the first 3% of your compensation that you defer as an Elective Deferral and an additional 50% on the next 2% of your compensation that you defer as an Elective Deferral.

Safe Harbor Matching Contributions will be made on a payroll-by-payroll basis.

Vesting and Withdrawal Provisions

You are always 100% vested in your employee Elective Deferral and Safe Harbor Matching Contributions accounts. A description of the Plan's vesting and withdrawal provisions that apply to contributions under the Plan is attached as part of this Notice.

Please refer to your Plan's Summary Plan Description for information about the Plan's provisions including any other contributions that may be made and the conditions under which they are made, and the type and amount of compensation you may defer.

The Company reserves the right to suspend the Safe Harbor Contribution under our Plan during the Plan Year. You will receive a supplemental notice if this occurs. Any such change would not take effect until after the plan is amended to suspend the Safe Harbor Contribution, but no earlier than 30 days after the supplemental notice is provided to you.

For additional information (including requesting a copy of the Plan's Summary Plan Description) please contact:

Name of Company Contact:	Nancy Hernandez
Mailing Address:	1826 S Clinton Street
	Chicago, IL 60616
E-mail Address (if applicable):	nhernandez@beelinesupport.com
Phone Number:	312-233-5463

SAFE HARBOR EMPLOYEE NOTICE

VESTING AND WITHDRAWAL PROVISIONS

WHAT DOES VESTING MEAN?

Vesting is your right to the contributions in your total Account Balance. In other words, to be vested refers to that portion of your Account Balance that is yours and which cannot be forfeited. Upon termination of Employment, you are entitled to the entire vested portion of your Account Balance.

You are always 100% fully vested in your Elective Deferral and Rollover (if any) Contribution Accounts.

In some circumstances, the Company may need to make special contributions on your behalf called Qualified Matching Contributions or Qualified Nonelective Contributions. If made, you are always 100% vested in these contribution accounts.

If you terminate Employment due to death, Disability or attainment of age 65, the Plan's Normal Retirement Age, you will also be 100% fully vested in your total Account Balance. If you die on or after January 1, 2007, while performing qualified military service, you will be treated for vesting purposes as if you resumed employment with the Company and then terminated Employment due to death. Qualified military service means any service in the uniformed services (as defined in the Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA")) that entitles an employee to reemployment rights under USERRA.

If you leave the Company for any other reason, you will be vested in your Nonelective Contributions Account according to the following schedule:

Years of Service	Vested %
Less than 2 years	0%
At least 2 years, but less than 3	20%
At least 3 years, but less than 4	40%
At least 4 years, but less than 5	60%
At least 5 years, but less than 6	80%
6 Years or more	100%

If you have employer contributions (other than those discussed above) that were contributed to your account before your Plan converted to the ADP recordkeeping system, these contributions may be vesting on a different vesting schedule. Please consult your Plan administrator if you have any questions.

For information about how Years of Service are calculated under the Plan, please review the Section entitled "What Does Vesting Mean?" in the Plan's Summary Plan Description (SPD).

WHAT HAPPENS IF I BECOME PERMANENTLY DISABLED?

If you become Disabled under the Plan while you were employed by the Employer, you become 100% vested in all your total Account Balance. Please see the Plan SPD section entitled "What Happens If I Become Permanently Disabled?" to learn how the Plan defines Disabled for this purpose.

WHEN CAN I RECEIVE PLAN BENEFITS?

Benefits are payable to you after you leave the Company for any reason (retirement, termination, Disability or death). There is generally an extra 10% tax on distributions before age 59-1/2, with certain exceptions. You can learn more about the extra 10% tax in IRS Publication 575, Pension and Annuity Income.

If you are performing service in the uniformed services while on active duty for a period of more than 30 days, you may be eligible to obtain a distribution from your Elective Deferral account(s). If you elect to receive such a distribution, you will be suspended from making Elective Deferrals for 6 months beginning on the date of the distribution. If you are eligible for both this distribution and a qualified reservist distribution (see below), your distribution will be processed as a qualified reservist distribution. Please consult your Plan's administrator if you have any questions regarding this provision.

MAY I WITHDRAW FUNDS WHILE STILL EMPLOYED?

You may withdraw all or part of your vested Account Balance once you reach age 59½. You may also withdraw any or part of your Rollover Contribution Account in the Plan as well as any After-Tax Contributions that may be held in your account in the Plan at any time and at any age. If you were a participant in the Plan prior to the date the Plan was converted to the ADP recordkeeping system, or in a plan that was merged into the Plan, please contact your Plan administrator or refer to the SPD that was in effect prior to the date the

Plan was converted to the ADP recordkeeping system for information on any additional in-service distribution rights that may be available to you.

In the event of a financial hardship you may withdraw your own Elective Deferrals as well as any vested Nonelective Contributions.

To make a hardship withdrawal under current Internal Revenue Service rules, you must be able to show that you are suffering an immediate and heavy financial hardship and that the money cannot be obtained from any other source. You must take any non-hardship in-service withdrawals that may be available to you under the Plan before you may obtain a hardship withdrawal. Please see the Section of the Plan's SPD entitled "May I Withdraw Funds While Still Employed?" for more information about hardship withdrawals.

Circumstances that qualify as an immediate and heavy financial hardship are (1) expenses for medical care (described in Section 213(d) of the Internal Revenue Code) previously incurred by you, your spouse, your dependent or your primary beneficiary under the Plan or necessary for you, your spouse, your dependent, or your primary beneficiary under the Plan to obtain medical care; (2) costs directly related to the purchase of your principal residence (excluding mortgage payments); (3) tuition, related educational fees, and room and board expenses for the next twelve (12) months of post secondary education for yourself, your spouse or dependent or your primary beneficiary under the Plan; (4) amounts necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of your principal residence; (5) payments for burial or funeral expenses for your deceased parent, spouse, children or other dependents or your primary beneficiary under the Plan; (6) expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under the Internal Revenue Code; or (7) expenses and losses (including loss of income) incurred by you on account of a disaster declared by the Federal Emergency Management Agency (FEMA), provided that your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster. For this purpose, a "primary beneficiary under the Plan" is an individual who is named as your beneficiary under the Plan and has an unconditional right to all or a portion of your account balance if you die.

In addition, the amount of your hardship withdrawal must be no more than the amount necessary to satisfy your immediate and heavy financial need, plus any income taxes or penalties which are expected to result from the distribution. The minimum permitted hardship withdrawal is $500. The hardship withdrawal may be subject to a 10% excise tax imposed by the IRS.

If you are a qualified member of the reserves, you also may be eligible to request a *qualified reservist distribution*. A *qualified reservist distribution* is an exception to Plan restrictions on withdrawal of elective deferrals. Further, the extra 10% tax on a payout before age 59½ doesn't apply to a qualified reservist distribution. For more information, see the Section in the Plan's SPD entitled "My I Withdraw Funds While Still Employed?". A qualified reservist distribution may be taken from your Elective Deferral accounts.

HOW DO LOANS WORK?

You may borrow certain amounts from the vested portion of your Account. You can learn more about the Plan's loan rules in SPD section entitled "How Do Loans Work?".

ROTH ELECTIVE DEFERRALS

Under our Plan you are able to make two kinds of Elective Deferrals. You may make Pre-Tax Elective Deferrals, or you may make Roth Elective Deferrals. There are a number of ways to contribute Roth Elective Deferrals to the Plan. The first is by electing to contribute Roth Elective Deferrals directly to the Plan. (Roth Elective Deferrals contributed directly to the Plan will be recorded in a Roth Elective Deferral Account.) The second is by making a Roth Rollover Contribution to the Plan. Please see the sections of the Plan's SPD entitled "What Contributions Are Made to the Plan?" and "If I Received a Distribution From Another Eligible Retirement Plan, May I Contribute That Amount to the Plan?" for more information about Pre-Tax Elective Deferrals, Roth Elective Deferrals, and Roth Rollover Contributions.

Roth Elective Deferrals are generally treated in the same manner as Pre-Tax Elective Deferrals. This means that your Roth Elective Deferral sub-account is always fully vested and is subject to the distribution restrictions and provisions discussed elsewhere in this Safe Harbor Notice. Your Roth Rollover Contribution sub-account is also fully vested and subject to the distribution restrictions and provisions discussed elsewhere in this Safe Harbor Notice. Loans are available from your Roth Elective Deferral, and Roth Rollover Contribution sub-accounts.You are also permitted to:

- take a hardship distribution from your Roth Elective Deferral sub-account;
- take an in-service distribution from your Roth Elective Deferral sub-account once you reach age 59-1/2; and
- take an in-service distribution from your Roth Rollover Contribution sub-accounts at any time.

Roth Elective Deferrals and Roth Rollover Contributions are taxed differently than Pre-Tax Elective Deferrals upon distribution. You can learn more about how distributions are taxed in the section of the Plan's SPD entitled "How Are My Distributions From The Plan Taxed?".

SUMMARY PLAN DESCRIPTION (SPD)
INFORMATION AND DISTRIBUTION REQUIREMENTS

Purpose
The SPD informs participants about plan features. Among other things, the SPD must include information about:

- When and how employees become eligible to participate in the plan;
- contributions to the plan;
- The plan's vesting schedule;
- When employees are eligible to receive benefits;
- How to claim their benefits; and
- Rights and obligations participants have under the plan.

Keep a copy of your plan SPD with your other plan-related documents.

Distribution Requirements: Who Must Receive the SPD

By law, a copy of the SPD must be given to:

- eligible employees
- plan participants (including terminated employees with a vested account balance)
- alternate payees under a Qualified Domestic Relations Order (QDRO) with an account balance
- any beneficiary of a deceased participant with an account balance

When the SPD Must Be Delivered

Situation	Timing for Delivery
In connection with your Plan's conversion	To current eligible employees on or before conversion effective date*
Ongoing (after the plan's conversion effective date)	To newly-eligible employees within 90 days after the date they become eligible to participate.** To beneficiaries of a deceased participant and alternate payees under a QDRO within 90 days after an account is established in their name.

*****If your plan includes a 401(k) Safe Harbor feature and will be delivering a Safe Harbor Notice provided by ADP in connection with your Plan's conversion, the SPD should be delivered at the same time as, or before you provide, the Safe Harbor Notice.

**If your plan includes a 401(k) Safe Harbor feature, the SPD must be provided to newly-eligible participants at the same time as, or before you provide, the Safe Harbor Notice.

Delivery Methods

The SPD must be distributed using a method reasonably calculated to result in actual receipt. Delivery methods that meet the requirements include:

- First-class mail
- Hand delivery
- Electronic delivery such as email

You may use a combination of the above methods. For example, the SPD could be emailed using work email addresses to eligible employees and active plan participants and sent via first-class mail to terminated participants, alternate payees and beneficiaries of deceased participants with an account balance.

Important Considerations for Electronic Delivery

While the DOL and IRS each have their own electronic delivery requirements, you may deliver virtually any notice or disclosure by email to current employees using your business' email system, as long as:

- Using your email system is an "integral part" of their duties (i.e., they have a computer at their workstation). Merely having "access" to a computer at work (such as access to a computer kiosk on a warehouse floor or in a mailroom) is not enough.
- The email explains the importance of the document being delivered electronically and the right to receive a paper copy free of charge (and, if requested, you provide one).

If you wish to use electronic delivery for any other participant group (such as terminated participants with an account balance) or use a different electronic delivery method (such as posting to your corporate intranet), please consult your tax or legal advisor regarding the requirements that apply.

For your protection, we recommend that you consider maintaining a record of document delivery. This could include, for example, copies of what was sent, an address list (physical or email) of all recipients, and evidence it was sent. You also will want to be able to document that you followed up on any materials that were returned as undeliverable.

Safe Harbor 401(k) Plan
Information and Distribution Requirements for Plans Converting to ADP

Purpose

The Safe Harbor Notice is required by the Internal Revenue Service for a 401(k) plan that uses a safe harbor structure rather than performing 401(k) nondiscrimination contribution testing. The Notice informs employees who are eligible to participate in the plan of the safe harbor features and other plan terms.

Distribution Requirements: Who Must Receive the Safe Harbor 401(k) Notice

All eligible employees, whether or not they participate.

When the Safe Harbor 401(k) Notice Must Be Delivered

When the Safe Harbor 401(k) Notice must be delivered depends on when your plan is converting to ADP and whether you are adding a Safe Harbor feature or your plan already includes one.

Situation	Timing for Delivery
In connection with your plan conversion	Plans adding Safe Harbor at conversion or converting as of the first day of the plan year with an existing Safe Harbor: Existing eligible employees - 30-90 days before conversion effective date Employees who become eligible after initial distribution – by the date they become eligible to participate (but no more than 90 days before)
	Plans with an existing Safe Harbor converting other than the first day of the plan year: No need to distribute a new Safe Harbor Notice absent a permitted midyear change effective on conversion. If so, 30-90 days before conversion effective date. BUT: if your conversion effective date is within 90 days before the start of a new plan year, distribute a Safe Harbor Notice for the upcoming plan year.
Ongoing	· Annually to all eligible employees, 30-90 days before a new plan year · To newly-eligible employees by the date they become eligible to participate (but no more than 90 days before) · Supplemental notices may be required during the year, depending on plan terms
Immediate Eligibility Situations	If your plan allows immediate eligibility, distribute the Notice to new employees by their start date. Even if your plan does not allow immediate eligibility, the IRS requires it in two cases: · A rehired employee who was previously eligible and whose original entry date has passed enters on rehire. · An employee who moves from an excluded to an eligible

	class and previously met your plan's eligibility rules enters immediately if his original entry date has passed. Provide a Safe Harbor Notice (and SPD) no later than the date these employees (re)enter the plan.

Please Note: If it is not practicable to provide the Safe Harbor Notice to a newly-eligible employee by an employee's entry date, you may do so as soon as practicable after the entry date as long as the employee is able to defer from all compensation earned beginning on the entry date. This means you must provide the Safe Harbor Notice in time for contributions to be deducted from pay earned on and after the entry date, even though pay dates do not necessarily coordinate with plan entry dates. Because of this, we strongly encourage you to provide the Safe Harbor Notice to newly-eligible employees no later than the date they become eligible to enter your Plan and early enough that they have time to make a deferral election for all compensation earned on or after their entry date. Doing otherwise may put your Plan's ability to satisfy the Safe Harbor requirements at risk.

Distribute the Summary Plan Description Also

Because the Safe Harbor Notice refers to your plan's Summary Plan Description, you must distribute the Summary Plan Description (if you haven't already) when you distribute the Safe Harbor Notice provided to you by ADP in connection with your plan's implementation and to newly-eligible employees as they become eligible to participate. If your Plan includes any grandfathered vesting schedules or protected distribution forms not reflected in your summary plan description, you must include a description of them with the Safe Harbor Notice.

Supplemental Safe Harbor Notices

If you wish to change your Plan's Safe Harbor provisions during a plan year, special timing rules for amending your Plan and distributing supplemental notices apply. Please contact ADP at least 45 days before you wish to make such a change.

Methods of Delivery of the Safe Harbor Notice

Participant notices must be distributed using a method reasonably calculated to result in actual receipt. Delivery methods that meet the requirements include:

- First-class mail
- Hand delivery
- Electronic delivery such as email

You may use a combination of the above methods. For example, a notice could be emailed using work email addresses to eligible employees and active plan participants and sent via first-class mail to terminated participants, alternate payees and beneficiaries of deceased participants with an account balance.

Important Considerations for Electronic Delivery

While the DOL and IRS each have their own electronic delivery requirements, you may deliver virtually any notice or disclosure by email to current employees using your business' email system, as long as:

- Using your email system is an "integral part" of their duties (i.e., they have a computer at their workstation). Merely having "access" to a computer at work (such as access to a computer kiosk on a warehouse floor or in a mailroom) is not enough.
- The email explains the importance of the document being delivered electronically and the right to receive a paper copy free of charge (and, if requested, you provide one).

If you wish to use electronic delivery for any other participant group (such as terminated participants with an account balance) or use a different electronic delivery method (such as posting to your corporate intranet), please consult your tax or legal advisor regarding the requirements that apply.

For your protection, we recommend that you consider maintaining a record of document delivery . This could include, for example, copies of what was sent, an address list (physical or email) of all recipients, and evidence it was sent. You also will want to be able to document that you followed up on any materials that were returned as undeliverable.