

## Plan Summary



### Eligibility and entry

#### Requirements for deferrals and employee contributions

<b>Age</b>	None
<b>Service</b>	60 consecutive days
<b>Hours of service</b>	Not applicable
<b>Entry service period</b>	Not applicable
<b>Entry date</b>	Monthly



### Deferrals and employee contributions

<b>Elective deferral contributions</b>	Allowed	Elective deferral (pre-tax) Catch-up deferral (pre-tax) Roth deferral (after-tax) Roth catch-up deferral (after-tax)
<b>Minimum deferral</b>	None	
<b>Maximum deferral</b>	100.00%	
<b>When deferrals can be changed</b>	Any date	
<b>When deferrals can be stopped</b>	Any date	
<b>Auto enrollment and features</b>	Yes	
	Contribution arrangement	Automatic contribution arrangement (ACA)
	Auto enrollment percent	3% of eligible pay Applied when participants enter or re-enter the plan
	Auto increase percent	1% each 12/01 until a maximum of 6%
<b>Rollovers</b>	Allowed	

## Plan Summary continued



### Employer contributions

<b>Matching contributions</b>	Allowed Match formula: Refer to plan documentation Catch-up contributions matched: Yes Vesting schedule: < 1 Year = 0%, 1 Year = 0%, 2 Years = 20%, 3 Years = 40%, 4 Years = 60%, 5 Years = 80%, 6 Years = 100%
<b>Qualified matching contributions</b>	Allowed Match formula: Refer to plan documentation Catch-up contributions matched: Yes Vesting schedule: Immediate
<b>Discretionary contributions</b>	Allowed Vesting schedule: < 1 Year = 0%, 1 Year = 0%, 2 Years = 20%, 3 Years = 40%, 4 Years = 60%, 5 Years = 80%, 6 Years = 100%
<b>Qualified nonelective contributions</b>	Allowed Vesting schedule: Immediate



### In-service withdrawal options

<b>Age 59 1/2</b>	Availability: anytime
<b>Financial hardship</b>	Availability: anytime
<b>Rollover</b>	Availability: anytime
<b>Qualified reservist distribution</b>	Availability: anytime



### Retirement and other benefits

<b>Normal retirement age</b>	65	
<b>Normal retirement date</b>	The date you reach your normal retirement age	
<b>Early retirement</b>	Allowed	Must be 55 years old Must have 7 years of vesting service
<b>Early retirement date</b>	The date you reach your early retirement age and have a severance from employment	

## Plan Summary continued

### Retirement and other benefits continued

<b>Small amounts force out limit</b>	\$5,000	Rollovers are not included in this amount Automatic rollover distribution: <ul style="list-style-type: none"> <li>• IRA rollover with Principal Bank</li> </ul>
<b>Deemed severance for military service</b>	Allowed	
<b>Distribution at termination of employment</b>	Allowed	
<b>Distribution at death</b>	Required	

### Other information

This plan summary includes a brief description of your employer's retirement plan features. While this plan summary outlines many of the major provisions of your employer's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

From time to time, your employer may elect to amend the retirement plan provisions. This plan summary may be updated to reflect proposed amendments to the plan document provisions. Until a plan amendment is adopted, however, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.