



Plan Year: January 1 to December 31

Eligibility and Participation: All Employees age 21 or over may join the plan on the first day of the month after completing **two (2) months** of service with your employer.

Contributions: Employee 401(K) Deferral
Employees may defer as much as **80%** of their gross wages to a maximum of **\$17,000** per year (annual maximum for 2012). There is also a “catch up” provision which will allow employees who are age 50 or older prior to the end of the plan year to contribute an additional **\$5,500**. All contributions are made before federal and state income taxes; not before FICA.

Your employer will deposit 401(k) contributions to John Hancock. Roll-over contributions from another qualified plan or conduit IRA may be deposited into this Plan when an employee is hired even if the employee is not otherwise eligible to participate in the Plan.

Vesting Schedule: Vesting is your ownership in your retirement account balance. You are always 100% vested in your 401(k) and rollover contributions and in the investment gains thereon.

Distributions: Termination of Employment: An employee may receive a distribution from the Plan upon termination of employment. If you have over \$1,000 in your account, you may elect to leave the money in the Company's Plan.

In-Service Withdrawal: An employee is permitted to take a distribution while being an active participant in the Plan at the age of 59-1/2. Such a distribution will not be subject to a 10% excise tax but will be subject to income taxes.

Hardship Withdrawal: An employee may take a distribution from the Plan if a heavy financial burden can be demonstrated to the Plan Trustee(s). A Participant must demonstrate that he or she is unable to obtain funds from any other source. The Department of Labor has provided guidance to assist Trustees in identifying a qualified hardship. Permitted Hardships are limited to those outlined below:

- Purchase of a Primary Residence
- Prevent Eviction from a Primary Residence
- Pay College Tuition expenses
- Pay Excessive Medical Bills
- Funeral Expenses
- Expenses to Repair Damage to Primary Residence

Participant Loans: An employee may borrow from his or her account for the following reasons:

- Purchase of a Primary Residence
- Renovate a Primary Residence
- Pay College Tuition expenses
- Pay Excessive Medical Bills

The maximum number of outstanding loans at any one time is **one**. The maximum loan is 50% of a participant's vested account balance up to \$50,000. The minimum loan is

\$1,000. The loan is set up for a 1 to 5 year term and paid back through after-tax payroll deductions. The interest rate will be 2.0 points (%) over the Prime Rate in effect at the time the loan is granted. There is a loan application fee of \$75 plus \$2 per month which is charged to the Participant.

Should a participant terminate employment prior to repaying the loan, the loan will become immediately due. If the Plan does not receive full payment within 90 days of the due date, the participant will be sent a 1099-R indicating that a taxable distribution has been made.

Your Investment Options

Each Participant will be individually directing the investments in his or her account. This program utilizes the combined investment management expertise of Munder, John Hancock, Fidelity Investment Services, T. Rowe Price, Franklin Templeton, AIM, American Century, Janus, PIMCO, Domini, Dreyfus Founders, Lord Abbett, Excelsior, Prudential, Morgan Stanley, Weitz Partners, INVESCO, Putnam, Davis, MFS, Cohen & Steers and Vanguard. The record keeper is John Hancock.

John Hancock is the trade name for Manufacturers Life Insurance Company. Manulife is a \$47 billion, international financial institution providing retirement investment services to more than 20,000 companies in the United States. Currently the company is rated A++ (Superior) by A.M. Best Company, AA+ by Standard and Poor's and AAA by Duff & Phelps. These are some of the highest independent ratings achievable.

Administrative Notes:

Your employer has hired the administrative services of Sentinel Benefits Group, Inc. and John Hancock to handle the day to day financial transactions and reporting of your Plan. You will receive a quarterly investment report from John Hancock, which will detail activity in your specific account. At the end of the Plan Year, Sentinel Benefits Group, Inc. will prepare an annual statement, which will update your vesting.

You may increase, decrease or stop your contribution on a monthly basis by providing advance written instructions to Human Resources.

You may change your investment allocation by calling John Hancock Pensions toll-free number 1-800-395-1113 or accessing the Web site at www.jhpensions.com. *John Hancock Pensions* has a computer activated voice response system available Monday to Friday 7 a.m. to midnight (ET), Saturday 9:30a.m. to 5 p.m. (ET) . John Hancock representatives are available to assist you weekdays between 8 a.m. and 8 p.m. (ET). The Web site is active during the same hours. There is no transaction fee for using either service and/or making investment changes.

Disclaimer:

This Highlight is not your Summary Plan Description (SPD). The intention of this material is to provide you with general information about the Plan.

IMPORTANT: ENROLLMENT PROCESS

All enrollment forms must be mailed or faxed to the HR Department no later than the 20th of each month. Should we receive them after the 20th, you will be enrolled the following month. If you are faxing the form, you will still need to mail the original.

For more information on the Plan call toll free: (888) 806-2347

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