



## 401K PLAN OVERVIEW

---

**Eligibility & Participation:** All Employees, age 21 or over, may join the plan immediately after completing thirty **(30) days** of service with your employer.

---

**Contributions:** Through automatic payroll deduction, you may contribute either a dollar amount or a percentage between 1% and 80% of your eligible pay to a maximum of **\$18,000** per year (annual maximum for 2017). 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 Fidelity Investments. 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.

**How to Enroll:** To enroll in the Plan, log on to Fidelity NetBenefits at [netbenefits.com](http://netbenefits.com), and click on “Register Now” and follow the online instructions. For additional assistance, call the Retirement Benefits Line at 1-800-294-4015 between the hours of 8:30am and 8:30pm ET any business day that the New York Stock Exchange is open.

**Account Management:** You can access and manage your account virtually 24/7 through NetBenefits. Log in to [netbenefits.com](http://netbenefits.com) to request investment changes, request a loan or a withdrawal, track your savings progress, access retirement planning tools, and so much more. You can also call the Retirement Benefits Line at 1-800-294-4015 between the hours of 8:30am and 8:30pm ET any business day that the New York Stock Exchange is open.

---

**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.

---