

Plan Summary



Eligibility and entry

All employees eligible for the plan	No
Exclusions	<ul style="list-style-type: none">• All bargaining employees• Leased employee• Independent contractor reclassified as an employee by the IRS

Requirements for all contributions

Age	18
Service	2 years of service
Hours of service	1,000 Credited at end of entry service period
Entry service period	Anniversary of hire date for each period
Entry date	Quarterly



Employer contributions

Discretionary contributions	Allowed Vesting schedule: Immediate
-----------------------------	--



In-service withdrawal options

Rollover	Availability: 2 allowed in a 12-month period
Voluntary	Availability: 2 allowed in a 12-month period
Age 59 1/2	Availability: 3 allowed in a 12-month period



Retirement and other benefits

Normal retirement age	62	
-----------------------	----	--

Plan Summary continued

Retirement and other benefits continued

Normal retirement date	The date you reach your normal retirement age	
Start of retirement benefits before termination from employment	On or after the later of: • Your normal retirement date • Age 59 1/2	
Small amounts force out limit	\$5,000	Rollovers are included in this amount Automatic rollover distribution: • IRA rollover with Principal Bank
Total disability	Allowed	Must have a severance from employment: Tied to Social Security disability
Deemed severance for military service	Allowed	
Distribution at termination of employment	Allowed	
Distribution at death	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.

If you have questions about the retirement plan or your account information call **1-800-547-7754** Monday through Friday, 7 a.m. - 9 p.m. (Central time), to speak to a retirement specialist at The Principal®.

To learn more about The Principal® or to access your account information, visit principal.com.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.