

## Plan Highlights

as of January 28, 2020

Plan: BENETEMPS, INC. 401(K) PLAN - 760426

### Account Access

Click on the Contact Us link.

### Plan Eligibility

You can take advantage of this employee benefit as soon as you have met your plan's age and service eligibility requirements.

- 21 years of age on the next plan entry date.
- Service requirements for company contributions differ from elective deferrals.

### Contributions

- Pre-Tax: 1% to 90%
- Roth 401(k): 1% to 90%

Total maximum: 90%

Catch-Up Contribution: If you're over 50 years of age, you may also make a catch-up contribution in excess of Internal Revenue Code or plan limits. For 2020, you may contribute an additional \$6,500 to your retirement plan.

### Employer Contributions

- Your employer may make a discretionary match.
- The company may contribute to your plan account each year.
- There may be special requirements for you to receive your company contributions.

### Vesting

Your contributions, any amounts you rolled into the plan, and company contributions, adjusted for gains and losses, are always vested 100%.

Years of Service	1	2	3	4	5	6	7
Employer Match w/vesting							Vested Immediately

### Plan Investments

You choose how to invest your savings. You may select from the following:

- The variety of investments listed in Fund Information.

### Loans

Your plan allows you to borrow from your savings. (A fee may apply.)

- Number of loans outstanding at any one time: 01
- Minimum loan amount: \$500.00
- Maximum repayment period: Generally, five years, unless for the purchase of a primary residence.
- Interest rate: Prime + 1%

### Withdrawals

Types: Rollover, Age 59½, Hardship

- Minimum amount: \$500.00

Special rules: Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. See your Summary Plan Description for more information.

### Distributions

Vested savings may be eligible for distribution upon retirement, death, disability or termination of employment.

## Rollovers

Rollovers are accepted into the plan. See the Rollover form for instructions.

The Rollover form is available for download under Forms.

## Account Management Options

**Save Smart®:** Save Smart enables you to increase your pre-tax plan contribution by 1, 2, or 3% annually on the date you choose.

**Automatic Account Rebalancing:** Automatic Account Rebalancing is a tool that can help your participants keep their current investment mix (balance by investment fund) consistent with their current investment strategy for new contributions. Once a participant has made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance the participant's account as often as the participant chooses: quarterly, semi-annually, or annually.