

Plan Summary



Eligibility and entry

All employees eligible for the plan	Yes
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Requirements for all contributions

Age	18
Service	1 year of service
Hours of service	1,000 Credited at end of entry service period
Entry service period	First period is the 12 months after hire date, each period after that is plan year
Entry date	Monthly



Deferrals and employee contributions

Elective deferral contributions	Allowed	Elective deferral (pre-tax) Catch-up deferral (pre-tax) Roth deferral (after-tax) Roth catch-up deferral (after-tax)
Minimum deferral	None	
Maximum deferral	100.00%	
When deferrals can be changed	Any date	
When deferrals can be stopped	Any date	
Rollovers	Allowed	



Employer contributions

Matching contributions	Allowed Match formula: Discretionary 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%
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Plan Summary continued

Employer contributions continued

Discretionary contributions	Allowed Vesting schedule: < 1 Year = 0%, 1 Year = 0%, 2 Years = 20%, 3 Years = 40%, 4 Years = 60%, 5 Years = 80%, 6 Years = 100%
Qualified nonelective contributions	Allowed Vesting schedule: Immediate



Loans

Loans allowed	Number of outstanding loans allowed: 3 Number allowed in a 12-month period: 2 Interest rate: determined when you apply
Minimum amount	\$1,000
Maximum amount	The lesser of: \$50,000 50% of the participant's vested account reduced by any outstanding loan balance
Vested contributions available	All contributions
Term of loan	5 years, longer durations may be allowed if loan is taken for the purpose of purchasing a primary residence



In-service withdrawal options

Age 59 1/2	Availability: anytime
5-year active participant	Availability: 2 allowed in a 12-month period
Financial hardship	Availability: anytime
Rollover	Availability: anytime
Qualified reservist distribution	Availability: anytime



Retirement and other benefits

Normal retirement age	65	
Normal retirement date	First day of the month on or after you reach your normal retirement age	

Plan Summary continued

Retirement and other benefits continued

Start of retirement benefits before termination from employment	On or after the later of: <ul style="list-style-type: none"> Your normal retirement date Age 59 1/2 	
Early retirement	Allowed	Must be 55 years old
Early retirement date	First day of the month on or after you reach your early retirement age and have a severance from employment	
Small amounts force out limit	\$5,000	Rollovers are included in this amount Automatic rollover distribution: <ul style="list-style-type: none"> IRA rollover with Principal Bank
Total disability	Allowed	Must have a severance from employment:
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.

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