

This document summarizes the Plan's provisions and is not the Plan's Summary Plan Description (SPD)

Eligibility

The following are excluded from participating in the Plan: Union employees; nonresident aliens.

Provided you are not excluded, you are eligible to join the Plan once you have met the following requirements:

Minimum age: 18

Period of service (consecutive): 3 Months

Entry Dates

Monthly Entry Dates

The Plan provides for **automatic enrollment** for employees hired on or after January 1, 2016 once you have fulfilled the 90 day eligibility requirement. This means that once you become eligible, you will automatically be enrolled into the Plan, and 4% of your earnings will be deducted from every pay and invested into the Plan's default investment option. If you want to contribute a different percentage or select a different investment option, you must complete an Enrollment Form. If you do not want to participate in the Plan, you must provide your Plan Administrator your affirmative election to opt out. Refer to the SPD for details.

Your Contributions

You can make "before tax" 401(k) contributions up to 100% of your compensation, subject to the annual maximum amount allowed by law (\$18,000 in 2015). If you are 50 years of age or older, you can make an additional catch-up contribution (up to \$6,000 in 2015). Changes to your contribution amount can be made on the first day of any month.

You can also make "after tax" **Roth 401(k)** contributions. The combined total of your "before tax" and "after tax" contributions cannot exceed the maximum above.

Rollovers from other eligible plans will be accepted once you have satisfied the Plan's eligibility requirements.

Your Employer's Contributions

Money Type	Your Employer's Contribution
EMPLOYER MATCHING CONTRIBUTIONS	Your employer will match 50% of the first 3% of your contribution, plus 100% of the next 1%. <i>Note: This matching contribution is discretionary and could change at any time.</i>
EMPLOYER PROFIT SHARING	Your employer may make a discretionary contribution.

Vesting

Your contributions are always 100% vested.

Your employer's contributions are vested as follows: Years

<u>of Service</u>	<u>Percent Vested</u>
1	0%
2	20%
3	40%
4	60%
5	80%
6 +	100%

Loans

You can borrow up to 50% of your vested account balance to a maximum of \$50,000, subject to limits imposed by law. The minimum loan amount is \$1,000. Only one loan can be outstanding at any time. Loans will be repaid by "after tax" payroll deductions. Interest rates will be determined by prime + 1 and the interest will be credited back to your account during repayment. The maximum repayment term is 5 years (10 if for the acquisition of a principal residence).

Withdrawals

Money can be withdrawn from your account in the event of retirement, termination of employment, death, or disability. *The plan may also allow for pre-retirement and/or early retirement withdrawals; refer to the SPD for specific details on the option(s) permitted by your plan including any age and/or service requirements.*

Withdrawals can be taken as follows: a lump-sum.

Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.

Investment Options: All money in your account can be directed to any of the investment options available under the plan. If you do not provide instructions, your money will be invested in one of the John Hancock Retirement Through Managed Portfolios, which is the default investment option selected by the Plan Trustee.

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