

THE CHRISTMAN COMPANY PROFIT SHARING RETIREMENT PLAN (“PLAN”)

RETIREMENT

All full-time employees over the age of 21, except interns and employees under a collective bargaining unit, are eligible for the Plan. The Plan is administered by The Christman Company, with all monies being placed in trust with a securities brokerage firm.

401(k): After 30 days of employment, you are eligible for the 401(k) portion of the plan and may make pre-tax contributions through convenient payroll deductions. You are 100% vested in the 401(k) portion of the Plan. The 401(k) includes any contributions that you make as well as any discretionary Safe Harbor contributions (up to 3%) made by the company.

Profit Sharing: All full-time employees over the age of 21, except interns or those covered by a collective bargaining agreement, enter the Plan after 30 days of employment.

You are on a five year, graded vesting schedule for the profit sharing portion of the Plan. At two years of service, and at least 1,000 hours worked each year, you are 40% vested with an increase of 20% each year (with at least 1,000 hours worked) until you reach 100% vesting (5 years of service). If you have less than two years of service, you have 0% vesting.

Visit the Christman site for plan materials and more details.

Taking steps today can help brighten your future!

There's no better time than the present to start taking advantage of your organization's retirement plan. It's a good move. And it helps you get on the path to save for your future. Here's how simple it is to save:

- Have your regular contribution automatically withdrawn from your paycheck. You'll be saving without even thinking about it.
- Increase your immediate tax savings by simply boosting your pre-tax contributions.
- Review your options during the enrollment process to choose the investment allocation that matches your goals. And it's easy to revisit and update your elections anytime.

Account Access

Website: www.principal.com

1. Click “Log In”
2. Enter your username and password (click Forgot Username or Forgot Password if you need to reset)
3. If you're logging in from a new device, resetting your username or password, or you've opted to use verification codes every time you log in, you'll receive a security code via text message, voice call, or authentication app
4. Enter the security code and click “Verify”

If logging in for the first time, go to www.principal.com/Welcome and select “Get Started”

Questions? Give Principal a call at 800-547-7754.