

NOTICE TO ELIGIBLE EMPLOYEES OF SAFE HARBOR CONTRIBUTION

Plan Name: _____

Street: _____

City, State ZIP: _____

Service Requirement: _____

Entry Dates: _____

Age Requirement: _____

Is there a Last Day Provision: _____

This Safe Harbor Notice applies to the plan year beginning: _____

The employer's retirement plan includes features that allow both the participants and the Employer to make contributions to the Plan. This notice and the summary plan description (SPD) provide you with information that you should consider before you decide whether to start, continue, or change your salary reduction agreement.

Elective Deferrals - You may contribute to the plan.

To contribute, you must complete a salary withholding authorization form provided by the plan administrator. Your 401(k) contributions will then be withheld from your pay and deposited into the plan. These deferrals reduce your taxable income. You may change your contribution amount or

Safe Harbor Contributions are being made to the plan and are 100% vested.

_____ The employer will contribute matching contributions equal to dollar for dollar to 3% of compensation and 50 cents on the dollar for the next 2%.

OR

_____ The employer will contribute a 3% non-elective contribution.

Other plan employer contributions are allowed and may or may not be made. These are totally discretionary by the employer and include Profit Share and Match contributions which are subject to the vesting schedule described in your summary plan description and indicated here:

Vesting Schedule: _____

Retirement plan distributions are allowed at your Normal Retirement, Death, Disability or following your termination of employment. **Additionally distribution may/may not be available for a hardship, and participant loans are/are not allow In-service distributions are/are not allowed./ following age x and z years of service.**

Check One

- Our organization is electing the safe harbor contribution option checked above for the coming plan year, and this notice has been distributed to employees within the required 30 to 90 days prior to the beginning of the plan year.
- Our organization will NOT make the safe harbor contribution for the coming plan year.

Plan Trustee (signature)

Date

Notice Requirement - This notice is intended to meet the Notice requirements of IRS Notice 98-52 (as modified), and is intended to provide a brief review of certain key aspects of the plan. If there are differences between the information in this notice and the plan document, the terms of the plan document will be followed. Please refer to the SPD for more information or ask your plan administrator at the address listed above.

Prepared by Professional Benefit Services, Inc.