

# SCAN 401(k) Plan features and highlights

One of the most important benefits for planning for your future is the SCAN 401(k) Plan. This information can help you take full advantage of what it has to offer.

## Accessing your account

You have 24-hour access to your account at **empowermyretirement.com**. The first time you go online, you'll need to register your account. Select the *Register* tab. Follow the prompts to create a username and password. The next time you access your account, choose *Login*. You can call the Empower Customer Care Center at **866-467-7756** for help accessing your account or whenever you have questions about the plan. Empower representatives are available weekdays from 5 a.m. to 7 p.m. and Saturdays from 6 a.m. to 2:30 p.m. Pacific time to help you.

## Enroll in the plan

Go to **empowermyretirement.com** after you receive the welcome email to register your account and enroll in the plan.

If you haven't enrolled already, the SCAN 401(k) Plan will automatically enroll new employees after approximately 45 days. The automatic enrollment contribution rate is 4% pretax. Your contribution rate will automatically increase annually by 1% until you are contributing 10%.

You can change your contribution rate as a percentage of your salary, from 1% to 80%, by logging on to your account at **empowermyretirement.com** and clicking on *My Contributions* under the *My Accounts* section.

If your account does not have a beneficiary, you will need to designate a beneficiary online. Click on *Beneficiaries* under the Account Information section to complete and submit.

## Your contributions

You can contribute to the plan on a pretax and or Roth basis, up to 80% of your eligible compensation or the IRS limit. If you are age 50 or older, you are eligible to make catch-up contributions to your account up to the IRS limit. Contact a SCAN Retirement Specialist if you have contributed to a prior employer's plan this year to ensure you do not contribute more than the annual IRS limit.

You may enroll, change your contribution percentage, or stop contributing at any time. Changes will be made as soon as administratively feasible.

## Employer contributions

You are eligible for matching contributions and safe harbor non-elective employer contributions on the first of the month following 60 days of employment.

## Maximizing matching contributions

SCAN will match 50% of the first 4% of your contributions. To maximize the opportunity for matching contributions, consider contributing at least 4%.

## Safe harbor non-elective employer contributions

In addition to matching contributions, SCAN will contribute a non-elective contribution of 5% of compensation.



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## Vesting

You are **immediately** 100% vested in your own contributions and in the SCAN 5% safe harbor contribution. This means the value of these contributions and earnings are yours when you leave SCAN regardless of years of service.

You must have three years of Vesting Service to be 100% vested in the matching contributions. If your employment ends and you have fewer than three years of vested service, these contributions will be forfeited.

Matching contributions vesting schedule:

- Less than three years: 0% vested
- Three years or more: 100% vested

Notwithstanding the above, you will become 100% vested in any employer contributions if, while employed:

- You attain normal retirement age (65).
- You attain early retirement age (59 1/2).
- You become permanently disabled.
- You die.

## Investment choices

Several investment options are available under the plan. You can direct how your funds are invested by choosing from among these options.

- Fidelity Advisor Freedom Blend Funds: Designed as a single investment option based on the year an investor will reach normal retirement age as defined by the plan (age 65). These funds are managed to become more conservative as they get closer to the target retirement date. The principal value of the funds is not guaranteed at any time, including at the target retirement date.
- Core funds: Build your own portfolio from the funds available in the plan.

- Investment assistance: Online Advice and My Total Retirement™ are offered through Empower Advisory Services.

Fees apply:

<b>Assets under management</b>	<b>Annual rate</b>
<\$100,000	0.45%
Next \$150,000	0.35%
Next \$150,000	0.25%
>\$400,000	0.15%

For example, if you have a balance of \$10,000, you would be charged \$45 a year at \$11.25 each quarter. There is no charge for Online Advice.

## Loans

You may borrow up to 50% of your vested balance, excluding safe harbor contributions, but no more than \$50,000. The minimum loan amount is \$1,000 and the loan set up charge is \$50. Only one active loan is allowed at any given time.

## Withdrawals

You may request an in-service withdrawal at age 59 1/2. Also, hardship withdrawals are available for immediate and heavy financial needs (as defined by the plan). Please refer to the Summary Plan Description for more details.

## Receiving a distribution

You may request a distribution when you retire, leave SCAN or become disabled. The Plan Document and IRS rules govern when you or your beneficiaries must begin receiving distributions. You may be able to avoid income taxes in the year in which funds are distributed by rolling over this account to another eligible retirement plan or to an IRA.

Withdrawals may be subject to income tax and a 10% early withdrawal penalty if taken before age 59 1/2.

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### Rollover contributions

You can roll over account balances from another eligible retirement vehicle into the plan. Consolidating your outside retirement accounts into a single qualified retirement plan may save you time and make it easier to achieve the future you want. To initiate a rollover, call Empower at **888-737-4480** to discuss your options.

Consider all your options and their features and fees before moving money between accounts.

### Communication preferences

Updating your communication preference in your online profile takes just a few seconds. Just click on your name in the top right corner of the screen and go to Communication Preference to make your selections.

Important notices and statements will be mailed or delivered electronically to the address on record.

### More information

Visit the website at **empowermyretirement.com** or call **866-467-7756** for more information. The website provides information regarding your plan, financial education information, financial calculators and other tools to help you manage your account.

### Plan highlights

While this plan summary is intended to provide a brief description of the plan's features, it does not provide every plan detail, nor is it a Summary Plan Description. The legal Plan Document, which governs this plan, provides full details and will govern in the event of any discrepancies between this plan summary and the legal Plan Document.

From time to time, your plan sponsor 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.

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***Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.***

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Investing involves risk, including possible loss of principal.

Asset allocation does not ensure a profit or does not protect against loss.

Asset allocation and balanced investment options and models are subject to the risks of their underlying investments