

The Marcus Corp 401k Retirement Savings Plan



Saving for the future is easy and convenient

The Marcus Corp 401k Retirement Savings plan offers you an easy way to save for retirement. Determining how much to save for your future is a very important decision. It is also important to start saving today so your contributions have the potential to grow over a longer period of time.

Enrolling in your retirement plan is as easy as 1, 2, 3!

Before enrolling, you will need to:

1. Determine the amount you'd like to contribute
2. Choose your investment options
3. Enroll

Enrolling in the Plan

Go online: www.principal.com/welcome

Choose Get Started to create your username and password. You will be guided through a short series of questions; ID Number = your Social Security number.

Have other Principal accounts? If you have other Principal accounts that you access online, sign on using your existing username and password.

Call Principal Service Center: 1-800-547-7754

When can I enroll?

To be eligible to enroll you must be 21 years or older and you must have at least 1 month of service. You will be eligible to participate for purposes of elective deferrals on the first of the month following the date you have attained age twenty-one (21) and have completed 1 month of employment.

How much can I contribute to the plan?

You may make pretax contributions of 1% to 60% of your salary. Contributions can be made in whole percentage increments only. You may contribute to your account with pretax and/or Roth 401(k) contributions. Together, both contribution types are subject to the annual dollar limit on deferrals.

If you are age 50 or over by the end of the calendar year, you may qualify to make additional "catch-up" contributions.

In addition, as a way to help you prepare for retirement, the plan offers you the option to sign up for automatic contribution increases. Automatic contribution increases are an easy way to gradually save more. You select the increase date, the increase amount, and the amount at which you would like the increases to stop. Sign up for the automatic contribution increases any time online.

Your contributions are limited to the IRS limit and are subject to certain limitations.

Does The Marcus Corporation make any contributions?

For every dollar you put in the plan, Marcus will contribute 100% up to 3% of your certified compensation, and 50% up to the next 2% of your certified compensation. This Safe Harbor match is immediately 100% vested.

Can I roll over money into my plan?

You may roll over money into your plan. Rollover contributions are allowed anytime.

You may roll over money into your account from the following sources:

- 403(b) plans
- 457 plans
- Conduit IRAs
- Other qualified plans
- Pretax contributions from an IRA
- Roth 401(k)

Do I have a self-directed account option?

Yes. In addition to your core retirement plan investment options, your plan offers a self-directed brokerage account that allows you to establish a brokerage account within your retirement plan. Designed for knowledgeable investors, a self-directed brokerage account is a separate investment account within your plan that offers expanded investment flexibility and control over how you choose to invest your money. To set up an account, call the Principal Service Center or sign on to your account on the Principal website.

The plan provides you with options to help you maintain your account's targeted asset allocation. Rebalancing your account on a regular basis is important to keep your investments in line with your chosen risk level and targeted asset allocation plan.

If you choose to invest in Prudential Day One Target Date Funds automatic rebalancing is taken care of for you since it is a built-in feature of the fund/portfolio.

If you select investments only from the individual fund options in your plan, you have the option to add automatic rebalancing to your account. After you enroll in the plan, you can add automatic rebalancing by signing on to your account online or by calling **1-800-547-7754**.

Can I get help making my investment decisions?

Through The Marcus Corp 401k Retirement Savings Plan, you have access to Target My Retirement® powered by Morningstar Investment Management LLC, an investment advice service that can help you reach your unique retirement goals. Through this program, participants:

- Make their own choices
- Receive advice on deferral rate and mix of investments drilled-down to investment option level
- Receive an offering of point-in-time advice
- Manage the mix of investments on their own
- Receive this service with no additional cost

Visit principal.com/MyRetirement to learn more.

When do I become vested in my account?

Vesting refers to your "ownership" of a benefit from your plan. You are always 100% vested in the money you and the company contribute to the plan and the earnings on that money. Some employer contributions made prior to 1/1/2017 are subject to a 6 year vesting schedule.



Are loans permitted?

You may borrow up to \$50,000, or 50% of your vested balance, whichever is less. The minimum loan amount is \$1000. You will be charged a loan maintenance fee of \$10 quarterly. You may have 1 loan outstanding at a time.

When can I receive money from my account?

- At retirement
- In-service distributions, after age 59 ½
- At termination of employment, regardless of age
- Death or disability

You may take a hardship withdrawal from your eligible elective deferrals in certain cases of financial need as established by IRS regulations. If you receive a hardship withdrawal, your deferrals into the plan will be suspended for six months.

Hardship withdrawals are generally limited to the following:

- Purchase of your principal residence
- Prevention of eviction from your principal residence
- Post-secondary education for you or a family member
- Medical expenses not covered by insurance for you or a family member
- Funeral expenses for a family member
- Expenses for the repair of damage to your principal residence

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Contact Information

Online:

[Principal.com](https://www.principal.com) (available 24 hours a day, 7 days a week, for access to account information and answers to common questions and general inquiries).

Telephone:

Toll free: **1-800-547-7754** (Representatives are available to assist you from 8:00 a.m. to 10:00 p.m. Eastern Time, Monday through Friday).

