

Plan Highlights

as of October 11, 2017

Plan: APPLE TREE DENTAL 401(K) PLAN - 422306

Account Access

Click on the Contact Us link.

Plan Eligibility

You can take advantage of this employee benefit as soon as you have met your plan's age and service eligibility requirements.

- 18 years of age on the next plan entry date.

Contributions

- Pre-Tax: 1% to 80%
 - Roth 401(k): 1% to 80%
- Total maximum: 80%

Catch-Up Contribution: If you're over 50 years of age, you may also make a catch-up contribution in excess of Internal Revenue Code or plan limits. For 2017, you may contribute an additional \$6,000 to your retirement plan.

Employer Contributions

- Your employer may make a discretionary match.
- The company may make a profit sharing contribution each year.
- The company may contribute to your plan account each year.
- There may be special requirements for you to receive your company contributions.

Vesting

Your contributions and any amounts you rolled into the plan, adjusted for gains and losses, are always vested 100%.

Your company contribution vests according to the following schedule:

Years of Service	1	2	3	4	5	6	7
Employer Match w/vesting	20%	40%	60%	80%	100%		
Employer NEC	20%	40%	60%	80%	100%		

Plan Investments

You choose how to invest your savings. You may select from the following:

- The variety of investments listed in Fund Information.

Loans

Your plan allows you to borrow from your savings. (A fee may apply.)

- Number of loans outstanding at any one time: 01
- Minimum loan amount: \$500.00
- Maximum repayment period: Generally, five years, unless for the purchase of a primary residence.
- Interest rate: Prime + 1%

Withdrawals

Types: Rollover, Age 59½, Hardship

- Minimum amount: \$500.00

Special rules: Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. See your Summary Plan Description for more information.

Distributions

Vested savings may be eligible for distribution upon retirement, death, disability or termination of employment.

Rollovers

Rollovers are accepted into the plan. See the Rollover form for instructions.

The Rollover form is available for download under Forms.

Account Management Options

Save Smart®: Save Smart enables you to increase your pre-tax plan contribution by 1, 2, or 3% annually on the date you choose.

Automatic Account Rebalancing: Automatic Account Rebalancing is a tool that can help your participants keep their current investment mix (balance by investment fund) consistent with their current investment strategy for new contributions. Once a participant has made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance the participant's account as often as the participant chooses: quarterly, semi-annually, or annually.