Plan Summary

Entry requirements

	Requirement for deferrals	Requirements for all other contributions
Age	21	21
Service	60 days	60 days
Hours of service	None	None
Entry service period	The first day of the month on or after meeting eligibility requirements	The first day of the month on or after meeting eligibility requirements
Entry date	Monthly	Monthly

Deferrals and employee contributions

Elective deferral contributions	Allowed	Elective deferral (pre-tax) Catch-up deferral (pre-tax) Roth deferral (after-tax) Roth Catch-up deferral (after-tax)
Minimum deferral	0%	
Maximum deferral	100%	
When deferrals can be changed	Monthly	
When deferrals can be stopped	Any date	
Voluntary contributions	Not Allowed	
Rollovers	Allowed	

Employer contributions

Matching contributions	Allowed Match formula: Discretionary Match frequency: Refer to plan document Catch-up contributions matched: Yes Vesting schedule: Immediate
Discretionary contributions	Allowed Vesting schedule: Immediate

In-Service withdrawal options

Age 59 1/2	Allowed
Financial hardship	Allowed
Rollover	Allowed
Qualified reservist distribution	Allowed

Other information

This plan summary includes a brief description of some of your employer's retirement plan features. While this plan summary outlines some of the major provisions of your employer's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.

If you have questions about the retirement plan or your account information call 1-800-547-7754 Monday through Friday, 7 a.m. - 9 p.m. (Central time), to speak to a retirement specialist at Principal®.
To learn more about Principal® or to access your account information, visit principal.com.

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