

PLAN AHEAD



CARE FOR YOUR FUTURE

Questions and answers about your 401(k) plan

Q: What is a 401(k) plan?

A: A 401(k) plan is a qualified plan, such as a profit sharing plan, that contains a cash or deferred arrangement or 401(k) feature that allows participants to contribute salary deferrals on a pre-tax basis.

Q: What advantages are there to participating in a 401(k) plan?

A: When participating in a 401(k) plan, you can reduce your current income taxes and set aside money for your retirement at the same time. Since federal income taxes are calculated on your income after your retirement plan contribution has been deducted, you may pay less in federal income taxes. Most states also exempt 401(k) plan contributions from state income taxation until distributed from the plan. Thus, you may actually have more spendable income than you would if you were contributing a comparable amount to a savings account where contributions and earnings are subject to current income taxation.

Q: How do I make 401(k) contributions?

A: 401(k) contributions are made through salary deferral. You can participate in your 401(k) plan by enrolling online at www.CRMretirement.com or calling **1-800-858-3828**. Deductions will be made from your paycheck and placed in a 401(k) account for you.

Q: How much of my compensation can I contribute to a 401(k) plan?

A: Generally you can contribute up to 100% of your wages, salary, earnings (and bonus, if applicable), up to the IRS allowable limits. Visit www.irs.gov for information on the IRS limits for the current calendar year. Additional deferral amounts for participants 50 years and older are available through "catch-up" contributions. For more information, please call **1-800-858-3828** or access your account at www.CRMretirement.com.

Q: How can I change the amount that is contributed to my 401(k) account?

A: You may increase or decrease your contributions. You will need to consult with your payroll department, as they control the timing of contribution changes. 401(k) contributions can be changed by calling **1-800-858-3828** or accessing your account at www.CRMretirement.com.



To access education tools and learn how you can begin caring for your future, visit www.CRMretirement.com.

Q: When can I withdraw my 401(k) contributions?

A: Like other retirement plans, a 401(k) plan is intended to be a long-term retirement investing vehicle. As a result, withdrawals are allowed when you reach age 59½, terminate employment, retire, die, become disabled or experience a financial hardship. Withdrawals, of both contributions and earnings, will be subject to ordinary income taxation in the year in which you receive the money. Withdrawals prior to age 59½ may also be subject to a 10 percent IRS tax penalty. In addition, you may also borrow from your account. If you have any questions regarding plan loans or withdrawals, please call the Participant Service Center at **1-800-858-3828**.

Q: What options are available when I terminate employment or retire?

A: When you terminate employment or retire, depending on your account balance, you may keep your money in the plan, roll it over to another eligible retirement plan or Individual Retirement Account (IRA) or receive the money in a lump sum. Please call **1-800-858-3828** for more information.

Q: Can I roll over money from an existing IRA or retirement account into my 401(k) account?

A: Regulations regarding rollovers may limit the ability to roll assets from one plan to another. However, tax law changes have made consolidating retirement assets easier than ever. Please call **1-800-858-3828** for more information and guidelines in making this type of contribution.

Q: How do I obtain information about my account?

A: You will receive a personalized account statement each quarter. Additionally, you can also check your account online at **www.CRMCreirement.com** or call **1-800-858-3828**. These services provide up-to-date information about your account balance, contributions, investment performance and other account data.

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Mutual funds are sold by prospectus. To obtain a copy of the prospectus, the participant should contact the plan's investment advisor or the mutual fund company directly. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.

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