

APPENDIX

QUESTIONS TO ASK A RETIREMENT PLAN PROVIDER

- Do I have to elect contributions for bonuses and my regular pay or is it all one selection?
- What is the vesting schedule?
- How much is the participant currently contributing? (percentage or dollar amount)
- What is the company match?
- Are there limitations on what percentage of my pay may I contribute to my 401(k)?
- IF YOU ARE ELIGIBLE FOR BONUSES: Does the same limit apply to my bonus earnings as well as my regular income?
- Am I allowed to contribute after-tax funds into the plan?

- Is a Roth 401(k) source available within the plan?
- If I make an after-tax contribution into my account, may I convert that to the Roth 401(k) source?
- If I make an after-tax contribution into my account, may I do a rollover conversion into a Roth IRA outside of my plan?
- Can participants roll money from a pretax source into a Roth IRA directly at their firm automatically or is a phone call required?
- Will my contributions be suspended in any way if I roll the pretax funds into a Roth IRA as a conversion outside of the plan?
- Am I allowed to do unlimited conversions from the after-tax source into the Roth source or Roth IRA conversion /rollover? If so, how many conversions/rollovers may I do per year/quarter?
- If I am either doing an in-plan conversion or a rollover Roth IRA conversion, will the plan allow me to convert automatically, or do I have to call in to do this each time?
- Does the company offer a true up match if I max out my contribution too early?

IF RELEVANT:

- Is the participant allowed to do rollovers at age fifty-nine and a half if still employed?
- Is there a Guaranteed Investment Contract (GIC)?
- Is a Brokerage Link or Personal Choice Retirement Account (PCRA) option available?