

Elevate Your Retirement



Retirement Planning Guide

Let's Get Started!

You are eligible to join your company sponsored retirement plan!



A successful retirement tomorrow is the result of proper planning today. Saving and investing are both key to reaching your retirement goals. Start today and you will be on your way!

Next Steps

1. Review this Enrollment Guide
2. Refer to www.steelecapital.com for additional information and resources
3. Complete the enrollment form and return it to your Benefits Coordinator
4. Once your account is setup, login to designate your beneficiaries

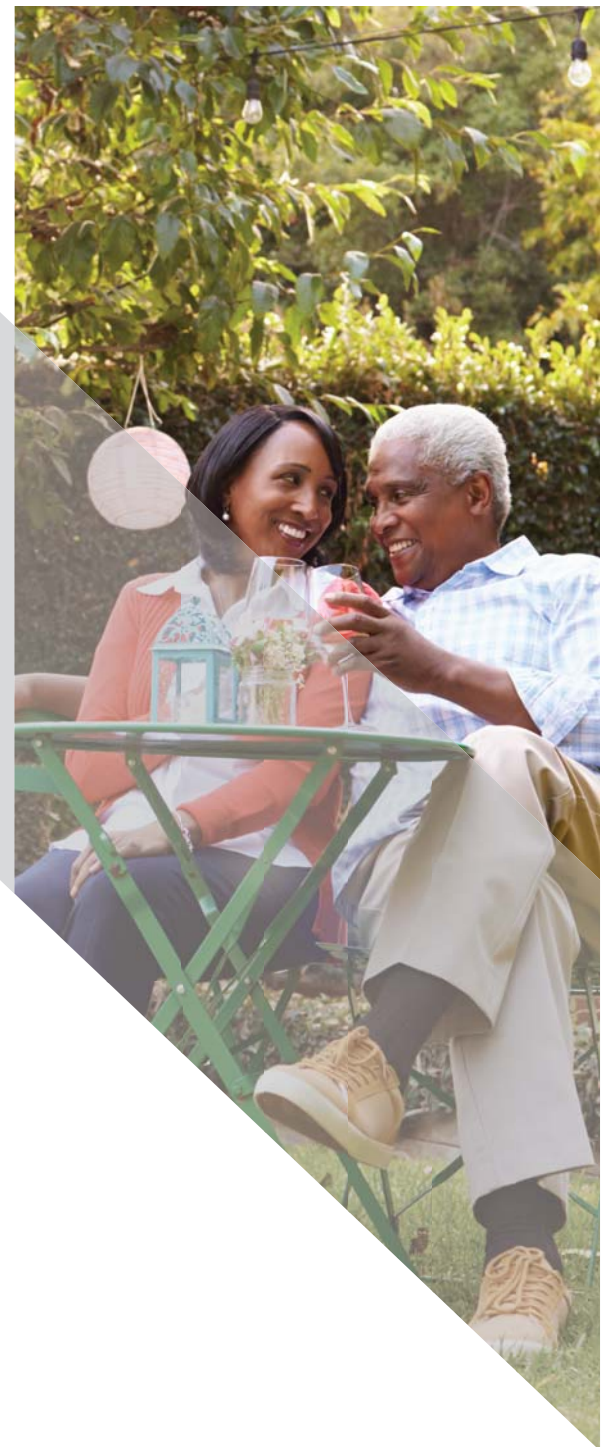
Your Plan Accepts Rollovers

There are many potential benefits of consolidating your IRAs or 401(k) plans from previous employers into your new account. Give us a call and we'll be happy to walk you through the rollover process (800) 716-3742.

Contact Information

Participant Service Representatives can be reached toll free at (800) 716-3742. We are available Monday through Friday from 8am-8pm ET.

Questions about the plan's investments options?



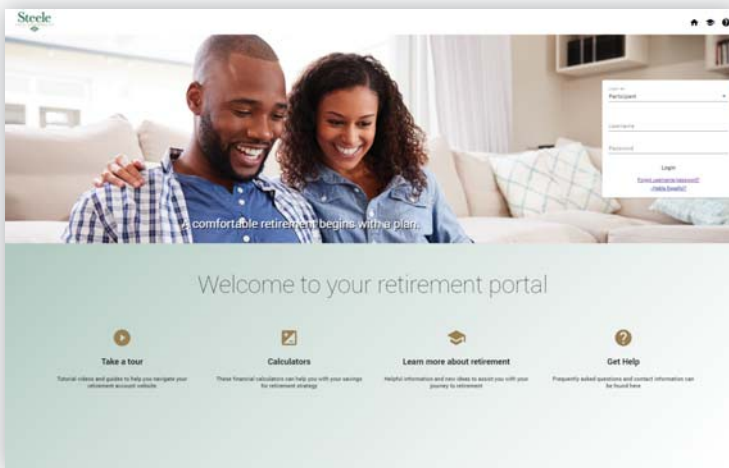
Participant Website Access

Wondering how to view your Retirement Account?

You can access your account at any time by visiting www.SteeleCapital.com and selecting Client Access and then 401(k) Participants from the dropdown menu.



If it is your first time logging in, the Username will be your Social Security Number without dashes. Your password will be your date of birth in MMDDYYYY format. For example if your birthday is July 7, 1973 your password would be 07071973.



From here you can view your account balance, current investment elections, quarterly statements and much more.

Forgot your User ID and Password?

EPIC Retirement Plan Services
Participant Service Representatives (PSRs)
Toll free at 1-800-716-3742
PSRs are available to take your call Monday through Friday, from 7:00a.m. to 7:00p.m. CT.

Questions about your investment options?

Steele Capital Management, Inc.
(800) 397-2097
info@steelecapital.com



J.B. Sullivan, Inc. Retirement Plan**Enrollment Form**

Plan ID: JBS

Section 1: Personal Information

Name: _____ SSN: _____ - _____ - _____

Address: _____ Date of Birth: ____ / ____ / ____

City _____ Date of Hire: ____ / ____ / ____

State: _____ Zip: _____ Rehire: Yes No

Phone Number: _____ Email: _____

Section 2: Deferral Elections**Choose Deferral Rate**

- I wish to contribute the following percentage of my compensation to my Retirement Account
_____ % of my compensation per pay period as Traditional deferral (pre-tax).

Total deferrals cannot exceed 100% of your compensation or the annual IRS limit. Other limitations may apply.

- I decline to make contributions to the Plan at this time.

Please complete and sign reverse side

Section 3: Investment Elections (Use whole percentages that total 100%)

Risk Based Portfolios

Strategic Roadmap Conservative	Allocation--15% to 30% Equity	--	_____	%
Strategic Roadmap Moderate	Allocation--30% to 50% Equity	--	_____	%
Strategic Roadmap Balanced	Allocation--50% to 70% Equity	--	_____	%
Strategic Roadmap Growth	Allocation--70% to 85% Equity	--	_____	%
Strategic Roadmap Aggressive	Allocation--85%+ Equity	--	_____	%

Build Your Own Portfolio / Individual Investment Options

Schwab Value Adv Money Fund	Prime Money Market	SWVXX	_____	%
Wells Fargo Stable Return Fd	Stable Value	--	_____	%
Doubleline Total Return Bond	Intermediate Core-Plus Bond	DBLTX	_____	%
Delaware Diversified Inc Inst	Intermediate Core-Plus Bond	DPFFX	_____	%
Loomis Sayles Global Bond Inst	World Bond	LSGBX	_____	%
DFA US Core Equity 1 I	Large Blend	DFOFX	_____	%
Doubleline Shiller Enhcd Cape	Large Blend	DSEEX	_____	%
Schwab S&P 500 Index	Large Blend	SWPPX	_____	%
Vanguard Growth Index Adm	Large Growth	VIGAX	_____	%
Vanguard Mid Cap Value Index	Mid-Cap Value	VMVAX	_____	%
Vanguard Mid-Cap Growth Index	Mid-Cap Growth	VMGMX	_____	%
Vanguard Small Cap Val Index	Small Value	VSIAX	_____	%
Vanguard Smallcap Grth Indx Ad	Small Growth	VSGAX	_____	%
Schwab International Index	Foreign Large Blend	SWISX	_____	%
Driehaus Emerging Mkts	Diversified Emerging Mkts	DREGX	_____	%
Cohen & Steers Realty Shares	Real Estate	CSRSX	_____	%

TOTAL 100%

REBALANCING: If you've selected multiple investments above, you may consider setting up recurring rebalance. This can be done by selecting Rebalance under the Transaction heading, and following the prompts. If you need assistance, please contact the Participant Service Center.

Section 4: Authorization

I have been provided adequate information regarding this plan to make the elections above. I understand the contribution elections will remain in effect until I otherwise notify the Plan's Administrator and revise my contribution elections. I further understand the Investment Election made above will remain in effect until and unless I revise it using a medium approved by the Plan's Administrator.

Participant Signature _____ Date: _____

For more information about your plan's investments, visit your Plan's REC. Go to www.steelecapital.com. Click on Client Access, click on Retirement Education Center, enter JBS222 and press Enter.

How Much Do I Really Need For Retirement?

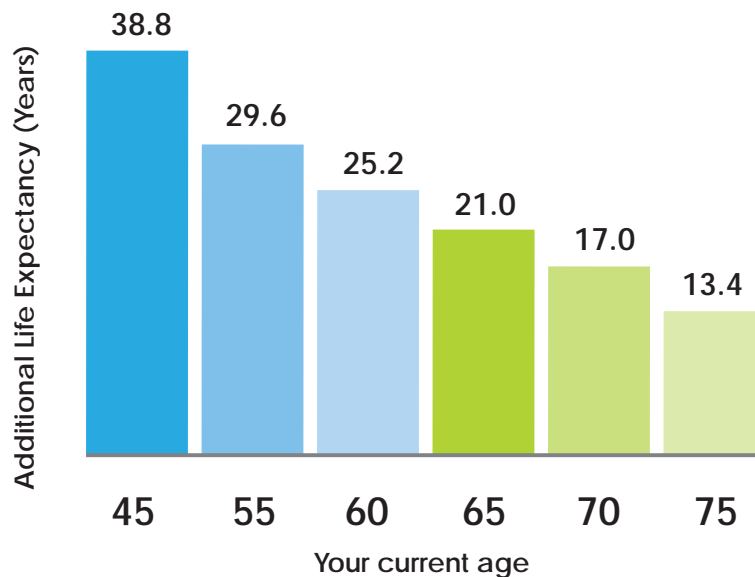
If you're like most people, you want your retirement years to be carefree years, without financial worries. Realistically, you should plan to save enough to replace the majority of your annual income for EACH YEAR of your retired life.

How Much Will You Need?

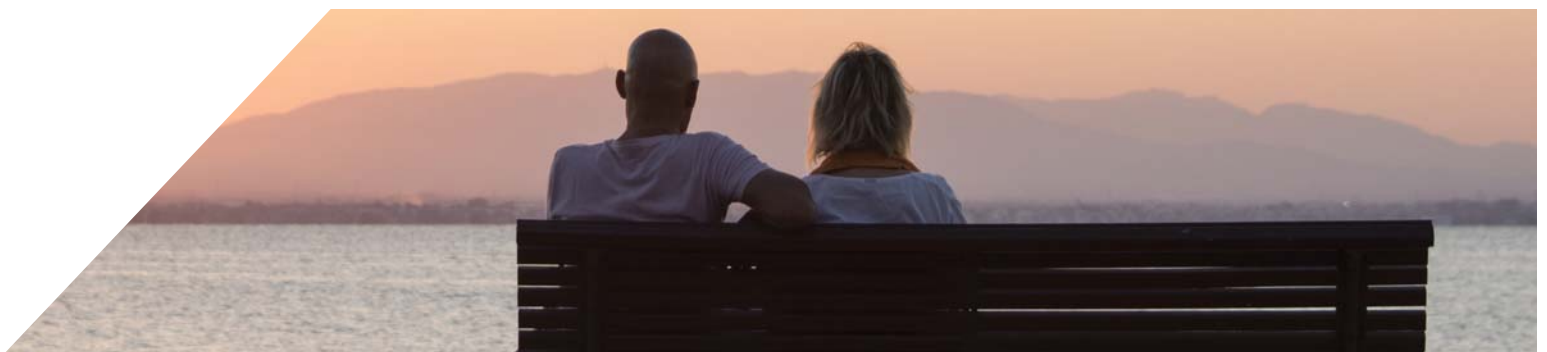
Industry experts suggest most people need to replace between 75% and 100% of their pre-retirement income for each year spent in retirement. This amount will depend on how you adjust your living standards in retirement.

How Long Will You Need It?

The great news is that we are all living longer! As a result, retirement can last decades rather than years and saving enough has become more important than ever.



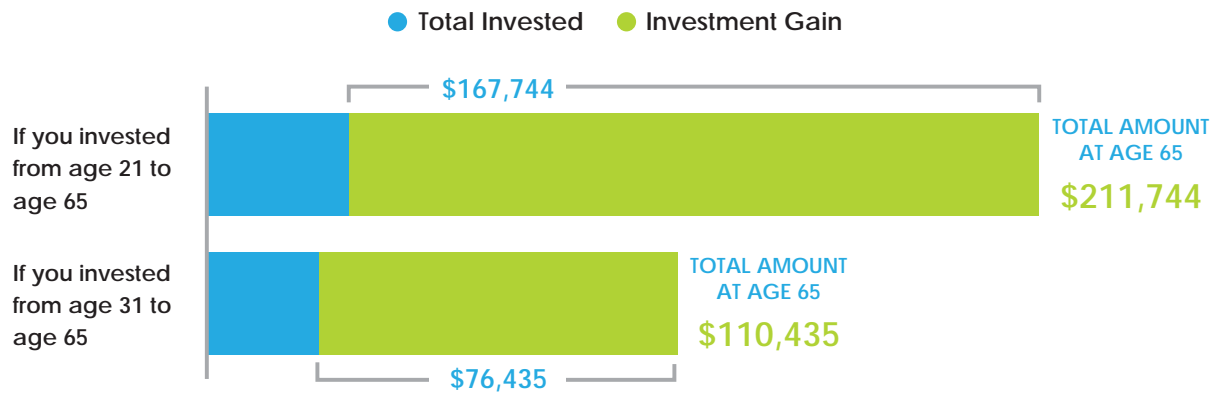
This table is based upon averages calculated by the IRS.
Source: IRS Single Life Expectancy Table



Starting Early

Time can be your most important ally when you're saving for retirement. The longer you have to invest, the greater the potential benefits of compounded earnings. Starting early and increasing your savings gradually over time will help you come out ahead.

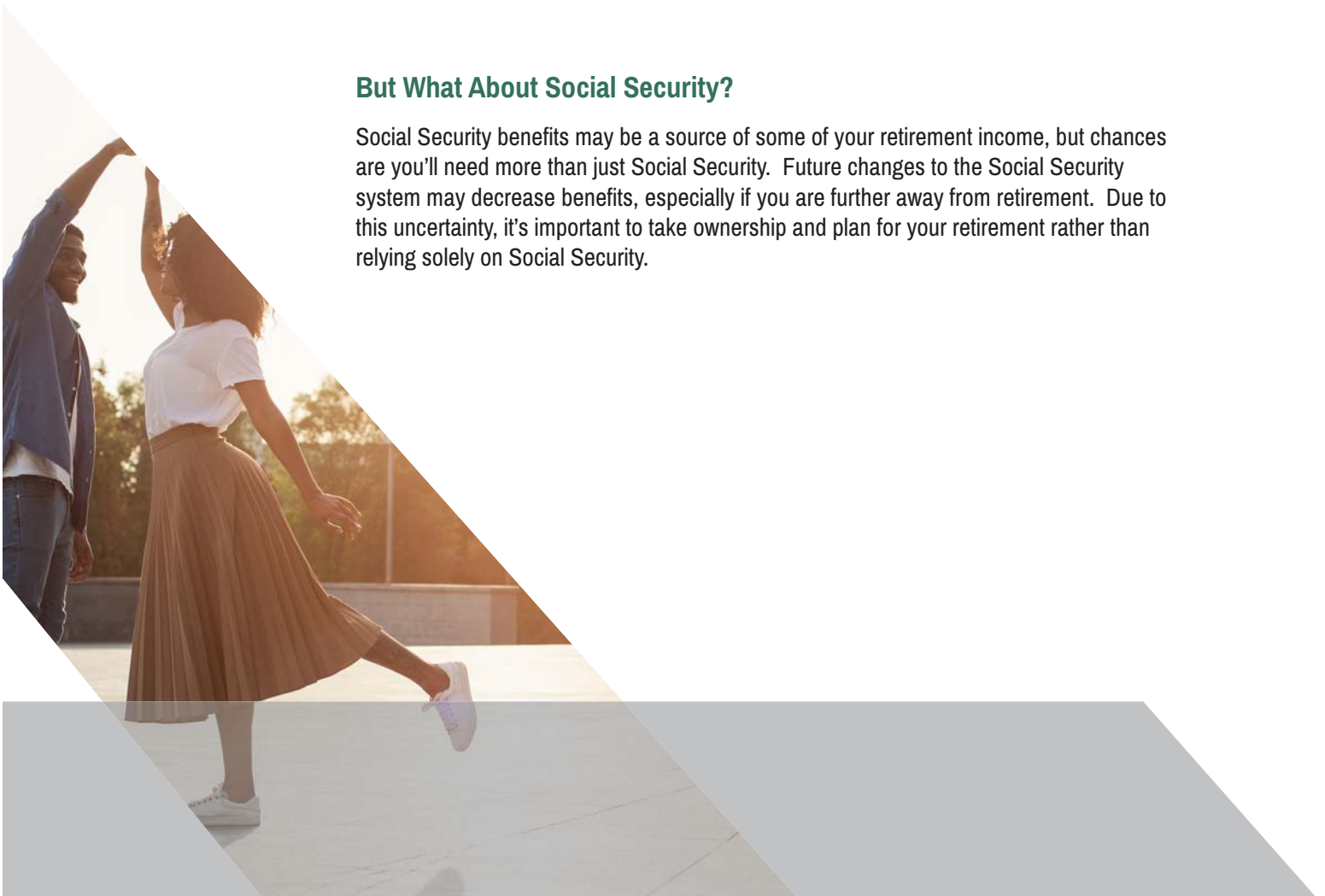
THE ADVANTAGE OF INVESTING EARLY



Assumes single deposit of \$1,000 at beginning of year and a 6% annual return.
This chart is hypothetical and for illustrative purposes only. It is not indicative of any particular investments.

But What About Social Security?

Social Security benefits may be a source of some of your retirement income, but chances are you'll need more than just Social Security. Future changes to the Social Security system may decrease benefits, especially if you are further away from retirement. Due to this uncertainty, it's important to take ownership and plan for your retirement rather than relying solely on Social Security.

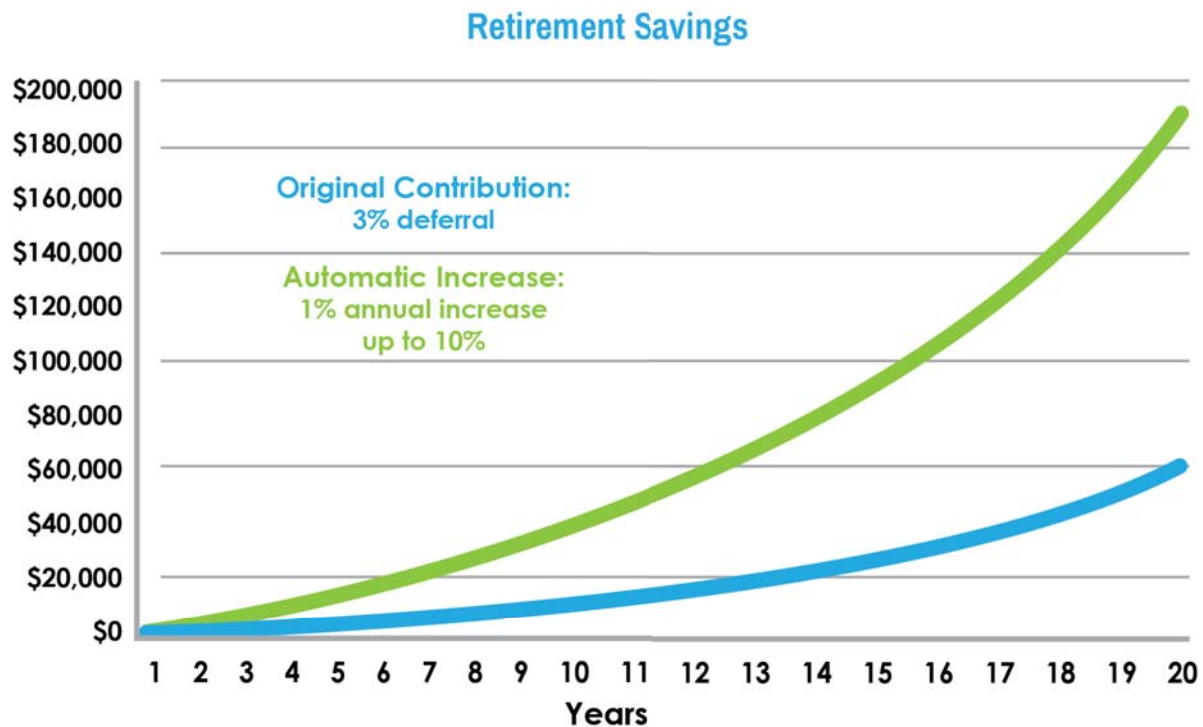


Automatic Deferral Increase

Monitoring and managing accounts are core functions of the participant web experience. Through our web and mobile applications, you can log in anytime to easily view and/or change your deferral amount.

Participants in plans that offer online deferral changes also have the ability to set up a **custom automatic deferral increase**. The feature gives you the power to “set and forget” an incremental savings growth strategy. Simply turn on the Auto Increase feature in the Deferral Change module and set three items:

1. The increment by which you would like to increase your deferral.
2. The date on which you would like the annual increase to occur each year.
3. Your maximum and final deferral rate.



This chart is hypothetical and for illustrative purposes only.

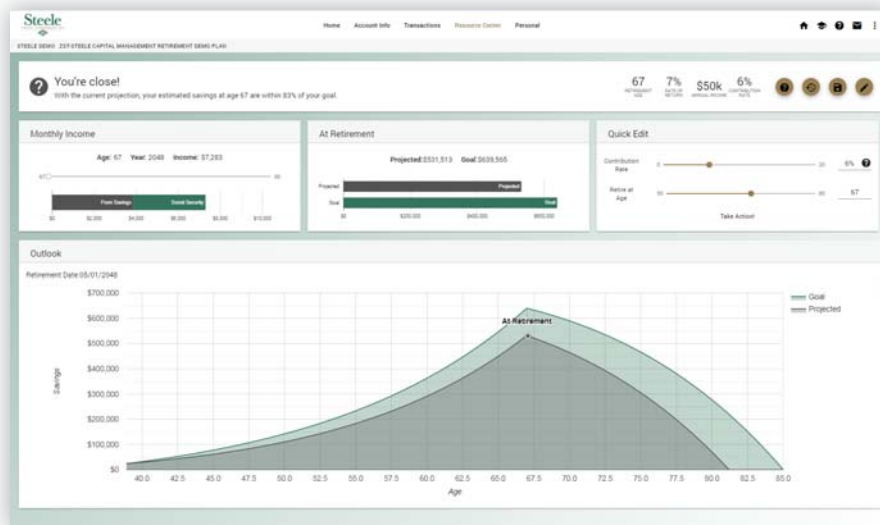
My Retirement Goal

Use our online calculator to help determine your savings goal and how to get there.

After you log in, click here:



My Retirement Goal



You will need to enter some basic data to get an instant and simple projection. To get a more robust and personalized retirement goal, click the pencil icon to open the 'edit drawer'.

Here you can modify the assumptions being used to calculate your goal as well as add additional accounts or expenses you may have. The more information you add, the more accurate the projection will be.

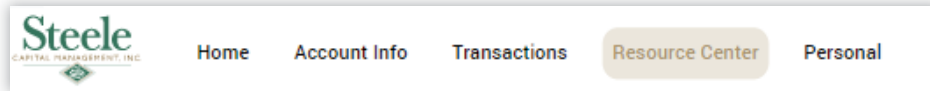
Edit My Projection

Contribution Rate	Annual Income
9%	\$55,000
Retire at Age	Life Expectancy
67	85
Percent of Salary Needed	Rate of Return
70%	7%

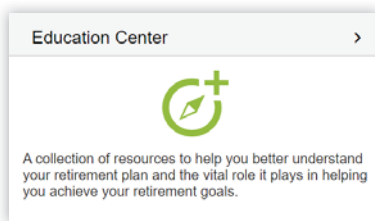


Retirement Education Center (REC)

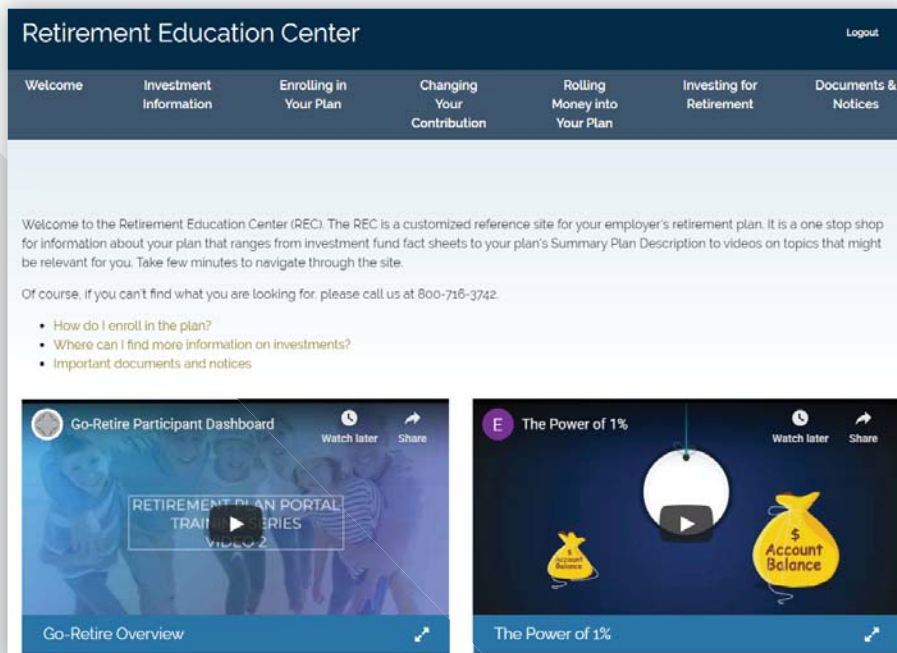
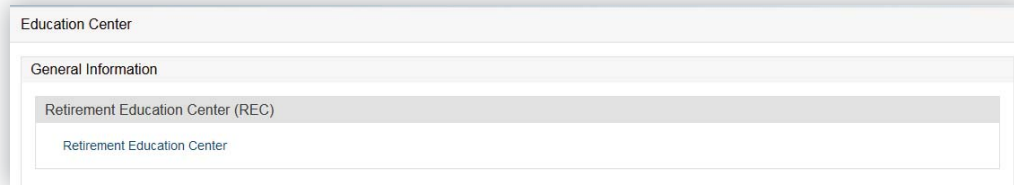
You can access the REC by selecting the link found in the Resource Center of your participant account.



The REC is a tool that contains information specific to your plan. Via the REC you have access to a variety of resources which can aid you in your retirement planning.



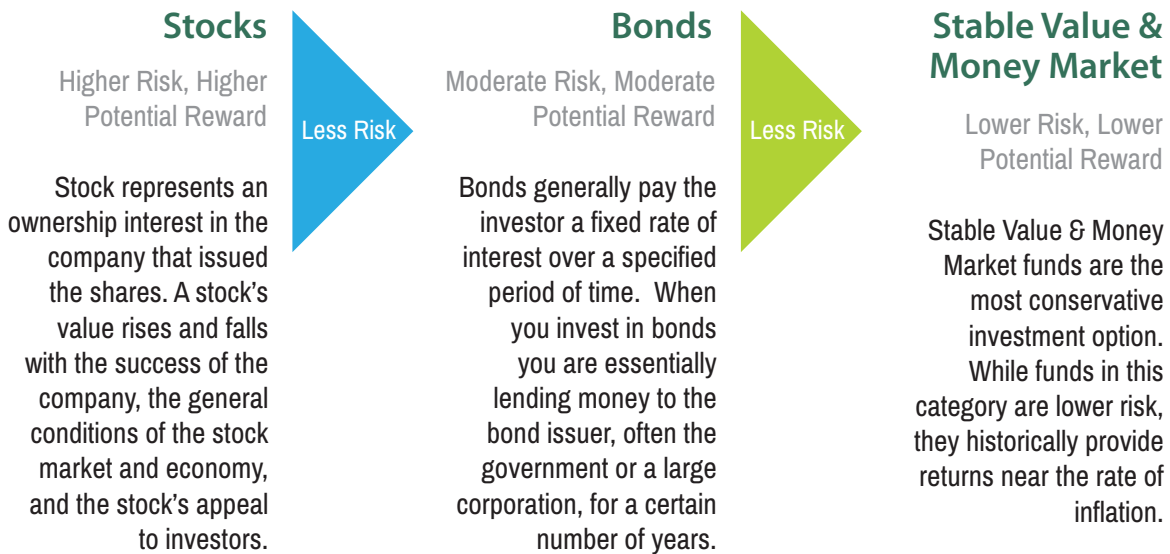
- Educational Videos
- Retirement Calculators
- Investment Information



Investing Basics

Once you've decided to save for retirement, the next decision is how to invest your money. Before you do, it's helpful to understand some basic concepts.

The investments available in your plan range from very conservative and less risky to very aggressive and more risky. Historically riskier investments offer the opportunity for greater returns over time, but they also come with a greater chance for loss.



What is a Mutual Fund?

Mutual funds are investments that pool your money together with other investors to purchase shares of a collection of stocks, bonds, or other types of investments that might be difficult to amass on your own.

The information on the following pages will give you more detail about the types of investments available in your plan.

The information above is for informational purposes only. It is not intended to be investment advice.



Determine Your Asset Allocation

There are several important topics to consider as you make your investment selections:

- Review your **RISK TOLERANCE** - Align your exposure to the volatility of stocks with a level that makes you comfortable.
- Make sure your portfolio is **DIVERSIFIED** - Choose various types of investments that will behave differently to reduce your risk and volatility or a single investment, like a target date or risk based portfolio that provides this diversification for you.
- **REBALANCE** your investments. Once you have determined the level of risk you're comfortable with, maintain that allocation by rebalancing, a feature that can be automated using the Go-Retire website. This feature is often inherent in risk-based and target date funds.

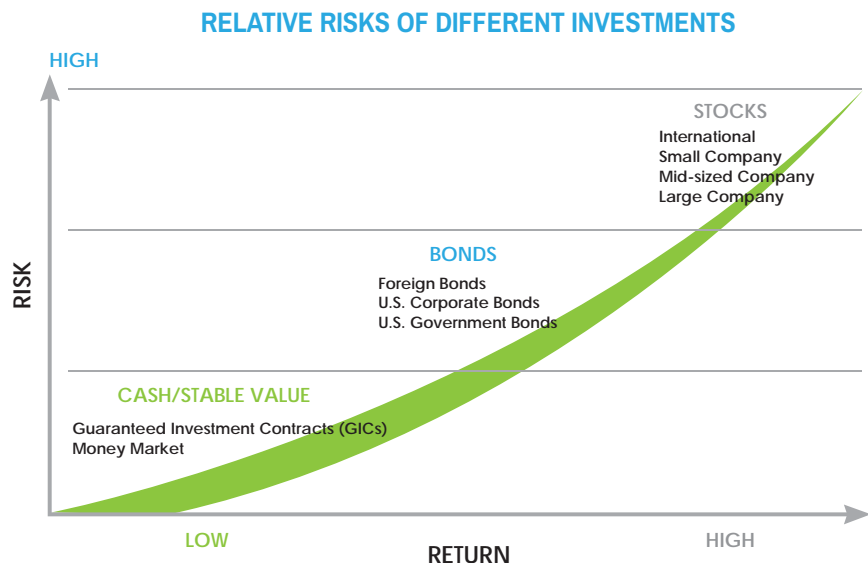
Living with Investment Risk

Understanding and learning to manage risk is important to your success as an investor. Typically, investments that present the most risk also offer the highest potential return. If you put your money in only low-risk investments, you may not earn enough to meet your retirement savings goal. You need to know the risks associated with each investment class, the earnings potential of each type, your own risk tolerance, and investment strategies that can help you take all of these variables into account.

Calculate Your Risk

The degree of risk you're willing to take with your investments is known as your risk tolerance. Investors with longer investment time frames can generally tolerate more risk than investors who have shorter time frames — say, a few months or years — before they need their money. Over the short term, market volatility is a serious risk factor since the value of your investments may be down when you withdraw your funds. But, for long-term investors, you don't have the risk of needing to sell when the market drops. Therefore, the longer you have to invest, the more risk you may be able to tolerate.

However, time is only one consideration when you assess your risk tolerance. Your own comfort level is also important. If your investments are in asset classes that tend to fluctuate widely, you must be willing to accept that the value of your investments may drop significantly from time to time. Conversely, if you have invested very conservatively, you must consider the possibility that your returns will not keep up with inflation in the years ahead.



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Risk Tolerance – Your Investor Profile

The quiz below can help give you an idea of how much risk you are able to tolerate in your portfolio. Read the following statements and select the corresponding option related to your level of agreement, age and time until retirement. Your total score will help you determine your Investor Profile which can be used as a guideline as you make your investment selections.

1 = strongly disagree 2 = disagree 3 = neutral 4 = agree 5 = strongly agree

1. I am knowledgeable about personal investing and economic issues.	1	2	3	4	5
2. I am willing to accept above-average risk to achieve above average return.	1	2	3	4	5
3. Staying ahead of inflation is very important to me.	1	2	3	4	5
4. If my investments lose money I can easily resist the urge to sell them.	1	2	3	4	5
5. I do not plan to make withdrawals from my retirement account prior to retirement.	1	2	3	4	5
6. My current age.	60 or over 1	50-59 2	40-49 3	30-39 4	Under 29 5
7. My approximate numbers of years until retirement.	5 yrs 1	10 yrs 2	15 yrs 3	20 yrs 4	25+ yrs 5

Total Score

Investor Profile



REMEMBER!

You will need to reevaluate your tolerance over the course of time as circumstances change. Feel free to revisit this questionnaire as often as you'd like to ensure that you are appropriately aligned.

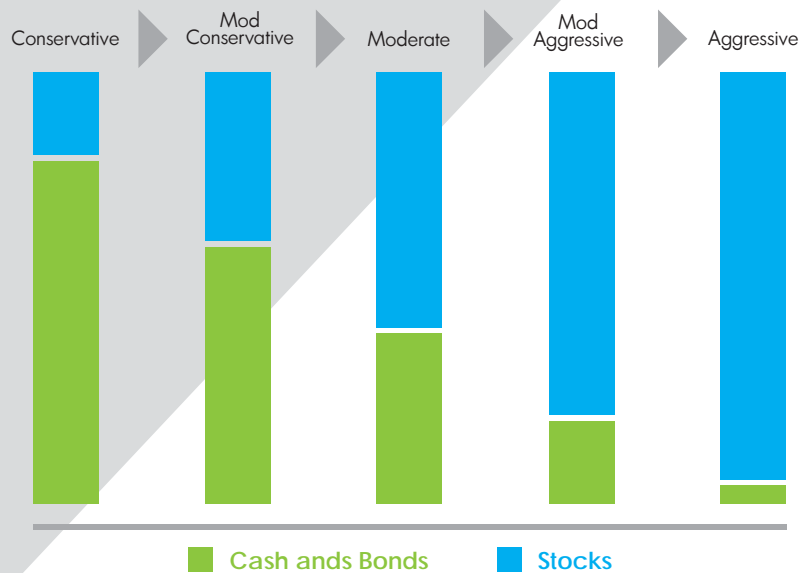
The information above is for informational purposes only. It is not intended to be investment advice.

Risk Based Funds

Risk based investments are professionally managed portfolios geared toward a variety of different risk tolerance levels. As a participant, you determine the level of risk you are comfortable taking in your portfolio. From there, the internal investment selection and asset allocation is left to the experts.

These investments have a diversified mix of exposure to stocks, bonds, and other major market sectors and segments. They will automatically rebalance based on market deviations.

It's important to note that these funds will **NOT** become more conservative over time as you get closer to retirement age. The level of risk will remain fairly constant over time. As your tolerance for risk changes, you will need to re-evaluate your choice through your working years.



Diversification and asset allocation do not guarantee investment returns and do not eliminate the risk of loss. For illustrative purposes only.



Plan ID: JBS

Section 1: Personal Information

Name:	SSN: _____ - _____ - _____
Address:	Date of Birth: ____ / ____ / ____
City	Date of Hire: ____ / ____ / ____
State: Zip:	Rehire: <input type="checkbox"/> Yes <input type="checkbox"/> No
Phone Number:	Email:

Section 2: Rollover Information

Name of Financial Institution (where funds were held): _____

Name of Prior Plan: _____ Approximate Amount of Rollover: \$ _____

Important Note: Retirement account providers typically require pre-liquidation of assets, payment of fees, and/or completion of their own forms prior to transferring assets. To expedite your request, please contact your current provider or former employer to verify and complete their requirements.

The rollover may only be accepted if permitted by the terms of the Employer's Plan AND the Employee certifies, by signing below, that the rollover meets the following IRS requirements:

1. The rollover is being made within 60 days of receipt of the distribution from the prior plan.
2. The Rollover amount is from my prior plan or from the prior plan of my deceased Spouse.
3. The amount being rolled over does NOT include:
 - a. Required Minimum Distribution amounts
 - b. Hardship distributions
 - c. Amounts that were part of a series of substantially equal payments.
 - d. Roth IRA assets
 - e. SIMPLE IRA assets from a participant who has not been in a SIMPLE IRA for two years.
 - f. After tax contributions made to an IRA.
 - g. After tax to an IRA which were rolled in from a qualified Plan. After tax from a qualified plan may only be moved into another qualified plan by a trustee to trustee transfer or a direct rollover.

NOTE: If the plan does not accept the type of rollover that the Employee desires to make, the rollover will not be accepted by the Employer's Plan. For example, Rollovers of Roth deferral contributions will only be accepted if your Plan allows for Roth deferral contributions.

Section 3: Tax Status

Tax status of direct rollover. The tax status of the direct rollover, as reflected in the Distributing Plan's records, is as follows:

- All rollover assets are **Pre-Tax**. (go to Section 4)
- Some or all rollover assets are **Roth**. (complete information below) (this does not apply if your plan does not offer Roth)
- All rollover assets are Roth.
- A portion of my rollover assets are Roth.

Amount \$ _____ (includes earnings).

Roth Basis \$ _____ (contributions without earnings).*

First Roth Deferral Date _____ (Year first Roth Deferral was made).*

*This information can be obtained from the financial institution that currently holds your account.

Section 4: Request Rollover from Prior Financial Institution

1. Contact the current trustee/custodian or your prior employer to verify their requirements for transferring the funds and complete any required paperwork authorizing the transfer.
2. Complete this form and return to your current employer as certification of your impending rollover.

Please make checks payable to : Charles Schwab Trust Bank #201222 FBO (Participant Name and last 4 of SSN)
Mail to : Regular Mail to Charles Schwab Bank P.O. Box 81686, Austin, TX 78708 or Overnight Mail to Charles Schwab Bank
11800 Schwab Way, Austin, TX 78758

*** Failure to make checks payable including the FBO information above may result in a return of funds to the originating institution.**

Section 5: Certification and Signature

I understand that this will not be a valid rollover unless the information above is accurate.

I acknowledge that, due to the complexities involved in the tax treatment of distributions from Qualified Plans, the Trustee/Custodian/Recordkeeper has recommended that I consult with my tax advisor or the Internal Revenue Service before completing this transaction to make certain that it qualifies as a rollover and is appropriate in my individual circumstances. I release the Trustee/Custodian/Recordkeeper from any claim of damages on account of the failure of this transaction to qualify as a valid rollover.

I request the Plan accept the above indicated rollover contributions and certify under penalties of perjury that all statements above are true.

I understand that once the rollover check is received, the funds will be invested into my retirement account according to my current investment elections on file. If no elections exist, my assets will be invested in the Plan's default investment.

Participant Signature _____ Date: _____

Section 6: Administrator Authorization

Based on the information above, this rollover contribution is acceptable according to the plan provisions therefore, I authorize acceptance of this rollover contribution into the Plan. **Furthermore, I confirm that a Summary Plan Description and all required notices have been provided to the participant initiating this rollover contribution.**

Plan Representative Signature _____ Date: _____

J.B. Sullivan, Inc. Retirement Plan

Investment and Fee Notice

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have any questions concerning any of this information, contact Kathy Christensen, J.B. Sullivan, Inc., 425 First Street, Savanna, IL, 61074, (815) 273-4511.

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by J.B. Sullivan, Inc. and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Retirement plans have different types of expenses.

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, administration, advisory, legal, accounting, custodial, trustee and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

- A \$75.00 lump sum distribution fee.
- A \$75.00 in-service distribution fee.
- A \$75.00 hardship distribution fee.
- A \$75.00 required minimum distribution fee.
- A \$25.00 installment fee via check.
- A \$25.00 partial withdrawal distribution fee via check.
- A \$350.00 Qualified Domestic Relations Order (QDRO) processing fee.
- A \$15.00 overnight mail delivery fee.
- A \$50.00 per transaction fee for security transfers away from Schwab.
- Up to a \$10.00 administrative processing fee to eliminate certain small account distributions.

General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contacting your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or their delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information is received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

J.B. Sullivan, Inc. Retirement Plan
Investment and Fee Notice

The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio As of	Trade Rest	Shareholder Fee
	1 YR	5 YR	10 YR	Incept			
Wells Fargo Stable Return Fd (Fund ID WFTVZ) idx:FTSE Treasury Bill 3 Mon USD Stable Value	1.75%	1.94%	1.71%	4.76%	12/31/21	0.39%	3.90
Strategic Roadmap Conservative (Fund ID SRMC1) idx:Morningstar Con Tgt Risk TR USD US Fund Allocation--15% to 30% Equity	4.73%	6.13%		5.56%	12/31/21	0.27%	2.70
Strategic Roadmap Moderate (Fund ID SRMM1) idx:Morningstar Mod Con Tgt Risk TR USD US Fund Allocation--30% to 50% Equity	8.30%	7.73%		6.89%	12/31/21	0.24%	2.40
Strategic Roadmap Balanced (Fund ID SRMB1) idx:Morningstar Mod Tgt Risk TR USD US Fund Allocation--50% to 70% Equity	12.15%	9.74%		8.57%	12/31/21	0.22%	2.20
Strategic Roadmap Growth (Fund ID SRMG1) idx:Morningstar Mod Agg Tgt Risk TR USD US Fund Allocation--70% to 85% Equity	15.59%	11.29%		9.90%	12/31/21	0.18%	1.80
Strategic Roadmap Aggressive (Fund ID SRMA1) idx:Morningstar Agg Tgt Risk TR USD US Fund Allocation--85%+ Equity	18.29%	12.41%		10.83%	12/31/21	0.16%	1.60
Driehaus Emerging Mkts (Fund ID DREGX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	-8.84%	11.25%	6.75%	11.14%	1/31/22	1.41%	14.10
Schwab International Index (Fund ID SWISX) idx:MSCI EAFE NR USD US Fund Foreign Large Blend	8.55%	8.18%	7.06%	4.77%	1/31/22	0.06%	0.60
Delaware Diversified Inc Inst (Fund ID DPFFX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core-Plus Bond	-2.73%	4.13%	3.40%	5.87%	1/31/22	0.62%	6.20
Doubleline Total Return Bond (Fund ID DBLTX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core-Plus Bond	-1.38%	2.79%	3.28%	5.05%	1/31/22	0.50%	5.00
DFA US Core Equity 1 I (Fund ID DFEQX) idx:S&P 500 TR USD US Fund Large Blend	21.17%	14.96%	14.51%	10.17%	1/31/22	0.15%	1.50
Doubleline Shiller Enhcd Cape (Fund ID DSEEX) idx:S&P 500 TR USD US Fund Large Blend	21.13%	15.87%		15.67%	1/31/22	0.56%	5.60
Schwab S&P 500 Index (Fund ID SWPPX) idx:S&P 500 TR USD US Fund Large Blend	23.25%	16.75%	15.36%	9.00%	1/31/22	0.02%	0.20
Vanguard Growth Index Adm (Fund ID VIGAX) idx:S&P 500 Growth TR USD US Fund Large Growth	16.43%	21.47%	17.41%	8.57%	1/31/22	0.05%	0.50 *

J.B. Sullivan, Inc. Retirement Plan
Investment and Fee Notice

PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1.000		
Vanguard Mid-Cap Growth Index (Fund ID VMGMX) idx:S&P MidCap 400 Growth TR USD US Fund Mid-Cap Growth	5.93%	15.92%	13.98%	14.67%	1/31/22	0.07%	0.70	*	
Vanguard Mid Cap Value Index (Fund ID VMVAX) idx:S&P MidCap 400 Value TR USD US Fund Mid-Cap Value	25.64%	10.54%	12.70%	13.77%	1/31/22	0.07%	0.70	*	
Schwab Value Adv Money Fund (Fund ID SWVXX) idx:FTSE Treasury Bill 3 Mon USD US Fund Prime Money Market	0.04%	1.02%	0.54%	2.36%	1/31/22	0.35%	3.50		
Cohen & Steers Realty Shares (Fund ID CSRSX) idx:FTSE Nareit Equity REITs TR USD US Fund Real Estate	32.99%	11.80%	11.02%	11.90%	1/31/22	0.97%	9.70		
Vanguard Smallcap Grth Indx Ad (Fund ID VSGAX) idx:S&P SmallCap 600 Growth TR USD US Fund Small Growth	-9.72%	13.17%	12.51%	13.66%	1/31/22	0.07%	0.70	*	
Vanguard Small Cap Val Index (Fund ID VSIAX) idx:S&P SmallCap 600 Value TR USD US Fund Small Value	19.87%	9.17%	12.04%	13.37%	1/31/22	0.07%	0.70	*	
Loomis Sayles Global Bond Inst (Fund ID LSGBX) idx:BBgBarc Global Aggregate TR USD US Fund World Bond	-5.94%	3.38%	1.91%	6.05%	1/31/22	0.76%	7.60		

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

Please visit <http://www.investmentterms.com> for a glossary of investment terms relevant to the investment options available under this plan. This glossary is intended to help you better understand your options.

Additional information and more recent performance about each of the designated investment alternatives can be accessed through your plan's Retirement Education Center (R.E.C.). Go to www.epicrps.com and enter JBS222 as the R.E.C. code in the designated R.E.C. field and click enter. To review additional investment information go to the Investment Information page on the R.E.C. You can access the fund's prospectus by clicking on the "P" icon. If you click on the "F" icon you will be directed to the fund's fact sheet.

Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information, that is available via the R.E.C.

J.B. Sullivan, Inc. Retirement Plan
Qualified Default Investment Alternative Notice

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment(s) are listed below.

Name	Gross Annual Expense Ratio	As of
Strategic Roadmap Balanced	0.22 %	12/31/2021

The Balanced Fund is a strategic asset allocation fund that invests in a diversified portfolio through the use of mutual funds, ETFs, individual securities and other pooled funds. The primary objective of the fund is a combination of capital appreciation and income. The Balanced Fund will typically allocate approximately 60% of its assets in a combination of U.S. and foreign equities, and 40% in bonds, a portion of which can be allocated to international bonds and cash vehicles. The Balanced Fund may also have an allocation to Real Estate, Commodities, or other alternative strategies to help it pursue its investment objectives. The Balanced Fund is designed for those investors who are seeking lower volatility than the overall market with an opportunity for moderate capital growth.

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can log onto the participant website or contact the Plan Administrator at:

J.B. Sullivan, Inc.
425 First Street P.O. Box 387
Savanna, IL 61074
(815) 273-4511

J.B. SULLIVAN, INC. RETIREMENT PLAN
SUMMARY PLAN DESCRIPTION

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J.B. SULLIVAN, INC. RETIREMENT PLAN

SUMMARY PLAN DESCRIPTION

INTRODUCTION TO YOUR PLAN

What kind of Plan is this?

J.B. Sullivan, Inc. Retirement Plan ("Plan") has been adopted to provide you with the opportunity to save for retirement on a tax-advantaged basis. This Plan is a type of qualified retirement plan commonly referred to as a 401(k) Plan.

What information does this Summary provide?

This Summary Plan Description ("SPD") contains information regarding when you may become eligible to participate in the Plan, your Plan benefits, your distribution options, and many other features of the Plan. You should take the time to read this SPD to get a better understanding of your rights and obligations under the Plan.

In this Summary, your Employer has addressed the most common questions you may have regarding the Plan. If this SPD does not answer all of your questions, please contact the Administrator or other Plan representative. The Administrator is responsible for responding to questions and making determinations related to the administration, interpretation, and application of the Plan. The name and address of the Administrator can be found at the end of this SPD in the Article entitled "General Information About the Plan."

This SPD describes the Plan's benefits and obligations as contained in the legal Plan document, which governs the operation of the Plan. The Plan document is written in much more technical and precise language and is designed to comply with applicable legal requirements. If the non-technical language in this SPD and the technical, legal language of the Plan document conflict, the Plan document always governs. If you wish to receive a copy of the legal Plan document, please contact the Administrator.

The Plan and your rights under the Plan are subject to federal laws, such as the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code, as well as some state laws. The provisions of the Plan are subject to revision due to a change in laws or due to pronouncements by the Internal Revenue Service (IRS) or Department of Labor (DOL). Your Employer may also amend or terminate this Plan. Your Employer will notify you if the provisions of the Plan that are described in this SPD change.

Types of contributions. The following types of contributions may be made under this Plan:

- Employee salary deferrals
- Employer matching contributions
- Employer profit sharing contributions
- Employee "rollover" contributions

ARTICLE I PARTICIPATION IN THE PLAN

How do I participate in the Plan?

Provided you are not an Excluded Employee, you may become a "Participant" in the Plan once you have satisfied the eligibility requirements and reached your "Entry Date." The following describes the eligibility requirements and Entry Dates that apply. You should contact the Administrator if you have questions about the timing of your Plan participation.

All Contributions

Excluded Employees. If you are a member of a class of employees identified below, you are an Excluded Employee and you are not entitled to participate in the Plan. The Excluded Employees are:

- union employees whose employment is governed by a collective bargaining agreement under which retirement benefits were the subject of good faith bargaining, unless the collective bargaining agreement requires the employee to be included within the Plan
- leased employees

Eligibility conditions. You will be eligible to participate in the Plan when you have satisfied the following eligibility condition(s). However, you will actually become a Participant in the Plan once you reach the Entry Date as described below.

- attainment of age 21.
- completion of one (1) Year of Service.

Entry Date. Your Entry Date will be the first day of the Plan Year quarter coinciding with or next following the date you satisfy the eligibility requirements.

How is my service determined for purposes of Plan eligibility?

Year of Service. You will be credited with a Year of Service at the end of the twelve month period beginning on your date of hire if you have been credited with at least 1,000 Hours of Service during such period. If you have not been credited with 1,000 Hours of Service by the end of such period, you will have completed a Year of Service at the end of any following Plan Year during which you were credited with 1,000 Hours of Service.

Hour of Service. You will be credited with your actual Hours of Service for:

- (a) each hour for which you are directly or indirectly compensated by the Employer for the performance of duties during the Plan Year;
- (b) each hour for which you are directly or indirectly compensated by the Employer for reasons other than the performance of duties (such as vacation, holidays, sickness, disability, lay-off, military duty, jury duty or leave of absence during the Plan Year); and
- (c) each hour for back pay awarded or agreed to by the Employer.

You will not be credited for the same Hours of Service both under (a) or (b), as the case may be, and under (c).

What service is counted for purposes of Plan eligibility?

Service with the Employer. In determining whether you satisfy the minimum service requirements to participate under the Plan, all service you perform for the Employer will generally be counted.

Service with another Employer. For eligibility purposes, your Years of Service with Elite Design and Construction, Fleming Companies, Inc. Flickinger, Scrivner's, Thompson Food Basket and Savanna Super 8 Motel will be counted.

Military service. If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with the Employer. If you may be affected by this law, ask the Administrator for further details.

What happens if I'm a Participant, terminate employment and then I'm rehired?

If you are no longer a Participant because you terminated employment, and you are rehired, then you will be able to participate in the Plan on your date of rehire provided you are otherwise eligible to participate in the Plan.

ARTICLE II EMPLOYEE CONTRIBUTIONS

What are salary deferrals and how do I contribute them to the Plan?

Salary deferrals. As a Participant under the Plan, you may elect to reduce your compensation by a specific percentage or dollar amount and have that amount contributed to the Plan on a pre-tax basis as a salary deferral. Your taxable income is reduced by the deferral contribution so you pay less in federal income taxes (however, the amount you defer is still counted as compensation for purposes of Social Security taxes). Later, when the Plan distributes the deferrals and earnings, you will pay the taxes on those deferrals and the earnings. Therefore, federal income taxes on the deferral contributions and on the earnings are only postponed. Eventually, you will have to pay taxes on these amounts.

Deferral procedure. The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Administrator. The procedure will require that you enter into a salary deferral agreement after you satisfy the Plan's eligibility requirements. You may elect to defer a portion of your salary as of your Entry Date. Such election will become effective as soon as administratively feasible after it is received by the Administrator. Your election will remain in effect until you modify or terminate it.

Deferral modifications. You are permitted to revoke your salary deferral election at any time during the Plan Year. You may make any other modification at least once a year or in accordance with any other procedure that your Employer provides. Any modification will become effective as soon as administratively feasible after it is received by the Administrator.

Deferral Limit. As a Participant, you may elect to defer a percentage of your compensation each year instead of receiving that amount in cash. Your total deferrals in any taxable year may not exceed a dollar limit which is set by law. The limit for 2016 is \$18,000. After 2016, the dollar limit may increase for cost-of-living adjustments. See the paragraph below on Annual dollar limit. The Administrator will notify you of the maximum percentage you may defer.

Catch-up contributions. If you are at least age 50 or will attain age 50 before the end of a calendar year, then you may elect to defer additional amounts (called "catch-up contributions") to the Plan as of the January 1st of that year. The additional amounts may be deferred regardless of any other limitations on the amount that you may defer to the Plan. The maximum "catch-up contribution" that you can make in 2016 is \$6,000. After 2016, the maximum may increase for cost-of-living adjustments.

Annual dollar limit. You should also be aware that each separately stated annual dollar limit on the amount you may defer (the annual deferral limit and the "catch-up contribution" limit) is a separate aggregate limit that applies to all such similar salary deferral amounts and "catch-up contributions" you may make under this Plan and any other cash or deferred arrangements (including tax-sheltered 403(b) annuity contracts, simplified employee pensions or other 401(k) plans) in which you may be participating. Generally, if an annual dollar limit is exceeded, then the excess must be returned to you in order to avoid adverse tax consequences. For this reason, it is desirable to request in writing that any such excess salary deferral amounts and "catch-up contributions" be returned to you.

If you are in more than one plan, you must decide which plan or arrangement you would like to return the excess. If you decide that the excess should be distributed from this Plan, you must communicate this in writing to the Administrator not later than the March 1st following the close of the calendar year in which such excess deferrals were made. However, if the entire dollar limit is exceeded in this Plan or any other plan your Employer maintains, then you will be deemed to have notified the Administrator of the excess. The Administrator will then return the excess deferrals and any earnings to you by April 15th.

Allocation of deferrals. The Administrator will allocate the amount you elect to defer to an account maintained on your behalf. You will always be 100% vested in this account (see the Article in this SPD entitled "Vesting"). This means that you will always be entitled to all amounts that you defer. This money will, however, be affected by any investment gains or losses. If there is an investment gain, then the balance in your account will increase. If there is an investment loss, then the balance in your account will decrease.

Distribution of deferrals. The rules regarding distributions of amounts attributable to your salary deferrals are explained later in this SPD. However, if you are a highly compensated employee (generally more than 5% owners and certain family members (regardless of how much they earn), or individuals receiving wages in excess of certain amounts established by law), a distribution of amounts attributable to your salary deferrals or certain excess contributions may be required to comply with the law. The Administrator will notify you when a distribution is required.

What are "rollover" contributions?

Rollover contributions. At the discretion of the Administrator, if you are a Participant who is currently employed or an Eligible Employee, you may be permitted to deposit into the Plan distributions you have received from other retirement plans and certain IRAs. Such a deposit is called a "rollover" contribution and may result in tax savings to you. You may ask the Administrator or Trustee of the other plan or IRA to directly transfer (a "direct rollover") to this Plan all or a portion of any amount that you are entitled to receive as a distribution from such plan. Alternatively, you may elect to deposit any amount eligible to be rolled over within 60 days of your receipt of the distribution. You should consult qualified counsel to determine if a rollover is in your best interest.

Rollover account. Your "rollover" contribution will be accounted for in a "rollover account." You will always be 100% vested in your "rollover account" (see the Article in this SPD entitled "Vesting"). This means that you will always be entitled to all amounts in your "rollover account." Rollover contributions will be affected by any investment gains or losses.

Withdrawal of "rollover" contributions. You may withdraw the amounts in your "rollover account" at any time.

ARTICLE III EMPLOYER CONTRIBUTIONS

In addition to any deferrals you elect to make, your Employer may make additional contributions to the Plan. This Article describes Employer contributions that may be made to the Plan and how your share of the contribution is determined.

What is the Employer matching contribution and how is it allocated?

Matching contribution. Your Employer may make a discretionary matching contribution equal to a uniform percentage of your salary deferrals. Each year, your Employer will determine the amount of the discretionary percentage.

Limit on matching contribution. In applying the matching contribution, your salary deferrals for each year that exceed 3% of your compensation for such period will not be considered. (i.e., will not be matched). For example, if you defer 6% of compensation for six months and then change your deferral to 0% for the remaining six months of the year, then you will have deferred 3% of compensation for the purposes of determining your matching contribution.

Allocation conditions. In order to share in the matching contribution, you must satisfy the following conditions:

- If you are employed on the last day of the Plan Year, you will share if you completed at least 1000 Hours of Service during the Plan Year.
- If you terminate employment (not employed on the last day of the Plan Year), you will not share regardless of the amount of service you completed during the Plan Year.
- You will share in the matching contribution for the Plan Year regardless of the amount of service you completed during the Plan Year in which your death, disability or termination of employment after Normal Retirement Age occurs. This waiver of allocation conditions will only apply once during your employment history with the Employer (e.g., if you retire, are rehired and then retire again, the waiver only applies to your initial retirement).

What is the Employer profit sharing contribution and how is it allocated?

Profit sharing contribution. Each year, your Employer may make a discretionary profit sharing contribution to the Plan. Your share of any contribution is determined below.

Allocation conditions. In order to share in the profit sharing contribution for a Plan Year, you must satisfy the following conditions:

- If you are employed on the last day of the Plan Year, you will share if you completed at least 1000 Hours of Service during the Plan Year.
- If you terminate employment (not employed on the last day of the Plan Year), you will not share regardless of the amount of service you completed during the Plan Year.
- You will share in the profit sharing contribution for the year regardless of the amount of service you completed during the Plan Year in the year of your death, disability or termination of employment after Normal Retirement Age. This waiver of allocation conditions will only apply once during your employment history with the Employer (e.g., if you retire, are rehired and then retire again, the waiver only applies to your initial retirement).

Your share of the contribution. The profit sharing contribution will be "allocated" or divided among Participants eligible to share in the contribution for the Plan Year.

The contribution will be allocated to your account in the same proportion that your compensation plus your compensation in excess of the Social Security Taxable Wage Base (also called "excess compensation") bears to the total compensation plus "excess compensation" of all eligible Participants. However, the maximum amount which can be allocated to you in this first step is 5.7% of your compensation plus your "excess compensation."

If after the first step of the allocation process there still remains a portion of the contribution which has not yet been allocated, then the remainder will be allocated to you in the same proportion that your compensation bears to the total compensation of all Participants.

How is my service determined for allocation purposes?

Hour of Service. You will be credited with your actual Hours of Service for:

- (a) each hour for which you are directly or indirectly compensated by the Employer for the performance of duties during the Plan Year;
- (b) each hour for which you are directly or indirectly compensated by the Employer for reasons other than the performance of duties (such as vacation, holidays, sickness, disability, lay-off, military duty, jury duty or leave of absence during the Plan Year); and
- (c) each hour for back pay awarded or agreed to by the Employer.

You will not be credited for the same Hours of Service both under (a) or (b), as the case may be, and under (c).

What are forfeitures and how are they allocated?

Definition of forfeitures. In order to reward employees who remain employed with the Employer for a long period of time, the law permits a "vesting schedule" to be applied to certain contributions that your Employer makes to the Plan. This means that you will not be "vested" in (entitled to) all of the contributions until you have been employed with the Employer for a specified period of time (see the Article entitled "Vesting"). If a Participant terminates employment before being fully vested, then the non-vested portion of the Terminated Participant's account balance remains in the Plan and is called a forfeiture.

Allocation of forfeitures. The Employer may use forfeitures to pay Plan expenses or to reduce amounts otherwise required to be contributed to the Plan.

ARTICLE IV COMPENSATION AND ACCOUNT BALANCE

What compensation is used to determine my Plan benefits?

Definition of compensation. For the purposes of the Plan, compensation has a special meaning. Compensation is generally defined as your total compensation that is subject to income tax and paid to you by your Employer during the Plan Year. In addition, salary reductions to this Plan and to any other plan or arrangement (such as a cafeteria plan) will be included in Compensation. If you are a self-employed individual, your compensation will be equal to your earned income. The following describes the adjustments to compensation that may apply for the different types of contributions provided under the Plan.

All Contributions

Adjustments to compensation. The following adjustments to compensation will be made:

- reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare benefits will be excluded.
- compensation paid while not a Participant in the component of the Plan for which compensation is being used will be excluded.
- compensation paid after you terminate employment is generally excluded for Plan purposes. However, the following amounts will be included in compensation even though they are paid after you terminate employment, provided these amounts would otherwise have been considered compensation as described above and provided they are paid within 2 1/2 months after you terminate employment, or if later, the last day of the Plan Year in which you terminate employment:
 - compensation for services performed during your regular working hours, or for services outside your regular working hours (such as overtime or shift differential) or other similar payments that would have been made to you had you continued employment
 - compensation paid for unused accrued bona fide sick, vacation or other leave, if such amounts would have been included in compensation if paid prior to your termination of employment and you would have been able to use the leave if employment had continued
 - nonqualified unfunded deferred compensation if the payment is includible in gross income and would have been paid to you had you continued employment

Is there a limit on the amount of compensation which can be considered?

The Plan, by law, cannot recognize annual compensation in excess of a certain dollar limit. The limit for the Plan Year beginning in 2016 is \$265,000. After 2016, the dollar limit may increase for cost-of-living adjustments.

Is there a limit on how much can be contributed to my account each year?

Generally, the law imposes a maximum limit on the amount of contributions (excluding "catch-up contributions") that may be made to your account and any other amounts allocated to any of your accounts during the Plan Year, excluding earnings. Beginning in 2016, this total cannot exceed the lesser of \$53,000 or 100% of your annual compensation. After 2016, the dollar limit may increase for cost-of-living adjustments.

How is the money in the Plan invested?

The Trustee of the Plan has been designated to hold the assets of the Plan for the benefit of Plan Participants and their beneficiaries in accordance with the terms of this Plan. The Trust Fund established by the Plan's Trustee will be the funding medium used for the accumulation of assets from which Plan benefits will be distributed.

Participant directed investments. You will be able to direct the investment of your entire interest in the Plan. The Administrator will provide you with information on the investment choices available to you, the procedures for making investment elections, the frequency with which you can change your investment choices and other important information. You need to follow the procedures for making investment elections and you should carefully review the information provided to you before you give investment directions. If you do not direct the investment of your applicable Plan accounts, then your accounts will be invested in accordance with the default investment alternatives established under the Plan. These default investments will be made in accordance with specific rules under which the fiduciaries of the Plan, including the Employer, the Trustee and the Administrator, will be relieved of any legal liability for any losses resulting from the default investments. The Administrator has or will provide you with a separate notice which details these default investments and your right to switch out of the default investment if you so desire.

The Plan is intended to comply with Section 404(c) of ERISA (the Employee Retirement Income Security Act). If the Plan complies with Section 404(c), then the fiduciaries of the Plan, including your Employer, the Trustee and the Administrator, will be relieved of any legal liability for any losses which are the direct and necessary result of the investment directions that you give.

Earnings or losses. When you direct investments, your accounts are segregated for purposes of determining the earnings or losses on these investments. Your account does not share in the investment performance of other Participants who have directed their own investments. You should remember that the amount of your benefits under the Plan will depend in part upon your choice of investments. Gains as well as losses can occur and your Employer, the Administrator, and the Trustee will not provide investment advice or guarantee the performance of any investment you choose.

Periodically, you will receive a benefit statement that provides information on your account balance and your investment returns. It is your responsibility to notify the Administrator of any errors you see on any statements within 30 days after the statement is provided or made available to you.

Will Plan expenses be deducted from my account balance?

Expenses allocated to all accounts. The Plan permits the payment of Plan expenses to be made from the Plan's assets. If expenses are paid using the Plan's assets, then the expenses will generally be allocated among the accounts of all Participants in the Plan. These expenses will be allocated either proportionately based on the value of the account balances or as an equal dollar amount based on the number of Participants in the Plan. The method of allocating the expenses depends on the nature of the expense itself. For example, certain administrative (or recordkeeping) expenses would typically be allocated proportionately to each Participant. If the Plan pays \$1,000 in expenses and there are 100 Participants, your account balance would be charged \$10 (\$1,000/100) of the expense.

Terminated employee. After you terminate employment, your Employer reserves the right to charge your account for your pro rata share of the Plan's administration expenses, regardless of whether your Employer pays some of these expenses on behalf of current employees.

Expenses allocated to individual accounts. There are certain other expenses that may be paid just from your account. These are expenses that are specifically incurred by, or attributable to, you. For example, if you are married and get divorced, the Plan may incur additional expenses if a court mandates that a portion of your account be paid to your ex-spouse. These additional expenses may be paid directly from your account (and not the accounts of other Participants) because they are directly attributable to you under the Plan. The Administrator will inform you when there will be a charge (or charges) directly to your account.

Your Employer may, from time to time, change the manner in which expenses are allocated.

ARTICLE V VESTING

What is my vested interest in my account?

In order to reward employees who remain employed with the Employer for a long period of time, the law permits a "vesting schedule" to be applied to certain contributions that your Employer makes to the Plan. This means that you will not be entitled ("vested") in all of the contributions until you have been employed with the Employer for a specified period of time.

100% vested contributions. You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- salary deferrals including "catch-up contributions"
- "rollover" contributions

Vesting schedules. Your "vested percentage" for certain Employer contributions is based on vesting Years of Service. This means at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which is what you will actually receive from the Plan.

Employer Profit Sharing Contributions

Your "vested percentage" in your account attributable to profit sharing contributions is determined under the following schedule. You will always, however, be 100% vested in your profit sharing contributions if you are employed on or after your Normal Retirement Age or if you die or become disabled.

Vesting Schedule Profit Sharing Contributions	
Years of Service	Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Employer Matching Contributions

Your "vested percentage" in your account attributable to matching contributions is determined under the following schedule. You will always, however, be 100% vested in your matching contributions if you are employed on or after your Normal Retirement Age or if you die or become disabled.

Vesting Schedule Matching Contributions	
Years of Service	Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

How is my service determined for vesting purposes?

Year of Service. To earn a Year of Service, you must be credited with at least 1,000 Hours of Service during a Plan Year. The Plan contains specific rules for crediting Hours of Service for vesting purposes. The Administrator will track your service and will credit you with a Year of Service for each Plan Year in which you are credited with the required Hours of Service, in accordance with the terms of the Plan. If you have any questions regarding your vesting service, you should contact the Administrator.

Hour of Service. You will be credited with your actual Hours of Service for:

- (a) each hour for which you are directly or indirectly compensated by the Employer for the performance of duties during the Plan Year;
- (b) each hour for which you are directly or indirectly compensated by the Employer for reasons other than the performance of duties (such as vacation, holidays, sickness, disability, lay-off, military duty, jury duty or leave of absence during the Plan Year); and
- (c) each hour for back pay awarded or agreed to by the Employer.

You will not be credited for the same Hours of Service both under (a) or (b), as the case may be, and under (c).

What service is counted for vesting purposes?

Service with the Employer. In calculating your vested percentage, all service you perform for the Employer will generally be counted.

Service with another Employer. For vesting purposes, your Years of Service with Elite Design and Construction, Fleming Companies, Inc. Flickinger, Scrivner's, Thompson Food Basket and Savanna Super 8 Motel will be counted.

Military service. If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with the Employer. If you may be affected by this law, ask the Administrator for further details.

What happens to my non-vested account balance if I'm rehired?

If you have no vested interest in the Plan when you leave, your account balance will be forfeited. However, if you are rehired before incurring five 1-Year Breaks in Service, your account balance as of your termination date will be restored, unadjusted for any gains or losses.

If you are partially vested in your account balance when you leave, the non-vested portion of your account balance will be forfeited on the earlier of the date:

- (a) of the distribution of your vested account balance, or
- (b) when you incur five consecutive 1-Year Breaks in Service.

If you received a distribution of your vested account balance and are rehired, you may have the right to repay this distribution. If you repay the entire amount of the distribution, your Employer will restore your account balance with your forfeited amount. You must repay this distribution within five years from your date of reemployment, or, if earlier, before you incur five 1-Year Breaks in Service. If you were 100% vested when you left, you do not have the opportunity to repay your distribution.

What happens if the Plan becomes a "top-heavy plan"?

Top-heavy plan. A retirement plan that primarily benefits "key employees" is called a "top-heavy plan." "Key employees" are certain owners or officers of your Employer. A plan is generally a "top-heavy plan" when more than 60% of the plan assets are attributable to "key employees." Each year, the Administrator is responsible for determining whether the Plan is a "top-heavy plan."

Top-heavy rules. If the Plan becomes top-heavy in any Plan Year, then non-key employees may be entitled to certain "top-heavy minimum benefits," and other special rules will apply. These top-heavy rules include the following:

- Your Employer may be required to make a contribution on your behalf in order to provide you with at least "top-heavy minimum benefits."
- If you are a Participant in more than one Plan, you may not be entitled to "top-heavy minimum benefits" under both Plans.

**ARTICLE VI
DISTRIBUTIONS PRIOR TO TERMINATION AND HARDSHIP DISTRIBUTIONS**

Can I withdraw money from my account while working?

In-service distributions. You may be entitled to receive an in-service distribution. However, this distribution is not in addition to your other benefits and will therefore reduce the value of the benefits you will receive at retirement. This distribution is made at your election and will be made in accordance with the forms of distributions available under the Plan.

Conditions and limitations. Generally you may receive a distribution from the Plan from certain accounts prior to your termination of employment provided you satisfy the condition described below:

- you have attained age 59 1/2

Also, the law restricts any in-service distributions from certain accounts which are maintained for you under the Plan before you reach age 59 1/2. These accounts are the ones set up to receive your salary deferral contributions and other Employer contributions which are used to satisfy special rules for 401(k) plans. Ask the Administrator if you need more details.

Qualified reservist distributions. Effective as of September 12, 2001, if you were/are: (i) a reservist or national guardsman; (ii) called to active duty after September 11, 2001; and (iii) called to duty for at least 180 days or for an indefinite period, you may take a distribution of your elective deferrals under the Plan while you are on active duty, regardless of your age. The 10% premature distribution penalty tax, normally applicable to Plan distributions made before you reach age 59 1/2, will not apply to the distribution. You also may repay the distribution to an IRA, without limiting amounts you otherwise could contribute to the IRA, provided you make the repayment within 2 years following your completion of active duty.

Annuity waiver. If you wish to receive an in-service distribution from the Plan in a single payment from your account, you (and your spouse, if you are married) must first waive the annuity form of payment. (See the Article entitled "Benefits and Distributions Upon Termination of Employment" for a further explanation of how benefits are paid from the Plan.)

Can I withdraw money from my account in the event of financial hardship?

Hardship distributions. You may withdraw money for financial hardship if you satisfy certain conditions. This hardship distribution is not in addition to your other benefits and will therefore reduce the value of the benefits you will receive at retirement.

Qualifying expenses. A hardship distribution may be made to satisfy certain immediate and heavy financial needs that you have. A hardship distribution may only be made for payment of the following:

- expenses for medical care (described in Section 213(d) of the Internal Revenue Code) previously incurred by you, your spouse, your dependents or your beneficiaries or necessary for you, your spouse, your dependents or your beneficiaries to obtain medical care.
- costs directly related to the purchase of your principal residence (excluding mortgage payments).
- tuition, related educational fees, and room and board expenses for the next twelve (12) months of post-secondary education for yourself, your spouse, your dependents or your beneficiaries.
- amounts necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of your principal residence.
- payments for burial or funeral expenses for your deceased parent, spouse, children, other dependents or beneficiaries.
- expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under the Internal Revenue Code.

The ability to obtain a hardship distribution for certain expenses of your beneficiary is effective August 17, 2006. A beneficiary is someone you designate under the Plan to receive your death benefit who is not otherwise your spouse or dependent.

Conditions. If you have any of the above expenses, a hardship distribution can only be made if you certify and agree that all of the following conditions are satisfied:

- (a) The distribution is not in excess of the amount of your immediate and heavy financial need. The amount of your immediate and heavy financial need may include any amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the distribution;
- (b) You have obtained all distributions, other than hardship distributions, and all nontaxable loans currently available under all plans that your Employer maintains; and
- (c) That you will not make any salary deferrals for at least six (6) months after your receipt of the hardship distribution. If your salary deferrals are suspended, then your deferral election that was in place prior to the suspension will continue in effect after the suspension.

Account restrictions. You may request a hardship distribution only from the vested portion of the following accounts:

- salary deferral accounts

In addition, there are restrictions placed on hardship distributions which are made from certain accounts. These accounts are the ones set up to receive your salary deferral contributions and other Employer contributions which are used to satisfy special rules that apply to 401(k) plans. Generally, the only amounts that can be distributed to you on account of a hardship from these accounts are your salary deferrals. The earnings on your salary deferrals and special Employer contributions may not be distributed to you on account of a hardship. Ask the Administrator if you need further details.

Annuity waiver. If you wish to receive a hardship distribution from the Plan in a single payment from your account, you (and your spouse, if you are married) must first waive the annuity form of payment. (See the Article entitled "Benefits and Distributions Upon Termination of Employment" for a further explanation of how benefits are paid from the Plan.)

ARTICLE VII BENEFITS AND DISTRIBUTIONS UPON TERMINATION OF EMPLOYMENT

When can I get money out of the Plan?

You may receive a distribution of the vested portion of some or all of your accounts in the Plan for the following reasons:

- termination of employment for reasons other than death, disability or retirement
- normal retirement
- disability
- death

This Plan is designed to provide you with retirement benefits. However, distributions are permitted if you die or become disabled. In addition, certain payments are permitted when you terminate employment for any other reason. The rules under which you can receive a distribution are described in this Article. The rules regarding the payment of death benefits to your beneficiary are described in "Benefits and Distributions Upon Death."

You may also receive distributions while you are still employed with the Employer. (See the Article entitled "Distributions Prior to Termination and Hardship Distributions" for a further explanation.)

Military service. If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with the Employer. There may also be benefits for employees who die or become disabled while on active duty. Employees who receive wage continuation payments while in the military may benefit from various changes in the law. If you think you may be affected by these rules, ask the Administrator for further details.

Distributions for deemed severance of employment. If you are on active duty for more than 30 days, then, effective last day of the Plan Year following December 31, 2009, the Plan generally treats you as having severed employment for distribution purposes. This means that you may request a distribution from the Plan. If you request a distribution on account of this deemed severance of employment, then you are not permitted to make any contributions to the Plan for six (6) months after the date of the distribution.

What happens if I terminate employment before death, disability or retirement?

If your employment terminates for reasons other than death, disability or normal retirement, you will be entitled to receive only the "vested percentage" of your account balance.

You may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment. However, if the value of your vested account balance does not exceed \$5,000, then a distribution will be made to you regardless of whether you consent to receive it. (See the question entitled "How will my benefits be paid to me?" for additional information.)

Treatment of "rollover" contributions for consent to distribution. In determining if the value of your vested account balance exceeds the \$5,000 threshold described above used to determine whether you must consent to a distribution, your "rollover account" will be considered as part of your benefit.

What happens if I terminate employment at Normal Retirement Date?

Normal Retirement Date. You will attain your Normal Retirement Age when you reach age 65. Your Normal Retirement Date is the date on which you attain your Normal Retirement Age.

Payment of benefits. You will become 100% vested in all of your accounts under the Plan once you attain your Normal Retirement Age. However, the actual payment of benefits generally will not begin until you have terminated employment and reached your Normal Retirement Date. In such event, a distribution will be made, at your election, as soon as administratively feasible. If you remain employed past your Normal Retirement Date, you may generally defer the receipt of benefits until you actually terminate employment. In such event, benefit payments will begin as soon as feasible at your request, but generally not later than age 70 1/2. (See the question entitled "How will my benefits be paid to me?" for an explanation of how these benefits will be paid.)

What happens if I terminate employment due to disability?

Definition of disability. Under the Plan, disability is defined as a physical or mental condition resulting from bodily injury, disease, or mental disorder which renders you incapable of continuing any gainful occupation and which has lasted or can be expected to last for a continuous period of at least twelve (12) months. Your disability must be determined by a licensed physician. However, if your condition constitutes total disability under the federal Social Security Act, then the Administrator may deem that you are disabled for purposes of the Plan.

Payment of benefits. If you become disabled while an employee, you will become 100% vested in all of your accounts under the Plan. Payment of your disability benefits will be made to you as if you had retired. However, if the value of your account balance does not exceed \$5,000, then a distribution of your account balance will be made to you, regardless of whether you consent to receive it. (See the question entitled "How will my benefits be paid to me?" for an explanation of how these benefits will be paid.)

How will my benefits be paid to me?

Forms of distribution. If your vested account balance does not exceed \$5,000, then your vested account balance may only be distributed to you in a single lump-sum payment. In determining whether your vested account balance exceeds the \$5,000 threshold, "rollover" contributions (and any earnings allocable to "rollover" contributions) will be taken into account.

In addition, if your vested account balance exceeds \$5,000, you must consent to any distribution before it may be made. If your vested account balance exceeds \$5,000, you may elect to receive a distribution of your vested account balance in:

- a single lump-sum payment
- installments over a period of not more than your assumed life expectancy (or the assumed life expectancies of you and your beneficiary)
- partial withdrawals

Special distribution rules. In addition to the above rules, there are special distribution rules that apply to the portion of your interest in the Plan attributable to transferred pension assets. These rules provide for an annuity form of payment and, if you are married, may give your spouse certain rights regarding the form of distribution that may be elected. An annuity generally provides for payments for your life and for the life of your spouse. If you are married, the annuity must be based on your life and the life of your spouse unless you obtain your spouse's consent to elect an annuity over only your life or in some other form. When you are entitled to receive a distribution from the Plan, the Administrator will provide you with a detailed explanation of the special rules that apply to these amounts.

Delaying distributions. You may delay the distribution of your vested account balance unless a distribution is required to be made, as explained earlier, because your vested account balance does not exceed \$5,000. However, if you elect to delay the distribution of your vested account balance, there are rules that require that certain minimum distributions be made from the Plan. If you are a 5% owner, distributions are required to begin not later than the April 1st following the end of the year in which you reach age 70 1/2. If you are not a 5% owner, distributions are required to begin not later than the April 1st following the later of the end of the year in which you reach age 70 1/2 or retire. You should contact the Administrator if you think you may be affected by these rules.

Medium of payment. Benefits under the Plan will generally be paid to you in cash or in property.

ARTICLE VIII BENEFITS AND DISTRIBUTIONS UPON DEATH

What happens if I die while working for the Employer?

If you die while still employed by the Employer, then your vested account balance will be used to provide your beneficiary with a death benefit.

Who is the beneficiary of my death benefit?

Married Participant. If you are married at the time of your death, your spouse will be the beneficiary of the entire death benefit unless an election is made to change the beneficiary. However, with respect to any amounts attributable to the money purchase plan that were transferred to this Plan, your spouse (if you are married) will be the beneficiary of 50% of the death benefit. IF YOU WISH TO DESIGNATE A BENEFICIARY OTHER THAN YOUR SPOUSE, YOUR SPOUSE (IF YOU ARE MARRIED) MUST IRREVOCABLY CONSENT TO WAIVE ANY RIGHT TO THE PORTION OF THE DEATH BENEFIT PAYABLE TO YOUR SPOUSE. YOUR SPOUSE'S CONSENT MUST BE IN WRITING, BE WITNESSED BY A NOTARY OR A PLAN REPRESENTATIVE AND ACKNOWLEDGE THE SPECIFIC NONSPOUSE BENEFICIARY.

If you are married and you change your designation, then your spouse must again consent to the change. Also, since the death benefit payable to your spouse is not your entire vested account balance, you may, at any time, designate the beneficiary for amounts in excess of the portion of the death benefit payable to your spouse without your spouse's consent. In addition, you may elect a beneficiary other than your spouse without your spouse's consent if your spouse cannot be located.

Unmarried Participant. If you are not married, you may designate a beneficiary on a form to be supplied to you by the Administrator.

Divorce. If you have designated your spouse as your beneficiary for all or a part of your death benefit, then upon your divorce, the designation is no longer valid. This means that if you do not select a new beneficiary after your divorce, then you are treated as not having a beneficiary for that portion of the death benefit (unless you have remarried).

No beneficiary designation. At the time of your death, if you have not designated a beneficiary or your beneficiary is also not alive, the death benefit will be paid in the following order of priority to:

- (a) your surviving spouse
- (b) your children, including adopted children in equal shares (and if a child is not living, that child's share will be distributed to that child's heirs)
- (c) your surviving parents, in equal shares
- (d) your estate

How will the death benefit be paid to my beneficiary?

Form of distribution. If the death benefit payable to a beneficiary does not exceed \$5,000, then the benefit may only be paid as a lump-sum. If the death benefit exceeds \$5,000, your beneficiary may elect to have the death benefit paid in:

- a single lump-sum payment
- installments over a period of not more than the assumed life expectancy of your beneficiary
- partial withdrawals

Special distribution rules. In addition to the above rules, there are special distribution rules that apply to the portion of your interest in the Plan attributable to transferred pension assets. These rules provide for an annuity form of payment and, if you are married at the time of your death, may give your spouse certain rights regarding the form of distribution that may be elected. When your beneficiary is entitled to receive a distribution from the Plan, the Administrator will provide a detailed explanation of the special rules that apply to these amounts.

When must the last payment be made to my beneficiary?

The law generally restricts the ability of a retirement plan to be used as a method of retaining money for purposes of your death estate. Thus, there are rules that are designed to ensure that death benefits are distributable to beneficiaries within certain time periods.

Regardless of the method of distribution selected, if your designated beneficiary is a person (rather than your estate or some trusts) then minimum distributions of your death benefit will begin by the end of the year following the year of your death ("1-year rule") and must be paid over a period not extending beyond your beneficiary's life expectancy. If your spouse is the beneficiary, then under the "1-year rule," the start of payments will be delayed until the year in which you would have attained age 70 1/2 unless your spouse elects to begin distributions over his or her life expectancy before then. However, instead of the "1-year rule" your beneficiary may elect to have the entire death benefit paid by the end of the fifth year following the year of your death (the "5-year rule"). Generally, if your beneficiary is not a person, your entire death benefit must be paid under the "5-year rule."

Since your spouse has certain rights to the death benefit, you should immediately report any change in your marital status to the Administrator.

What happens if I'm a Participant, terminate employment and die before receiving all my benefits?

If you terminate employment with the Employer and subsequently die, your beneficiary will be entitled to your remaining interest in the Plan at the time of your death. The provision in the Plan providing for full vesting of your benefit upon death does not apply if you die after terminating employment.

ARTICLE IX TAX TREATMENT OF DISTRIBUTIONS

What are my tax consequences when I receive a distribution from the Plan?

Generally, you must include any Plan distribution in your taxable income in the year in which you receive the distribution. The tax treatment may also depend on your age when you receive the distribution. Certain distributions made to you when you are under age 59 1/2 could be subject to an additional 10% tax.

Qualified reservist distributions. Effective as of September 12, 2001, if you were/are: (i) a reservist or National Guardsman; (ii) called to active duty after September 11, 2001; and (iii) called to duty for at least 180 days or for an indefinite period, you may take a distribution of your elective deferrals under the Plan while you are on active duty, regardless of your age. The 10% premature distribution penalty tax, normally applicable to Plan distributions made before you reach age 59 1/2, will not apply to the distribution. You also may repay the distribution to an IRA, without limiting amounts you otherwise could contribute to the IRA, provided you make the repayment within 2 years following your completion of active duty.

Can I elect a rollover to reduce or defer tax on my distribution?

Rollover or direct transfer. You may reduce, or defer entirely, the tax due on your distribution through use of one of the following methods:

60-day rollover. The rollover of all or a portion of the distribution to an individual retirement account or annuity (IRA) or another employer retirement plan willing to accept the rollover. This will result in no tax being due until you begin withdrawing funds from the IRA or other qualified employer plan. The rollover of the distribution, however, **MUST** be made within strict time frames (normally, within 60 days after you receive your distribution). Under certain circumstances, all or a portion of a distribution (such as a hardship distribution) may not qualify for this rollover treatment. In addition, most distributions will be subject to mandatory federal

income tax withholding at a rate of 20%. This will reduce the amount you actually receive. For this reason, if you wish to roll over all or a portion of your distribution amount, then the direct transfer option described below would be the better choice.

Direct rollover. For most distributions, you may request that a direct transfer (sometimes referred to as a "direct rollover") of all or a portion of a distribution be made to either an individual retirement account or annuity (IRA) or another employer retirement plan willing to accept the transfer. A direct transfer will result in no tax being due until you withdraw funds from the IRA or other employer plan. Like the rollover, under certain circumstances all or a portion of the amount to be distributed may not qualify for this direct transfer. If you elect to actually receive the distribution rather than request a direct transfer, then in most cases 20% of the distribution amount will be withheld for federal income tax purposes. If you decide to directly transfer all or a portion of a distribution, you (and your spouse, if you are married) must first waive the annuity form of payment. (See the question entitled "How will my benefits be paid to me?" for a further explanation of this waiver requirement.)

Automatic IRA rollover. If a mandatory distribution is being made to you because your vested interest in the Plan exceeds \$200 but does not exceed \$5,000, then the Plan will rollover your distribution to an IRA if you do not make an affirmative election to either receive or roll over the distribution. The IRA provider selected by the Plan will invest the rollover funds in a type of investment designed to preserve principal and provide a reasonable rate of return and liquidity (e.g., an interest-bearing account, a certificate of deposit or a money market fund). The IRA provider will charge your account for any expenses associated with the establishment and maintenance of the IRA and with the IRA investments. You may transfer the IRA funds to any other IRA you choose. You will be provided with details regarding the IRA at the time you are entitled to a distribution. However, you may contact the Administrator at the address and telephone number indicated in this SPD for further information regarding the Plan's automatic rollover provisions, the IRA provider, and the fees and expenses associated with the IRA.

Tax notice. WHENEVER YOU RECEIVE A DISTRIBUTION THAT IS AN ELIGIBLE ROLLOVER DISTRIBUTION, THE ADMINISTRATOR WILL DELIVER TO YOU A MORE DETAILED EXPLANATION OF THESE OPTIONS. HOWEVER, THE RULES WHICH DETERMINE WHETHER YOU QUALIFY FOR FAVORABLE TAX TREATMENT ARE VERY COMPLEX. YOU SHOULD CONSULT WITH QUALIFIED TAX COUNSEL BEFORE MAKING A CHOICE.

ARTICLE X PROTECTED BENEFITS AND CLAIMS PROCEDURES

Are my benefits protected?

As a general rule, your interest in your account, including your "vested interest," may not be alienated. This means that your interest may not be sold, used as collateral for a loan, given away or otherwise transferred. In addition, your creditors (other than the IRS) may not attach, garnish or otherwise interfere with your benefits under the Plan.

Are there any exceptions to the general rule?

There are three exceptions to this general rule. The Administrator must honor a "qualified domestic relations order." A "qualified domestic relations order" is defined as a decree or order issued by a court that obligates you to pay child support or alimony, or otherwise allocates a portion of your assets in the Plan to your spouse, former spouse, children or other dependents. If a "qualified domestic relations order" is received by the Administrator, all or a portion of your benefits may be used to satisfy that obligation. The Administrator will determine the validity of any domestic relations order received. You and your beneficiaries can obtain from the Administrator, without charge, a copy of the procedure used by the Administrator to determine whether a "qualified domestic relations order" is valid.

The second exception applies if you are involved with the Plan's operation. If you are found liable for any action that adversely affects the Plan, the Administrator can offset your benefits by the amount that you are ordered or required by a court to pay the Plan. All or a portion of your benefits may be used to satisfy any such obligation to the Plan.

The last exception applies to federal tax levies and judgments. The federal government is able to use your interest in the Plan to enforce a federal tax levy and to collect a judgment resulting from an unpaid tax assessment.

Can the Plan be amended?

Your Employer has the right to amend the Plan at any time. In no event, however, will any amendment authorize or permit any part of the Plan assets to be used for purposes other than the exclusive benefit of Participants or their beneficiaries. Additionally, no amendment will cause any reduction in the amount credited to your account.

What happens if the Plan is discontinued or terminated?

Although your Employer intends to maintain the Plan indefinitely, your Employer reserves the right to terminate the Plan at any time. Upon termination, no further contributions will be made to the Plan and all amounts credited to your accounts will become 100% vested. Your Employer will direct the distribution of your accounts in a manner permitted by the Plan as soon as practicable. (See the question entitled "How will my benefits be paid to me?" for a further explanation.) You will be notified if the Plan is terminated.

How do I submit a claim for Plan benefits?

Benefits will generally be paid to you and your beneficiaries without the necessity for formal claims. Contact the Administrator if you are entitled to benefits or if you think an error has been made in determining your benefits. Any such request should be in writing.

If the Administrator determines the claim is valid, then you will receive a statement describing the amount of benefit, the method or methods of payment, the timing of distributions and other information relevant to the payment of the benefit.

What if my benefits are denied?

Your request for Plan benefits will be considered a claim for Plan benefits, and it will be subject to a full and fair review. If your claim is wholly or partially denied, the Administrator will provide you with a written or electronic notification of the Plan's adverse determination. This written or electronic notification must be provided to you within a reasonable period of time, but not later than 90 days after the receipt of your claim by the Administrator, unless the Administrator determines that special circumstances require an extension of time for processing your claim. If the Administrator determines that an extension of time for processing is required, written notice of the extension will be furnished to you prior to the termination of the initial 90-day period. In no event will such extension exceed a period of 90 days from the end of such initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the benefit determination.

In the case of a claim for disability benefits, if disability is determined by a physician (rather than relying upon a determination of disability for Social Security purposes), then instead of the above, the Administrator will provide you with written or electronic notification of the Plan's adverse benefit determination within a reasonable period of time, but not later than 45 days after receipt of the claim by the Plan. This period may be extended by the Plan for up to 30 days, provided that the Administrator both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies you, prior to the expiration of the initial 45-day period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision. If, prior to the end of the first 30-day extension period, the Administrator determines that, due to matters beyond the control of the Plan, a decision cannot be rendered within that extension period, the period for making the determination may be extended for up to an additional 30 days, provided that the Administrator notifies you, prior to the expiration of the first 30-day extension period, of the circumstances requiring the extension and the date as of which the Plan expects to render a decision. In the case of any such extension, the notice of extension will specifically explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on the claim, and the additional information needed to resolve those issues, and you will be afforded at least 45 days within which to provide the specified information.

The Administrator's written or electronic notification of any adverse benefit determination must contain the following information:

- (a) The specific reason or reasons for the adverse determination.
- (b) Reference to the specific Plan provisions on which the determination is based.
- (c) A description of any additional material or information necessary for you to perfect the claim and an explanation of why such material or information is necessary.
- (d) Appropriate information as to the steps to be taken if you or your beneficiary want to submit your claim for review.
- (e) In the case of disability benefits where disability is determined by a physician:
 - (i) If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of the rule, guideline, protocol, or other similar criterion will be provided to you free of charge upon request.
 - (ii) If the adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances, or a statement that such explanation will be provided to you free of charge upon request.

If your claim has been denied, and you want to submit your claim for review, you must follow the Claims Review Procedure in the next question.

What is the Claims Review Procedure?

Upon the denial of your claim for benefits, you may file your claim for review, in writing, with the Administrator.

- (a) YOU MUST FILE THE CLAIM FOR REVIEW NOT LATER THAN 60 DAYS AFTER YOU HAVE RECEIVED WRITTEN NOTIFICATION OF THE DENIAL OF YOUR CLAIM FOR BENEFITS.

HOWEVER, IF YOUR CLAIM IS FOR DISABILITY BENEFITS AND DISABILITY IS DETERMINED BY A PHYSICIAN, THEN INSTEAD OF THE ABOVE, YOU MUST FILE THE CLAIM FOR REVIEW NOT LATER THAN 180 DAYS FOLLOWING RECEIPT OF NOTIFICATION OF AN ADVERSE BENEFIT DETERMINATION.

- (b) You may submit written comments, documents, records, and other information relating to your claim for benefits.
- (c) You may review all pertinent documents relating to the denial of your claim and submit any issues and comments, in writing, to the Administrator.
- (d) You will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits.
- (e) Your claim for review must be given a full and fair review. This review will take into account all comments, documents, records, and other information submitted by you relating to your claim, without regard to whether such information was submitted or considered in the initial benefit determination.

In addition to the Claims Review Procedure above, if your claim is for disability benefits and disability is determined by a physician, then the Claims Review Procedure provides that:

- (a) Your claim will be reviewed without deference to the initial adverse benefit determination and the review will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the adverse benefit determination that is the subject of the appeal, nor the subordinate of such individual.
- (b) In deciding an appeal of any adverse benefit determination that is based in whole or part on medical judgment, the appropriate named fiduciary will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment.
- (c) Any medical or vocational experts whose advice was obtained on behalf of the Plan in connection with your adverse benefit determination will be identified, without regard to whether the advice was relied upon in making the benefit determination.
- (d) The health care professional engaged for purposes of a consultation under (b) above will be an individual who is neither an individual who was consulted in connection with the adverse benefit determination that is the subject of the appeal, nor the subordinate of any such individual.

The Administrator will provide you with written or electronic notification of the Plan's benefit determination on review. The Administrator must provide you with notification of this denial within 60 days after the Administrator's receipt of your written claim for review, unless the Administrator determines that special circumstances require an extension of time for processing your claim. If the Administrator determines that an extension of time for processing is required, written notice of the extension will be furnished to you prior to the termination of the initial 60-day period. In no event will such extension exceed a period of 60 days from the end of the initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the determination on review. However, if the claim relates to disability benefits and disability is determined by a physician, then 45 days will apply instead of 60 days in the preceding sentences. In the case of an adverse benefit determination, the notification will set forth:

- (a) The specific reason or reasons for the adverse determination.
- (b) Reference to the specific Plan provisions on which the benefit determination is based.
- (c) A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits.
- (d) In the case of disability benefits where disability is determined by a physician:
 - (i) If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of the rule, guideline, protocol, or other similar criterion will be provided to you free of charge upon request.
 - (ii) If the adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances, or a statement that such explanation will be provided to you free of charge upon request.

If you have a claim for benefits which is denied, then you may file suit in a state or federal court. However, in order to do so, you must file the suit not later than 180 days after the Administrator makes a final determination to deny your claim.

What are my rights as a Plan Participant?

As a Participant in the Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan Participants are entitled to:

- (a) Examine, without charge, at the Administrator's office and at other specified locations, all documents governing the Plan and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- (b) Obtain, upon written request to the Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The Administrator may make a reasonable charge for the copies.
- (c) Receive a summary of the Plan's annual financial report. The Administrator is required by law to furnish each Participant with a copy of this summary annual report.

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan Participants and beneficiaries. No one, including your Employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Administrator to provide the materials and pay you up to \$110.00 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. You and your beneficiaries can obtain, without charge, a copy of the "qualified domestic relations order" (QDRO) procedures from the Administrator.

If it should happen that the Plan's fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. The court may order you to pay these costs and fees if you lose or if, for example, it finds your claim is frivolous.

What can I do if I have questions or my rights are violated?

If you have any questions about the Plan, you should contact the Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in the telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

ARTICLE XI GENERAL INFORMATION ABOUT THE PLAN

There is certain general information which you may need to know about the Plan. This information has been summarized for you in this Article.

Plan Name

The full name of the Plan is J.B. Sullivan, Inc. Retirement Plan.

Plan Number

Your Employer has assigned Plan Number 001 to your Plan.

Plan Effective Dates

Effective Date. This Plan was originally effective on May 1, 1981. The amended and restated provisions of the Plan become effective on January 1, 2016. However, this restatement was made to conform the Plan to new tax laws and some provisions may be retroactively

effective.

Other Plan Information

Valuation date. Valuations of the Plan assets are generally made every business day. Certain distributions are based on the Anniversary Date of the Plan. This date is the last day of the Plan Year.

Plan Year. The Plan's records are maintained on a twelve-month period of time. This is known as the Plan Year. The Plan Year begins on January 1st and ends on December 31st.

The Plan and Trust will be governed by the laws of Illinois to the extent not governed by federal law.

Benefits provided by the Plan are NOT insured by the Pension Benefit Guaranty Corporation (PBGC) under Title IV of the Employee Retirement Income Security Act of 1974 because the insurance provisions under ERISA are not applicable to this type of Plan.

Service of legal process may be made upon your Employer. Service of legal process may also be made upon the Trustee or Administrator.

Employer Information

Your Employer's name, contact information and identification number are:

J.B. Sullivan, Inc.
425 First Street
Savanna, Illinois 61074
36-2868676
Telephone: (815) 273-4511

Administrator Information

The Administrator is responsible for the day-to-day administration and operation of the Plan. For example, the Administrator maintains the Plan records, including your account information, provides you with the forms you need to complete for Plan participation, and directs the payment of your account at the appropriate time. The Administrator will also allow you to review the formal Plan document and certain other materials related to the Plan. If you have any questions about the Plan or your participation, you should contact the Administrator. The Administrator may designate other parties to perform some duties of the Administrator.

The Administrator has the complete power, in its sole discretion, to determine all questions arising in connection with the administration, interpretation, and application of the Plan (and any related documents and underlying policies). Any such determination by the Administrator is conclusive and binding upon all persons.

Your Administrator's name and contact information are:

J.B. Sullivan, Inc.
425 First Street
Savanna, Illinois 61074
Telephone: (815) 273-4511

Plan Trustee Information and Plan Funding Medium

All money that is contributed to the Plan is held in a Trust Fund. The Trustees are responsible for the safekeeping of the Trust Fund. The Trust Fund is the funding medium used for the accumulation of assets from which benefits will be distributed. While all the Plan assets are held in a Trust Fund, the Administrator separately accounts for each Participant's interest in the Plan.

The Plan's Trustees are:

Kathryn Christensen, Vice President of Human Resources
Susan Sullivan-Dauphin, Secretary of J.B. Sullivan

The contact information for the Plan's Trustees is:

425 First Street
Savanna, Illinois 61074
Telephone: (815) 273-4511

The Trustees are collectively referred to as Trustee throughout this Summary Plan Description.

APPENDIX
ROLLOVERS FROM OTHER PLANS

The Plan will accept Participant "rollover" contributions and/or "direct rollovers" of distributions from the types of plans specified below: (check all that apply)

Direct Rollovers. The Plan will accept a "direct rollover" of an eligible rollover distribution from:

- a qualified plan described in Section 401(a) of the Internal Revenue Code (including a 401(k) plan, profit sharing plan, defined benefit plan, stock bonus plan and money purchase plan), **excluding** after-tax voluntary contributions.
- a qualified plan described in Section 401(a) of the Internal Revenue Code (including a 401(k) plan, profit sharing plan, defined benefit plan, stock bonus plan and money purchase plan), **including** after-tax voluntary contributions.
- a qualified plan described in Section 403(a) of the Internal Revenue Code (an annuity plan), **excluding** after-tax voluntary contributions.
- a qualified plan described in Section 403(a) of the Internal Revenue Code (an annuity plan), **including** after-tax voluntary contributions.
- an annuity contract described in Section 403(b) of the Internal Revenue Code (a tax-sheltered annuity), **excluding** after-tax voluntary contributions.
- an annuity contract described in Section 403(b) of the Internal Revenue Code (a tax-sheltered annuity), **including** after-tax voluntary contributions.
- a plan described in Section 457(b) of the Internal Revenue Code (eligible deferred compensation plan).
- a Roth 401(k) deferral account under a qualified plan described in Section 401(a) of the Internal Revenue Code (a 401(k) plan).
- a Roth 401(k) deferral account under an annuity contract described in Section 403(b) of the Internal Revenue Code (a tax-sheltered annuity).
- a Participant loan from another plan.

Participant Rollover Contributions from Other Plans. The Plan will accept a Participant "rollover" contribution of an eligible rollover distribution from:

- a qualified plan described in Section 401(a) of the Internal Revenue Code (including a 401(k) plan, profit sharing plan, defined benefit plan, stock bonus plan and money purchase plan).
- a qualified plan described in Section 403(a) of the Internal Revenue Code (an annuity plan).
- an annuity contract described in Section 403(b) of the Internal Revenue Code (a tax-sheltered annuity).
- a governmental plan described in Section 457(b) of the Internal Revenue Code (eligible deferred compensation plan).

Participant Rollover Contributions from IRAs:

- The Plan will accept a Participant "rollover" contribution of the portion of a distribution from a traditional IRA that is eligible to be rolled over and would otherwise be includible in gross income. Rollovers from Roth IRAs or a Coverdell Education Savings Account (formerly known as an Education IRA) are not permitted because they are not traditional IRAs. A rollover from a SIMPLE IRA is allowed if the amounts are rolled over after the Participant has been in the SIMPLE IRA for at least two years.

J.B. Sullivan, Inc. Retirement Plan

Electronic Statements Disclosure

As a participant in the Plan, you are entitled to receive a benefit statement on a periodic basis. These benefit statements will be provided to you electronically through the participant website.

The benefit statement includes important information regarding the Plan, including:

- Your total account balance under the Plan
- Your vested interest in your account balance
- The value of any investment options in which assets of your account are invested
- If you have the right to direct the investment of your account, information regarding (i) any restrictions on those rights, (ii) the importance of diversifying your investments, and (iii) the availability of investment information provided by the Department of Labor on its website.

The information required to be included in your benefit statement is available continuously through a secure website maintained by the Plan's third party service provider.

To access that information, log on to your participant website. Once you are logged in, your most recent benefit statement can be viewed. If you provide a valid email address, you will be notified by email each time a new benefit statement has been posted to the website.

If you would prefer to receive a paper copy of your benefit statement, please contact the Participant Service Center. The paper copy will be provided to you free of charge.



Participant Service Representatives
(800) 716-3742.

