

# Artech Information Systems, LLC 401k Savings Plan

## Features and Highlights

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Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

### About the 401(k) Plan

A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

### Eligibility Requirements

#### Employee Before Tax

To enroll in the Plan, employees must meet the following criteria:

- Age 21 or older
- Completed 1 month(s) of service

Eligible employees may enroll each month.

#### Discretionary Match

To enroll in the Plan, employees must meet the following criteria:

- Age 21 or older
- Completed 6 month(s) of service

Eligible employees may enroll each month.

#### Profit Sharing

To enroll in the Plan, employees must meet the following criteria:

- Age 21 or older
- Completed 6 month(s) of service

Eligible employees may enroll each month.

Please contact your Plan Administrator for information regarding excluded employees.

### Enrollment

Once you are eligible to participate in the Plan, you will be automatically enrolled at a:

- Before Tax rate of 3%

Also, your contribution rate will automatically increase:

- Before Tax percentage of 1%

annually until you reach:

- Before Tax percentage of 6%

Unless you select a different deferral amount or choose to opt out of the Automatic Enrollment during the 30 day wait period prior to your participation date. If your Plan allows, you may change your deferral amount or opt out via the web or by calling the Voice Response System.

### Contribution Limits

#### Before Tax

In 2019, the Before Tax amount is between 1% and 92% of your compensation or \$19,000.00, whichever is less.

Participants turning age 50 or older in 2019, may contribute an additional \$6,000.00.

### Employer Contributions

#### Discretionary Match

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not exceed a dollar amount or percentage of included compensation that is determined by the employer.

To be eligible for the discretionary match contribution into the Plan, employees must meet the following criteria:

- Employed on the last day of the Plan year or completed 499 hours or more

#### Profit Sharing

Your Plan may provide for a profit sharing contribution in an amount to be determined by your employer.

To be eligible for the profit sharing contribution into the Plan, employees must meet the following criteria:

- Employed on the last day of the Plan year or completed 499 hours or more

### Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of a distributable event. The value of your contributions to the Plan and any earnings they generate are always 100% vested (including rollovers from previous employers).

The value of employer discretionary match contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
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The value of employer profit-sharing contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
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### Investment Options<sup>1</sup>

A wide array of core investment options are available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the Web site at [empowermyretirement.com](http://empowermyretirement.com) or call the Voice Response System toll free at 1-800-338-4015. The Web site and the Voice Response System are available to you 24 hours a day, 7 days a week.<sup>2</sup>

<sup>1</sup>All information contained on the Web site, in prospectuses and other investment option documents is offered in English. Please have this information translated for your understanding.

<sup>2</sup>Access to the Voice Response System and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades and maintenance, or other reasons. The account owner is responsible for keeping the assigned PIN confidential. Please contact a client service representative immediately if you suspect any unauthorized use.

## Transfers and Allocation Changes

Use your Personal Identification Number (PIN) and Username to access the Web site or you can use your Social Security number and PIN to access the Voice Response System. You can move all or a portion of your existing balances between investment options (subject to Plan rules) and change how your payroll contributions are invested.

## Rollovers

Only Plan Administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some plans may only allow rollovers from other 401(k) plans. Distributions you receive prior to age 59 1/2 may be subject to the 10% early withdrawal federal tax penalty.

## Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Permanent disability
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Death (your beneficiary receives your benefits)

## Traditional Accounts and Matching Contributions

Ordinary income tax will apply to each distribution. Distributions received prior to age 59 1/2 may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

## Plan Fees

### Distribution Fees

The benefit disbursement fee is \$50.00.

The periodic payment setup fee is \$50.00.

The quarterly periodic payment fee is \$6.25.

### Investment Option Fees

Each investment option has an investment management fee that varies by investment option. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment option and other management expenses.

Funds may impose redemption fees on certain transfers, redemptions or exchanges.

## Loans

Your Plan allows you to borrow the lesser of \$50,000.00 or 50% of your eligible total vested account balance. The minimum loan amount is \$1,000.00 and you have up to 60 months to repay your general purpose loan.

There is also a \$50.00 origination fee for each loan, plus an ongoing annual \$25.00 fee.

## Empower Retirement Advisory Services

Your Plan offers a service called Empower Retirement. You can have Advised Assets Group, LLC (AAG), a federally registered investment advisor, manage your retirement account for you. Or, if you prefer to manage your retirement account on your own, you can use online investment guidance and advice tools. These services help create a personalized retirement strategy for you.

For more detailed information on the managed account service, including fees, please see the Managed Accounts Agreement attached to the Enrollment form. For more detailed information about the other services, including any applicable fees, visit your Plan's Web site at [empowermyretirement.com](http://empowermyretirement.com) (click on the "Empower Retirement" tab) or call the Voice Response System, toll free at 1-800-338-4015 to speak to an AAG advisor representative.

## How do I get more information?

Visit the Web site at [empowermyretirement.com](http://empowermyretirement.com) or call the Voice Response System, toll free at 1-800-338-4015 for more information. The Web site provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

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