

Plan Highlights



A more human resource.™

Access your account online at **www.mytotalsource.com** by logging in with your My TotalSource® username and password. From there, simply select “Myself”, then “Retirement Program” from the toolbar to view the Log in Now option for direct account access.

You can also access your account at **<https://adptotalsource.voya.com>** and log in with your Employee ID number and your Voya Financial® password.

Plan #: 415127 Adopting Employer Name: FAMILY ENTERTAINMENT GROUP, LL

Get to know your Plan

Here are some of the key facts and features of the **ADP TotalSource Retirement Savings Plan**. You can learn more, enroll, and transact by going to the Plan website. Or you can call the Plan Information Line at (855) 646-7549. Customer Service Associates are available to help you – whether you have questions, need more information, or just need help enrolling or making a transaction. Don't be shy; feel free to call.

Eligibility

If you are age 21 or older and have completed 3 months of service, you are eligible to start saving in the **ADP TotalSource Retirement Savings Plan**. You may begin participating on your “Entry Date” which is the first paycheck date in the month following the month in which you completed the eligibility requirements described above.

Enrolling

To enroll, you'll need to access the Plan website or Information Line and select your contribution rate and investment options.

You can change your contribution rate and/or investment options at any time. If you have questions or need assistance, including assistance in getting enrolled, call the Information Line and speak to a Customer Service Associate.

Contributions

Contribution is the term used for the money you put into your Plan. Your contribution amount is based on a percentage of your eligible compensation and is deducted automatically each payroll period and deposited to your Plan account.

You can make pre-tax and/or Roth 401(k) contributions of between 1% and 100% of your eligible compensation, up to the annual IRS limit*. Keep in mind that you can always change your contribution rate at any time, day or night – even at midnight on a Sunday! Depending upon the date of your request, you'll see that change take place within one or two payroll periods.

Catch-up Contributions

If you'll be 50 or older by the close of the current calendar year, you can make catch-up contributions on top of your regular pre-tax and/or Roth contributions (up to \$6,000 in 2016).

While catch-up contributions can be made at any time, they are not “classified” as catch-up until you have reached any of the applicable annual limits (IRS 402(g), 415, etc.).

* Your personal contributions cannot exceed the annual IRS limit of \$18,000 in 2016 (if you will be age 50 or older in 2016, you can contribute an additional \$6,000 for a total of \$24,000. The IRS limit for all contribution sources is the lesser of \$53,000 or 100% of pay for 2016.

Eligible Compensation

Bonuses and commissions are included in the definition of compensation used by the Plan. As a result, your deferral contribution percentage (if any) will also apply to any bonus or commission paid to you.

Employer Contribution

This is your savings boost from your employer. It's called the employer contribution and it is invested in your account on a pre-tax basis. Here's how it works:

- Each pay period, for every \$1 of eligible compensation, your employer will match that dollar at 50% up to the first 6% of eligible compensation you contribute. So be sure to save at least 6% of eligible compensation if you want the full employer matching contribution.

Taxes may be due on any vested portion of employer contributions and the related earnings upon withdrawal. For additional information, please refer to the Special Tax Notice for Plan Distributions found on the Plan website. See your employer if you have questions about employer contributions.

Vesting

Vesting is a term for ownership of your account balance. You're always 100% vested in your deferral contributions, rollover contributions, and the related earnings.

You are also immediately 100% vested in any employer contributions (other than safe harbor contributions if applicable) and those related earnings.

Rollovers

Who wants to keep track of their savings from a lot of different accounts? Consolidate. Balances from eligible retirement savings plans – like a previous employer's 401(k) – may be rolled into your ADP TotalSource Retirement Savings Plan account. Simply follow the instructions on the Rollover Form found under Forms on the Plan website or call and ask to speak to a Customer Service Associate.

Loans

The time may come when you just need extra money for something important. Should you need to, you can borrow from your Plan account (a minimum of \$1,000; a maximum of 50% of your balance up to \$50,000).

A loan will have an impact on the growth potential of your savings, and you will need to repay the loan amount and interest to your account through regular payroll deductions. More details on loans – including how many you can take and how to request one – can be found on the Plan website.

Withdrawals

At age 59½ or older, you can take withdrawals of pre-tax and/or Roth* savings from your account without tax penalties. You'll pay regular taxes on your pre-tax withdrawal amount including any vested employer contributions (unless you roll it into another qualified plan, like an IRA). Regardless of your age, if you have a financial hardship, you may take a hardship withdrawal for qualified expenses (keep in mind that you'll have to pay regular taxes as well as withdrawal penalties). Before you take a withdrawal, go to the Plan website or call a Customer Service Associate to be sure you understand your options.

* For Roth 401(k) contributions and earnings to be eligible for tax-free withdrawals, your initial Roth 401(k) deposit must have been in your account for at least five years, and you must be at least age 59½ (or in the event of your permanent disability or your death).

Fees and Expenses

Certain costs are associated with the Plan (which we try to keep as low as possible) including Plan expenses, and investment management fees and expenses. For more information, please refer to the Plan website, your statement, or the enclosed fee disclosure document.

Other Key Plan Features Include:

- Ongoing access to account information.
- A broad array of investment options to choose from.
- The ability to perform transactions at any time.

This Plan Highlight and the General 401(k) Plan Information section in your enrollment kit form part of your Summary Plan Description (SPD). Only the main features of the Plan are explained in this Plan Highlight and the SPD. If there is any inconsistency between these documents and the Plan Document itself, the terms of the Plan Document will govern.

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ADP TotalSource Retirement Savings Plan