



CHSU 401(k) Plan

Plan Highlights

- **Contributions** – You can choose to make pre-tax or after-tax contributions up to the maximum allowed by the plan (\$18,500 for 2018).
- **Eligibility** – You may begin employee contributions upon hire, however, in order to receive Company contributions you must complete 1 year and 1,000 hours of service, and be 21 years old.
- **Entry Dates** – Upon hire. Company contributions will begin in the first quarter after meeting eligibility requirements. (January 1st, April 1st, July 1st, and/or October 1st)
- **Catch-Up Contribution** – If age 50 or older, an additional \$6,000 can be contributed for 2018.
- **Frequency of Contribution Changes** – As requested per pay period.
- **Rollovers** – You may roll over a qualified retirement balance at any time
- **Vesting** – All contributions and rollovers are 100% vested upon enrollment.
- **Matching** - Any Company match amount is discretionary and will be determined at the end of the plan year.
- **Loans** – Are available – Check with plan administrator for details.
- **Early Withdrawals** – May make upon attaining age 59 ½. Refer to the Summary Plan Description for details.
- **Hardship** – If you meet the definition of hardship you may make a withdrawal from the plan. Refer to the Summary Plan Description for details.
- **Website** – Manage your account via the Website www.TA-Retirement.com.
- **Investment Choices** – The plan offers 39 investment choices.
- **RetireTrack** – A Personalized Retirement Planning Tool that can help you develop and analyze your retirement savings and investment strategy.