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Advantage Technical Resourcing

401(k) Retirement Savings Plan Highlights

Eligibility

401(k)

U.S. employees who are at least age 21 are eligible to participate as of their date of hire. Canadian employees that are on a U.S. payroll and rehired employees are also immediately eligible if they are at least age 21. The following employees are not eligible: staff, union, leased, Puerto Rican, non-resident alien, and independent contractors.

Plan Entry Date

Eligibility is immediate. Employee contributions will begin as soon as administratively practical following your enrollment.

Your Contributions

Pre-tax

You can contribute between 1% and 60% of your eligible compensation into the Plan each year up to the 2009 IRS limit of $16,500.00. You can change your deferral percentage anytime and as often as you like during a plan year. Changes will take effect as soon as administratively practical.

Please note: If you earned more than $105,000 in 2008, you are considered a highly compensated employee and your pre-tax contributions are limited to $3,000 in 2009. If you are highly compensated and participating in the deferred compensation plan, your pre-tax contributions in the 401(k) Plan may be increased after the end of the Plan Year by any "spill over" contributions from the Deferred Compensation Plan after the 401(k) nondiscrimination texts in the Plan have been completed.

Catch-up Contribution

If you are age 50 or older or will turn 50 during the calendar year, and contribute up to the maximum deferral limit allowed under the plan, you may be eligible to contribute an additional $5,500 in "catch-up" contributions.

Rollovers

You may roll over contributions from a qualified retirement plan, from a previous employer, or from an IRA into the Plan. By consolidating your retirement accounts, you avoid current income taxes and your money continues to accumulate tax-deferred. For more information on rollovers, call the Retirement Plan Hotline at 1-800-724-7526 or visit www.schwabplan.com.

Vesting

Your Contributions

You are always 100% vested in your own contributions and their earnings, including any rollovers you make to your account.

Choosing Your Funds

You direct the investments of your account. You may choose from the following:

- Stable Value Fund
- PIMCO Total Ret D
- Vanguard Total BD Index
- Neuberger Berman Socially Responsible Inv
- Transamerica Balance Inv
- Fidelity Contrafund
- Amer Funds Grth Fund R3
- Davis NY Venture Y
- Schwab Instl S&P 500
- LSV Value Equity
- Morgan Stan Ins MdGr Adv
- Vanguard Ext Mkt Index
- T. Rowe Price Mid Val
- Columbia USA Acorn
- Northern Small Cap Value
- Amer Funds EuroPac R3
- Vanguard Dev Mkt Index
- American Funds Small World R3
- Schwab Managed Retirement Income
- Schwab Managed Retirement 2010
- Schwab Managed Retirement 2020
- Schwab Managed Retirement 2030
- Schwab Managed Retirement 2040
- Schwab Managed Retirement 2050

Learn more about your Plan's investment choices by reviewing information online at www.schwabplan.com. You many transfer money in your account among investment choices at any time.

Changing Your Investments

You may transfer existing assets among investment choices at any time.

Withdrawals

Your Plan is designed to help you save for retirement. Therefore, the Internal Revenue Service places restrictions on when money may be withdrawn from your account. You may access your retirement savings under the following circumstances:

In-service - You can withdraw all or part of your account balance attributable to your rollover contributions at any time. If you are over age 59½, you can withdraw all or part of your vested account balance while you are still actively employed.

Loans - No new loans are permitted.

Hardship – You may be eligible to withdraw a portion of your account balance if you experience a financial hardship. The federal government has defined hardships:

- To prevent eviction from or foreclosure of your primary residence;
- Repair damage to your primary residence;
- To purchase a primary residence;
- To pay for post-secondary education for you or an immediate family member;
- To pay for uninsured medical expenses; or
- To cover funeral expenses.

Hardships are subject to ordinary income tax and may be subject to a 10% federal tax penalty. Residents of certain states may also be subject to state penalties. Hardship withdrawals are only available for severe financial hardship, and are considered taxable to you for the year in which you receive it. If you receive a hardship distribution from the Plan, you must stop making 401(k) contributions to the Plan for 6 months.

Termination – You may receive all of your vested contributions and earnings upon termination of employment. Please note, if you do not make a distribution election within 90 days following termination of employment, and your vested account balance:

- is $1,000 or less, it will automatically be paid to you upon termination of employment.
- is between $1,000 to $5,000, it will be automatically rolled over to an IRA established at the Charles Schwab Trust Company.

Disability – If you become permanently disabled, you are allowed to withdraw your money.

Death – If you die, your balance will be paid to your beneficiaries. For more information about your withdrawal options, speak to your Human Resources Department or call 1-800-724-7526 to speak with a Schwab Retirement Plan Services Representative.

Managing Your Account

How to Enroll

You can enroll by logging on to the Charles Schwab website at www.schwabplan.com or by speaking with a Schwab representative from 7 a.m. to 11 p.m. Eastern Time by calling at 1-800-724-7526.

You will need to provide your social security number and date of birth to get started. *(Please allow 2-3 weeks after your start date before enrolling as your census data must be received by Charles Schwab first.)*

Follow these easy steps when enrolling:
Step 1: Decide how much to save.
Step 2: Decide which investments are right for you.
Step 3: Enroll today at www.schwabplan.com.
Click on "Participant", enter your social security number and then your four digit Month and Date of Birth (i.e.: November 30th = 1130), and click on "Enroll Now".
Or by Phone: 1-800-724-7526 (1-800-SCH-PLAN)
hours: M-F, 7:00a.m. to 11:00p.m. (Eastern)

Account Statement

Your statement will be sent within 15 days after each calendar quarter. The statement will provide a detailed summary of all activity including: account transactions and history, ending share balance, vesting information and important news about the Plan.

Internet

You may request weekly position statements, monthly transaction statements, and interactive quarterly benefit statements be sent to you in an electronic format.

Phone

You can manage your account information 24 hours a day by phone. You may use Schwab's automated phone system or contact a Schwab representative from 7 a.m. to 11 p.m. Eastern Time by calling at 1-800-724-7526. If you prefer to speak with someone in Spanish, please call 1-877-905-2553.

Need More Information? Visit www.schwabplan.com, or call Schwab at 800-724-7526, or contact Advantage Technical Resourcing's Human Resource Department at 781-251-8333.

Disclaimer

The above highlights are only a brief overview of the Plan's features and does not constitute a legally binding document. A more detailed Summary Plan Description is available from your Human Resources Department. Please review it carefully for additional information about the specific provisions of the Plan. If you have further questions, contact your Human Resources Department.

Access to electronic services and your account may be limited or unavailable during periods of peak demand, market volatility, system upgrades or for other reasons.