



Advantage Resourcing America Retirement Savings Plan for Contract Employees Highlights

Eligibility

401(k)

Employees who are at least age 21 are eligible to participate.

Plan Entry Date

You can enroll in the Plan as soon as administratively practical following your employment. Employee contributions will begin as soon as administratively practical following your enrollment. To access your complete enrollment packet and to enroll, log onto www.schwab.com/workplace.

To enroll online Click on "Participant Login."

- Enter your Social Security number (no dashes) as your User ID.
- Enter your default password, which is your four digit month and date of birth (example: if your birthday is July 30, your default password is 0730).
- Click "Login."

Your Contributions

Pre-tax

You can contribute between 1% to 60% of your eligible compensation into the Plan each year. The 2012 IRS limit is \$17,000. **Please Note:** If you earned more than \$110,000 in 2011 from your company, your pre-tax contributions to this Plan may be limited for 2012. Check with your HR Representative for more information. You may also be eligible for catch-up contributions as described below.

Catch-up Contribution

If you are age 50 or older or will turn 50 during the calendar year, and contribute your maximum deferral limit allowed under the plan, you may be eligible to contribute an additional "catch-up" contribution to the Plan equal to \$5,500 in 2012.

Changes

You can change the amount you contribute to your Plan at anytime.

Rollovers

You may roll over contributions from a qualified retirement plan, from a previous employer, or from an IRA into the Plan. For more information on rollovers, call the Retirement Plan Hotline at 1-800-724-7526 or visit www.schwab.com/workplace.

Company Contributions

Matching contributions may be made, or not made, at the discretion of each participating Company in the Plan each year.

Vesting

Your Contributions

Vesting is the percentage of your account that you own. You are always 100% vested in your own contributions and their earnings, including any rollovers you make to your account.

Company Contributions

Employer contributions, if any, for employees who become a participant in the Plan on or after January 1, 2007 will be vested according to a 3-year cliff vesting schedule:

- 1 year of service – 0% vested
- 2 years of service – 0% vested
- 3 years of service – 100% vested

You are 100% vested if, while you are still employed, you die, become disabled or reach normal retirement age.

Choosing Your Funds

You direct the investments of your account. Learn more about your Plan's investment choices by reviewing information online at www.schwabplan.com. You may transfer money in your account at any time.

Personal Retirement Planning

Your retirement plan includes investment and savings advice that can help you feel more confident about meeting your retirement goals – personal recommendations from an independent investment adviser, GuidedChoice™. The advice is available by phone at 1-877-285-4929 or online at www.schwab.com/workplace. You can find more information in the section of this guide titled Schwab Personal Retirement Planning.

Withdrawals

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 59 1/2, you can withdraw all or part of your vested account balance while you are still actively employed.

Loans – New loans are not permitted in the plan.

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.

Before you can receive a hardship withdrawal, you must first use all other assets available to you including the maximum loan and in-service withdrawal amounts. 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

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?

Contact your Human Resources Department. Visit www.schwab.com/workplace. Call Schwab at 1-800-724-7526.*

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.