



Plan Highlights

Kurtz Bros., Inc.

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Eligibility Requirements	You are eligible to participate in the plan when you are 20 years of age and have 60 days of service.
Enrollment Dates	Once you have met the eligibility requirements, you can join the plan monthly.
Auto Enroll	Your plan has an automatic election provision. If you choose not to enroll by selecting your own fund allocations and contribution percentages and not opt out of the automatic election provision, your company will automatically enroll you into a Vanguard Target Retirement fund at 3%.
Employee Contributions	You may contribute 1 - 100% of your annual pay, not to exceed \$20,500 annually. Annual limitations are set by the IRS and are subject to change. The tax laws may also let you contribute an additional amount over the regular annual limit if you are at least 50 years old. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.
Roth Contributions	Your plan permits Roth after-tax employee contributions. You may contribute a minimum of 1% and your total employee contributions (Roth after-tax and Traditional pre-tax deferrals combined) may not exceed \$20,500 annually (\$27,000 if you are at least age 50 and your plan has a catch-up feature). Annual limitations are set by the IRS and are subject to change.
Employer Contributions	Profit Sharing: Your employer has established a Profit Sharing plan. A Profit Sharing plan is a tax-qualified retirement plan in which your employer makes contributions on your behalf. The amount of the contribution is determined by an allocation formula that is generally based on participant earnings, while annual contributions are generally based on the company's profits. Contributions may be modified during times of business hardship. Employer Match: Your employer may match a portion of the contributions you make to the plan.
Vesting	You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule: Employer Match Contributions: 1 year of service 0% 2 years of service 20% 3 years of service 40% 4 years of service 60% 5 years of service 80% 6 years of service 100% Profit Sharing Contributions: 1 year of service 0% 2 years of service 20% 3 years of service 40% 4 years of service 60% 5 years of service 80% 6 years of service 100%
Rollovers	Money from other qualified plans is accepted. Rollover contributions are allowed prior to meeting the eligibility requirements of the plan.
Contribution Change Frequency	You may stop contributions at any time. Once you have stopped, you may resume contributions each pay period. You may also increase or decrease contributions each pay period.
Investment Transfers	Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.
Hardship Withdrawals	Hardship withdrawal may be taken in case of extreme hardship as defined by the IRS when no other sources are available.
In-Service Withdrawals	In-service withdrawals are permitted by your plan. Early withdrawals, if taken before age 59 1/2, will be subject to a 10% premature distribution federal excise tax unless certain exceptions apply. Money received from the plan will be taxed as ordinary income in the year that the money is received.
Distribution & Withdrawals	Funds are available at retirement, death, disability, or termination of service.
Loan Provision	You may take a loan from vested amounts in your account. The amount the Plan may loan to you is limited by rules under the Internal Revenue Code. Any new loans, when added to the outstanding balance of all other loans from the Plan, will be limited to the lesser of: a) \$50,000 reduced by the excess, if any, of your highest outstanding balance of loans from the Plan during the one-year period ending on the day before the date of the new loan over your current outstanding balance of loans as of the date of the new loan; or b) 1/2 of your vested interest in the Plan. The amount the Plan may loan to you can also be limited by Plan rules such as which Employee and Employer Contributions are available for loan use, the number of loans that can be outstanding at any one time or how often you may request a loan. For specific details please refer to your Summary Plan Description (SPD). When thinking about taking a loan from your plan, keep in mind that when money is withdrawn from a retirement savings account, it reduces the power of tax-deferred compounding.
Participant Account Statements	Your investment statements are provided quarterly.

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