

WELCOME

# PLAN HIGHLIGHTS-IBEW hired prior to 1/1/14

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## Bi-State Development Agency 401(k) Retirement Savings Program

Your employer-sponsored retirement plan is a powerful way to save for the future. Learn more about the benefits of your plan, and get the answers to any questions you may have.

### How can I contribute to my retirement plan?

**You can control your contributions in the following ways:**

- You can contribute up to 100% of your salary to your retirement savings, not to exceed the maximum allowed by the IRS.
- You can increase or decrease your contribution rate daily.
- You can discontinue contributions to your retirement savings plan at any time.
- To enroll, log in to [LincolnFinancial.com](http://LincolnFinancial.com). Refer to the guide “Managing your account” for instructions.

### When am I fully vested in my retirement plan?

**Fully vested means you have 100% ownership of the assets in your retirement account (your plan).**

- You always have 100% ownership of anything that you contribute to the plan, including any earnings and/or assets consolidated from another retirement plan.

### What are my investment options?

**You can choose from a wide variety of investment options to meet your retirement savings goal.**

- **MAKE IT EASY** with a simple but sensible all-in-one choice.
- **DO IT YOURSELF** and select your own portfolio of investments.
- **STILL UNDECIDED?** If you participate in the plan without selecting investment options, your money will be directed to the qualified default investment alternative selected by your employer.

### Can I consolidate my previous retirement plans?

**You can consolidate assets from a previous retirement plan (or plans) to create an integrated savings strategy. With this option, you have the ability to:**

- Manage all of your assets in one place.
- Get a single, consolidated quarterly statement.
- Access account information with a single, toll-free number or a single web site.
- Get help and guidance for all of your accounts.
- Get a potentially broader array of investment choices and account types.

Contact your financial representative for assistance with consolidating other retirement assets into this retirement savings account. Remember to check with previous providers to see if any fees apply.

## WELCOME

### Can I access balances in my retirement savings account prior to retirement?

Your retirement plan will have the greatest potential to grow if you stay invested for the long term, rather than withdrawing money from it. For that reason, the IRS limits what you can do with your account prior to retirement by imposing certain penalties for early distributions. However, you do have access to your savings—and may avoid penalties—under certain circumstances.

**Loans** You can take a loan from available account balances for general purposes or to purchase a primary residence.

**Withdrawals of Pre-Tax Balances** You can take a qualified (penalty-free) distribution from certain pre-tax balances when you reach age 60 or have a financial hardship, or if you become disabled or die. You will owe income tax on all distributions from your pre-tax retirement savings.

**Withdrawals of Roth Balances** You can also take a penalty-free, tax-free withdrawal from your Roth retirement savings if your first Roth contribution was at least five years ago and you are at least age 60.

If you take a distribution prior to age 59½, you may owe additional federal penalty taxes. Consult with your tax advisor before withdrawing any money from your account.

### How can I access my account?

**You can access and manage your retirement account anytime:**

**LincolnFinancial.com**

Account: Employer Retirement Plans  
800-234-3500

Michael Stelzig, Retirement Consultant  
866-434-8903  
Michael.Stelzig@lfg.com

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WELCOME

# PLAN HIGHLIGHTS- CALL-A-RIDE

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## Bi-State Development Agency 401(k) Retirement Savings Program

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### How can I contribute to my retirement plan?

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### Will my employer contribute to my retirement savings plan?

#### **Your employer will contribute to your retirement savings through:**

- A basic matching contribution: Your employer will match 50% of the first 6% you contribute.

### When am I fully vested in my retirement plan?

#### **Fully vested means you have 100% ownership of the assets in your retirement account (your plan).**

- You always have 100% ownership of anything that you contribute to the plan, including any earnings and/or assets consolidated from another retirement plan.
- You always have 100% ownership of your employer's basic matching contributions, including any earnings.

## WELCOME

### What are my investment options?

You can choose from a wide variety of investment options to meet your retirement savings goal.

- **MAKE IT EASY** with a simple but sensible all-in-one choice.
- **DO IT YOURSELF** and select your own portfolio of investments.
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**Loans** You can take a loan from available account balances for general purposes or to purchase a primary residence.

**Withdrawals of Pre-Tax Balances** You can take a qualified (penalty-free) distribution from certain pre-tax balances when you reach age 60 or have a financial hardship, or if you become disabled or die. You will owe income tax on all distributions from your pre-tax retirement savings.

**Withdrawals of Roth Balances** You can also take a penalty-free, tax-free withdrawal from your Roth retirement savings if your first Roth contribution was at least five years ago and you are at least age 60.

If you take a distribution prior to age 59½, you may owe additional federal penalty taxes. Consult with your tax advisor before withdrawing any money from your account.

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# PLAN HIGHLIGHTS - IBEW

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### Will my employer contribute to my retirement savings plan?

**If hired after 1/1/14, your employer contribution will be based on the option you selected upon hire.**

**Your options are as follows:**

- Option 1. Metro will contribute an amount equal to 4% your base wages. In addition, Metro will also match 50% on any amount voluntarily contributed up to a maximum of 5%. Any voluntary contribution by the employee above 5% will not be matched by Metro.
- Option 2. Metro will contribute 3% of the employees base wage amount to the NEBF pension plan. Metro will also contribute 1% of the employee's base wage amount to the 401 (k) Plan. In addition, Metro will also match 50% on any amount voluntarily contributed by the employee to the Defined Contribution Plan up to a maximum of 5% of employee's wage. Any voluntary contribution by the employee above 5% will not be matched by Metro.

### When am I fully vested in my retirement plan?

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- You always have 100% ownership of anything that you contribute to the plan, including any earnings and/or assets consolidated from another retirement plan.
- You always have 100% ownership of your employer's matching and base contributions, including any earnings.

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## PLAN HIGHLIGHTS - SALARIED

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### Bi-State Development Agency 401(k) Retirement Savings Program

Your employer-sponsored retirement plan is a powerful way to save for the future. Learn more about the benefits of your plan, and get the answers to any questions you may have.

#### How can I contribute to my retirement plan?

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#### Will my employer contribute to my retirement savings plan?

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- A basic matching contribution: Your employer will match 50% of the first 5% you contribute.
- A base contribution: If hired after 1/1/14, your employer will contribute an amount equal to 4% of your salary.

#### When am I fully vested in my retirement plan?

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- You always have 100% ownership of your employer's basic matching contributions, including any earnings.
- You will have 100% ownership of your employer's base and discretionary contributions, including any earnings, according to the following schedule:

Less than 1 year of service	0%
1 year of service	20%
2 years of service	40%
3 years of service	60%
4 years of service	80%
5 years of service	100%

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