

Your 401(k) plan is currently with empower-retirement

You are eligible to join the plan if you:

* are at least age 21
* have completed 90 day(s) of service with the company

You enter the plan on the quarterly date on or after you meet the eligibility requirements

**375373-01 / The Nackard Group 401(k) Retirement Savings Plan**

To set up your empower 401k account - <https://participant.empower-retirement.com/participant/#/login>

To speak with a Captrust Retirement Counselor – 800-967-9948

Current Participates can access their account information through the Empower Website:

[www.empowermyretirement.com](http://www.empowermyretirement.com)

Please refer to the Plan Sponsor Overview tab of the Plan Service Center for more information about these new website features.

If you have any questions, please contact the Client Service department at 1-800-338-4015.

PLAN SUMMARY

-------------------------------------------------------------------------------------------------------------------

Employer contributions

The company will match 50% of the first 6% of the pay you contribute to the plan through salary deferral.

When a matching contribution is made to the plan, it will be calculated based on salary deferrals and pay as of the end of the plan year