

## Employee Retirement Income Security Act (ERISA) Rights

As a participant in an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), you are entitled to certain rights and protections. ERISA provides that all qualified pension plan and welfare benefit plan participants shall be entitled to:

- Examine copies of all Plan documents, including documents filed with the U.S. Department of Labor, such as detailed annual reports and Plan descriptions. This may be done at the Plan Administrator's office without charge.
- Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator or the designee. The Administrator or the designee may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required to furnish each participant with a copy of this summary annual report, without charge.
- Obtain, free of charge, a statement telling you what benefits have accrued based on your years of service to date, and whether you have a non-forfeitable right to receive these benefits at normal retirement age (age 65) if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how much longer you have to work to be entitled to a pension. This statement must be requested in writing and is not required to be given more than once a year.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the benefit plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one may fire you or otherwise discriminate against you in any way for the purpose of preventing you from obtaining a pension or welfare benefit, or from exercising your rights under ERISA. If your claim for a benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have a right to have the Plan Committee review and reconsider your claim.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (for example, if it finds your claim frivolous).

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about rights under ERISA, or if assistance is needed in obtaining documents from the Plan Administrator, contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in the telephone directory or the Division of Technical Assistance and Inquires, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.