

**ABC COMPANY 401(K) PLAN
PLAN HIGHLIGHTS**

Eligibility: The following employees are excluded from the Plan:
Employees covered by a collective bargaining agreement
Leased employees
Non-resident aliens

You must meet the following criteria to be eligible to make contributions to the Plan:
You must attain age 21
You must complete six (6) Months of service

You must meet the following criteria to be eligible to receive Matching Contributions under the Plan:
You must attain age 21
You must complete one (1) Year of service

You must meet the following criteria to be eligible to receive Profit Sharing Contributions under the Plan:
You must attain age 21
You must complete six (6) Months of service

Enrollment Periods: On the first day of each plan quarter coincident with or next following the time you meet the eligibility criteria specified above.

Contributions: You may elect to defer up to one hundred percent (100%) of your Compensation on a pre-tax basis. You may also elect to make special 'Roth' contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan as of each pay period. Federal law also limits the amount you may elect to defer under the Plan (\$17,000 in 2012). However, if you are age 50 or over, you may defer an additional amount up to \$5,500 (in 2012).

Matching Contributions: The Company may, in its sole discretion, make a Matching Contribution on your behalf in an amount determined by the Company.

Profit Sharing Contributions: The Company may, in its sole discretion, make a Profit Sharing Contribution on your behalf in an amount determined by the Company. Such contribution, if made, will be allocated in an amount designated by the Company to be allocated to similarly situated eligible Participants.

Rollovers: The Plan may accept a rollover contribution made on behalf of any employee who is actively participating in the plan.

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Vesting: When you terminate employment you will generally be entitled to the vested portion of each of your accounts.
You will be 100% vested in the amounts you contribute to the plan, including any rollover contributions.
Your Matching Contribution Account is subject to a 2-6 year graded vesting schedule (20% per year starting with two years of vesting service).
Your Profit Sharing Contribution Account is subject to a 3 year cliff vesting schedule (100% starting with three years of vesting service).
Special Safe Harbor contribution will be fully vested. Please see the Summary Plan Description for more information.

Investing Plan Contributions: You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law.
You may change the investment direction of your Account(s) as of each business day, subject to applicable laws regarding market timing and/or requirements of the funding source.
The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.

Distributions: You may receive a distribution from your account under the following circumstances:
Termination of employment
Hardship (limited accounts)
From the Rollover Contribution Account at any time
Death
Disability

Loans: The minimum loan amount is \$1,000 and the maximum number of loans outstanding is 2.

Contact Information: Plan Administrator:
ABC Company
601 Congress Street
Attn: JHRPS Marketing @ Bloor
Boston, MA 02210
555-555-4901

Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.