

Atrium Staffing 401(k) Plan Highlight Sheet – For Associates

Eligibility	<ul style="list-style-type: none"> • 500 hours 		
Entry Dates	<ul style="list-style-type: none"> • The first day of the month, coincident with or following attaining eligibility 		
Contributions	<ul style="list-style-type: none"> • Employee Pre-tax and/or Roth 401(k) Deferrals: 100% of compensation (up to the yearly IRS limit). If you are 50 years or older, you can also make "catch-up" contributions (up to the yearly IRS limit). • Rollovers: May be made at any time after becoming a plan participant. 		
Contribution Changes	<ul style="list-style-type: none"> • Change Deferral Percentage: Anytime • Suspend Contributions: Anytime • Re-entry: Anytime 		
Investment Options	<table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <p>Stable Value Vanguard Federal Money Market Fund</p> <p>Fixed Income BlackRock High Yield Fund PIMCO Foreign Bond Fund Metropolitan West Total Return Bond Fund Vanguard Short Term Investment Grade Bond Fund Vanguard Total Bond Market Index Fund</p> <p>Balanced and Lifestyle American Funds Target Date Retirement 2015* American Funds Target Date Retirement 2020* American Funds Target Date Retirement 2025* American Funds Target Date Retirement 2030* American Funds Target Date Retirement 2035* American Funds Target Date Retirement 2040* American Funds Target Date Retirement 2045* American Funds Target Date Retirement 2050* American Funds Target Date Retirement 2055* American Funds Target Date Retirement 2060* <i>*Default funds based on age</i></p> </td> <td style="vertical-align: top; width: 50%;"> <p>Large Cap iShares S&P 500 Index Fund Diamond Hill Large Cap Fund Edgewood Growth Fund</p> <p>Mid Cap iShares Mid Cap Index Fund Champlain Mid Cap Fund</p> <p>Small Cap iShares Small Cap Index Fund Goldman Sachs Small Cap Value Fund</p> <p>International iShares International Index Fund MFS International Diversification Goldman Sachs Emerging Markets Fund</p> <p>Specialty Vanguard REIT Index Fund</p> </td> </tr> </table>	<p>Stable Value Vanguard Federal Money Market Fund</p> <p>Fixed Income BlackRock High Yield Fund PIMCO Foreign Bond Fund Metropolitan West Total Return Bond Fund Vanguard Short Term Investment Grade Bond Fund Vanguard Total Bond Market Index Fund</p> <p>Balanced and Lifestyle American Funds Target Date Retirement 2015* American Funds Target Date Retirement 2020* American Funds Target Date Retirement 2025* American Funds Target Date Retirement 2030* American Funds Target Date Retirement 2035* American Funds Target Date Retirement 2040* American Funds Target Date Retirement 2045* American Funds Target Date Retirement 2050* American Funds Target Date Retirement 2055* American Funds Target Date Retirement 2060* <i>*Default funds based on age</i></p>	<p>Large Cap iShares S&P 500 Index Fund Diamond Hill Large Cap Fund Edgewood Growth Fund</p> <p>Mid Cap iShares Mid Cap Index Fund Champlain Mid Cap Fund</p> <p>Small Cap iShares Small Cap Index Fund Goldman Sachs Small Cap Value Fund</p> <p>International iShares International Index Fund MFS International Diversification Goldman Sachs Emerging Markets Fund</p> <p>Specialty Vanguard REIT Index Fund</p>
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Fund Transfers & Fund Election Changes	<ul style="list-style-type: none"> • Unlimited, daily fund transfers (in 1% increments) 		
Statements	<ul style="list-style-type: none"> • Quarterly 		
Hardship Withdrawals	<ul style="list-style-type: none"> • Allowed in the following hardship cases: to purchase primary residence; to prevent eviction or foreclosure on primary residence; to pay for excessive medical costs; to pay for the post-secondary education of yourself or immediate family member; to pay for burial or funeral expenses of parent, spouse, child, or dependent; or to repair damage to primary residence that qualifies as a casualty deduction under Code Section 165. 		
Loans	<ul style="list-style-type: none"> • Minimum: \$1,000 • Maximum: 50% of vested balance or \$50,000, which ever amount is less • Interest Rate: Prime + 1% • General loan: 60 months • Maximum number of loans outstanding = 1 		
Vested Interest Response Line 1-844-749-9981 Vested Interest Website www.newportgroup.com	<ul style="list-style-type: none"> • Launch the interactive My Forecast tool to adjust contributions and investments • Receive account balance information • Change deferral percentages and fund elections • Transfer account balances among investments • Model loan and Automatic Rebalancing service • Change PIN and Speak or e-mail a Customer Service Representative • Access to Morningstar® Retirement ManagerSM 		