Your 401k Plan Features *rev 12/14/2016*

Gordon Prill 401K Plan
This information is not intended to meet the Department of Labor's 404(a)-5 participant fee disclosure regulations. To receive The *Annual Statement of Plan –* which meets 404(a)-5 Disclosure requirements
Contact: 800-401-8726 to receive a copy of the Annual Statement of the Plan Information

Your plan's summary plan description (SPD) provides all the details you'll need about your plan. Below is an overview of some of your plan's features. Ask your employer's benefits contact when to get the most up-to-date SPD.

Your contributions
Once you become eligible, you'll will be automatically enrolled in this plan with a contribution rate of 6% for the 401K portion of your plan unless you notify Gordon Prill Inc. You will be able to contribute once you have completed a maximum of 6.0 months of service and during this period credited with 500 hours of service You decide how much of your salary you want to contribute directly from your paycheck, up to limit allowed per year for before-tax contributions and/or after-tax Roth contributions.
Year 2017 $18,000
Year 2016 $18,000
*If you're age 50 or older, you can contribute up to an additional- Catch up
Year 2017 $6,000
Year 2016 $6,000

Entry into the Plan is Quarterly, January 1, April 1, July1 or Oct 1

Your employer's contributions
To motivate you to save even more your employer will add an additional 25% of what you contribute to the plan, up to the first 10% of your salary. It is like getting a bonus for investing in the plan.

Gordon-Prill may make a profit-sharing contribution to your account. Refer to SPD or plan rep for more information.

Vesting
The money that you contribute to your account and whatever it grows to, is 100% yours.

The contributions that Gordon Prill makes to your account become yours—or vest—according to the following schedule.

Length of Service	Percent vested
After 1 year	0%
After 2 years	20%
After 3 years	40%
After 4 years	60%
After 5 years	80%
After 6 years	100%

Your investment options
The plan offers 33 investments choices. Refer to "Investment Choices" located in your enrollment workbook for a description of your investment choices.
*Some investment choices offered by the plan contain trading restrictions. Prior to finalizing your investment choices under the plan. please refer to your Investment choices for more information on these restrictions.
*To obtain a complete set of Investment Fact Sheets containing detailed up-to-date information on each of the investment choices, contact your plan administrator or log on:
TA-Retirement.com.

Making Changes to Your Account
You can make changes in your plan by
Calling toll free: 800-401-8726
Representatives are available to take your call Monday-Friday 8am to 9 pm ET
Automated phone system
24 hrs
7 days a week
Website: **TA-Retirement.com**

Monitoring your account
You can monitor your investment results through: the website: TA-Retirement.com

Rollovers
If you have an account balance from a previous employer's retirement plan or an IRA, you can roll over the vested portion of that account into this plan. Contact your previous employer or your plans financial professional to get the process started.

Loans
Although your plan is intended primarily as a means of saving for retirement, there may be times when you'll feel the need to borrow against your account balance. Check your SPD or to learn more about the loan program contact:
Transamerica 1-800-401-8726.

In-service Withdrawals
Because the more you've saved in your plan is allocated specifically for retirement, there are certain restrictions placed on when you can take money out of your plan. Please review your plan's SPD to learn more about the circumstances of when this is possible.
Contact: Transamerica 1-800-401-8726

Hardship withdrawals
If you have a financial emergency or you feel you may need to withdraw the money in your plan, please review your SPD or contact **Transamerica 1-800-401-8726**

More information
If you have any questions about your plan, please **call your employer's benefits contac**t Helen Sanchez at 408-962-8515.
Email hsanchez@gordonprill.com

For details regarding your investment options contact: Morgan Stanley Group Representative:
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