

Highlights of Your Retirement Plan

Community Connections, Inc. 401(k) Plan

This highlights document is not intended to describe every aspect of your retirement plan. For more complete information, please refer to your Summary Plan Description. If there is a conflict between this document and the plan, the plan's provisions will prevail.

When Can I Start Saving?

An employee becomes a participant in our plan on the first entry date after satisfying the following requirement:

- 18 years of age or older

Entry date is immediate after service requirements, if any, are met.

Your Contributions

Participants may contribute to the plan on a pre-tax basis.

Your plan also offers a Roth feature, which allows you to contribute to your retirement account on an after-tax basis. Your contributions will be deducted from your paycheck after-tax and earnings on Roth contributions will be tax-free upon withdrawal (if certain conditions are satisfied).

These contributions, known as "elective deferrals," must fall within the following range:

Minimum 1 percent of compensation

Maximum 75 percent of compensation, \$18,500 in 2018 (additional \$6,000 if age 50 or older) or maximum allowed by law, whichever is less

How Will My Money Be Invested?

You can choose how your contributions are invested among the plan's available investment options. If you do nothing, they will be invested in your plan's default investment.

Your Employer's Contributions Can Help You Save More

To help you reach your retirement goals, we may match your contribution to the plan. The amount of the match may be adjusted each year.

You will become vested in - which means you will earn ownership of - the matching contribution according to this schedule:

Years of Service	Vested Percentage
Less than 2	0%
2	25%
3	50%
4	75%
5 or more	100%

We may also make an employer contribution. When a contribution is made, each eligible employee will receive a pro-rata share of the contribution based on pay.

You will become vested in - which means you will earn ownership of - the employer contribution according to this schedule:

Years of Service	Vested Percentage
Less than 2	0%
2	25%
3	50%
4	75%
5 or more	100%

Refer to your Summary Plan Description for additional requirements.

Rolling Over Retirement Accounts

Combining assets from several accounts is easier than ever before. Plans may now accept rollovers from:

- 401(k) and other qualified retirement plans
- governmental deferred compensation (457) plans
- tax-sheltered annuities (TSAs) and IRAs

Follow the instructions on the Application for Rollover form available on Personal Savings Center (www.standard.com/retirement).

Questions?

If you have questions about the plan, please contact your Human Resources department.

To enroll in your plan, create an account at www.standard.com/retirement and use Personal Savings Center.

To contact a Customer Service Representative at The Standard, e-mail savings@standard.com anytime or call 800.858.5420 between 8:00 a.m. and 5:00 p.m. in your time zone.