

COMMUNITY CONNECTIONS, INC. TSA PLAN

PLAN SUMMARY

December 1, 2012

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Employee Benefit Design

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INTRODUCTION

Community Connections, Inc. (the "Company") adopted the Community Connections, Inc. TSA Plan (the "Plan") effective January 01, 2012.

Although the purpose of this document is to summarize the more significant provisions of the Plan, the Plan document will prevail in the event of any inconsistency.

ELIGIBILITY FOR PARTICIPATION

Eligible Employee - Elective Deferrals

You are an "Eligible Employee" if you are employed by Community Connections, Inc. or any affiliate who has adopted the Plan. However, you are not an "Eligible Employee" if you are a member of any of the following classes of employee:

Employees who are non-resident aliens.

Time of Participation - Elective Deferrals

You will become a Participant eligible to make Elective Deferrals after you begin employment.

CONTRIBUTIONS TO THE PLAN

Elective Deferrals

You may elect to reduce your Compensation (defined below) and make a contribution to the Plan on a pre-tax basis. These pre-tax contributions are known as Elective Deferrals. Federal law limits the amount you may elect to defer under this Plan and any other retirement plan permitting Elective Deferrals during any calendar year (\$18,000 in 2015). However, if you are age 50 or over, you may defer an additional amount up to \$6,000 (in 2015).

You may elect to start, increase, reduce or totally suspend your elections to contribute to the Plan effective as of the dates established pursuant to Plan Administrator procedures. Notwithstanding the foregoing, you may totally suspend your elections at any time.

The Plan Administrator may establish rules regarding the manner in which your elections are made. The rules may also require that certain advance notice be given of any election. Your election regarding Elective Deferrals is only effective for Compensation you will receive in the future. The Plan Administrator may also reduce or totally suspend your election if the Plan Administrator determines that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

Roth Contributions

Effective January 1, 2012, the Plan was amended to allow a new type of employee contribution to the Plan. This new type of contribution is known as a Roth Contribution and is very much like a contribution to a Roth IRA. Like a Roth IRA, the Roth Contribution to the Plan is made by you on an after-tax basis, but if certain requirements are met, a "qualified distribution" from your Roth Contribution Account in the Plan will not be taxed. However, unlike a Roth IRA, there are no income limitations on who may make a Roth Contribution.

Roth Contributions are made in the same manner as your pre tax Elective Deferrals. You must designate how much you would like to contribute on a pre-tax basis (normal 403(b) contribution) and how much you would like to contribute as an after-tax Roth Contribution. You are not required to make any Roth Contributions. You may continue to designate all of your elective deferrals as normal pre-tax contributions.

The sum of your Roth Contributions and regular pre-tax 403(b) contributions may not exceed the annual limit on regular 403(b) contributions mentioned above.

As was mentioned above, a "qualified distribution" of your Roth Contributions (and earnings) is not taxable. A "qualified distribution" must be made more than five years after the first Roth Contribution is made and must meet at least one the following requirements:

- (i) the distribution must be made after you attain age 59-1/2;
- (ii) the distribution must be made to your beneficiary after your death; or
- (iii) the distribution must be made on account of your disability.

Please note that Roth Contributions are not suitable for everyone. Please consult with your tax advisor before making any Roth Contributions to the Plan.

Saver's Credit

If your adjusted gross income is below certain levels, you may be eligible for a nonrefundable income tax credit of up to \$1,000 (the "Saver's Credit"). The Saver's Credit is equal to a specified percentage of your contributions to certain employer-sponsored plans and to certain IRAs. You are eligible for the credit only if you are age 18 or over, are not a full-time student, and are not claimed as a dependent on another person's tax return. The Saver's Credit is subject to other restrictions. Please consult your tax advisor for more information.

Rollovers

The Plan may accept a Rollover Contribution made on behalf of any Eligible Employee, regardless of whether such Employee has met the age and service requirements of the Plan. The Plan Administrator or the investment vehicle you have chosen may establish procedures that regulate the method by which Rollovers will be accepted. An Eligible Employee who has not yet met any of the eligibility requirements of the Plan will be deemed a Participant only with

respect to amounts, if any, in his or her Rollover Contribution Account. Please contact your investment vendor and the Company for more information.

Military Service

If you serve in the United States armed forces and must miss work as a result of such service, you may be eligible to receive contributions, benefits and service credit with respect to any qualified military service.

Limits on Contributions

The amount that may be contributed to the Plan on your behalf in any year is limited to a fixed dollar amount (\$53,000 in 2015). In addition, contributions cannot exceed 100% of your total compensation.

Compensation

"Compensation" means wages that are shown as taxable wages on your IRS Form W-2, plus amounts that would be cash compensation for services to the Employer includible in your gross income for the calendar year but for a compensation reduction election under Code sections 125, 132(f), 401(k), 403(b), or 457(b) (including an election made to reduce compensation in order to have Elective Deferrals under the Plan). For any self-employed individual, Compensation will mean earned income.

No more than \$265,000 (in 2015) of Compensation may be taken into account in determining your benefits under the Plan.

VESTING

Participant Contributions

You will have a fully vested and nonforfeitable interest in your Elective Deferral Account.

DISTRIBUTIONS

Commencement of Distributions

Termination of Employment. You are entitled to receive a distribution from your Account after you terminate employment. The distribution will start at the time specified in the section titled "Timing and Form of Payment" below.

Age 59 - 1/2. If allowed by the terms of the investment vehicle you have chosen, you may be entitled to receive a distribution from your Account after you attain age 59 - 1/2. The distribution will start at the time specified in the section titled "Timing and Form of Payment" below.

Death. If you die, your Beneficiary will become entitled to receive your vested Account balance. The distribution will start at the time specified in the section titled "Timing and Form of Payment" below.

Timing and Form of Payment

Distribution for Reasons Other Than Death. If you become entitled to receive your benefit for any reason other than death, payment will begin in accordance with the terms of the investment vehicle you have chosen. In any event distributions must begin no later than April 1 of the calendar year following the later of: 1) the calendar year in which you attain age 70 - 1/2, or 2) the calendar year in which you retire. Please contact your investment vendor and the Company for more information.

Distribution on Account of Death. If you die before distribution of your Account begins, distribution of your entire Account must be completed by December 31 of the calendar year containing the fifth anniversary of your death unless an election is made by your Beneficiary to receive distributions in accordance with (1) and (2) below and these options are permitted by the investment vehicle you have chosen:

(1) Distributions may be made over the life or over a period certain not greater than the life expectancy of the Beneficiary commencing on or before December 31 of the calendar year immediately following the calendar year in which you die;

(2) If the Beneficiary is your surviving spouse, the date distributions are required to begin in accordance with item (1) above will not be earlier than the later of (A) December 31 of the calendar year immediately following the calendar year in which you die, or (B) December 31 of the calendar year in which you would have attained age 70-1/2.

If you die after distribution of your Account has begun, the remaining portion of your Account will continue to be distributed under the method of distribution being used prior to your death. If your Account was not being distributed in the form of an annuity at the time of your death, your Beneficiary may elect to receive your remaining vested Account balance in a lump sum distribution.

Cash Out

If the vested amount of your Account does not exceed \$1,000, your vested Account will be paid in a lump sum.

Reservist Distributions

If you were a military reservist called to active duty for a period in excess of 179 days or for an indefinite period, you may receive a distribution from the plan while still employed from amounts attributable to elective deferrals and catch-up contributions. You must make the

distribution during the period beginning on the date of your call-up and ending at the close of the active duty period. In addition, you must have been called to active duty after September 11, 2001, and before December 31, 2007.

MISCELLANEOUS

Domestic Relations Orders

Your benefits under the Plan may be assigned to other people in accordance with a qualified domestic relations order. You may obtain, without charge, a copy of the Plan's procedures regarding qualified domestic relations orders from the Plan Administrator or the investment vehicle you have chosen. Please contact your investment vendor and the Company for more information.

Loss of Benefit

Except as provided below, your account is not subject to any form of attachment, garnishment, sequestration or other actions of collection afforded creditors and your benefits are free from attachment, garnishment, account's process, or any other legal or equitable process. You may not alienate, anticipate, commute, pledge, encumber or assign any of the benefits or payments which you may expect to receive, contingently or otherwise, under the Plan, except that you may designate a Beneficiary.

However, you may lose all or part of your balance:

Under the terms of a qualified domestic relations order.

To comply with any federal tax levy.

Amendment and Termination

The Company may amend, terminate or merge the Plan at any time. However, no such action may permit any part of Plan assets to be used for any purpose other than the exclusive benefit of participants and beneficiaries or cause any reduction in the amount credited to your account.

Fees

Your account may be charged for some or all of the costs and expenses of operating the Plan. Such expenses include, but are not limited to, investment expenses and costs to process loans, plan distributions and domestic relations orders.

Insurance

Your account is not insured by the PBGC because the Plan is not a defined benefit pension plan.

ADMINISTRATIVE INFORMATION

1. The Plan Sponsor is Community Connections, Inc.

Its address is 721 Stedman Street , Ketchikan, Alaska 99901-6632.

Its telephone number is 907-225-7825.

Its Employer Identification Number is 92-0112719.

The Plan Administrator is The Plan Sponsor is the Plan Administrator except that the plan sponsor shall not have responsibility for, or make, discretionary determinations in administering the plan including, but not limited to, authorizing plan-to-plan transfers, processing distributions, satisfying applicable joint and survivor annuity requirements, making determinations regarding hardship distributions, making determinations regarding QDROs, and eligibility for or enforcement of loans. Employee Benefit Design, Inc. shall have responsibility for all discretionary determinations in administering the plan. The Plan Administrators shall not take any actions that would cause the plan to become subject to ERISA under Field Assistance Bulletin 2007-2 or any any superseding guidance and regulation..

Its address and telephone number is that of the Plan Sponsor listed above.

2. The Plan is a 403(b) plan which has been designated by the sponsor as its plan number 002.
3. The Plan's designated agent for service of legal process is the chief officer of the entity named in paragraph 1. Any legal papers should be delivered to him or her at the address listed in paragraph 1. However, service may also be made upon the Plan Administrator.
4. The Plan's assets are held in insurance contracts and/or custodial accounts created under the terms of the Plan.
5. The Vendor(s) approved under the Plan are: Putnam Investments.
6. The Company's fiscal year ends on June 30 and the plan year ends on December 31.