



## HIGHLIGHTS OF YOUR BENEFITS\*

### CCA DEFERRED SAVINGS & PROFIT SHARING PLAN – JANUARY 2017

Waiting Period for New Employees	Deferrals = Ninety (90) days following date of hire ( <i>effective 1/1/17</i> )
Age Requirement	Must be 18 to participate ( <i>effective 1/1/17</i> )
Entry Date	Deferrals = first of each month
Contribution Limits	
2017 Employee Deferral Max	\$18,000
2017 Additional Catch-up	\$6,000 {must be at least age 50 by December 31}
Changes to Contribution %	Change in advance of each pay period; restart monthly
Employer Matching Contribution	100% of your deferrals up to 2% of pay and deposited each pay period ( <i>effective 1/1/17</i> )
Investment Options	Target-risk funds, target-retirement funds & mutual funds See list of investment options & fund fact sheets
Investment Changes	Daily via website or toll-free automated phone line
Internet Account Access	24/7 {see enclosure for instructions}
Distribution While Employed	Unrestricted @ age 59 ½ Financial hardship at any age {limitations apply} Rollover account at any age {penalties may apply}
Loans	Procedure and application form on website
Plan Trustee	First American Bank 218 West Main Street Dundee, IL 60118
Plan Administrator	Carpenter Contractors of America, Inc. Attn: Terrance B. Smith 2340 Newburg Road Belvidere, IL 61008