

## Summary Plan Description – Retirement Savings Plan

<b>Retirement savings plan - Coyote Station union employees (hired on or after January 1, 2009)</b>	
Read the full <a href="#">retirement savings plan SPD</a> .	
Type	Defined Contribution (401(k))
Eligibility	You must be scheduled to work at least 1,000 Hours of Service per year and you must attain age 18.
Participation	First of the month following eligibility Automatic enrollment at a 3% deferral rate
Vesting	100%
Contribution amount	1% - 50% of pay
Matching company contribution	50% of the first 6% contributed by employee
Enhanced Employer Contribution	7% of annual salary
Investment options	17 fund options with Wells Fargo
Payment options	Lump sum distribution at termination, death, disability, or age 59½. Must be paid in full by age 70½.
In-service withdrawals	Age 59 ½ withdrawals - Rollovers
Loans	Available (2)

<b>Retirement savings plan - Coyote Station union employees (hired before January 1, 2009)</b>	
Read the full <a href="#">retirement savings plan SPD</a> .	
Type	Defined Contribution (401(k))
Eligibility	You must be scheduled to work at least 1,000 Hours of Service per year and you must attain age 18.
Participation	First of the month following eligibility Automatic enrollment at a 3% deferral rate
Vesting	100%
Contribution amount	1% - 50% of pay
Matching company contribution	50% of the first 6% contributed by employee
Investment options	17 fund options with Wells Fargo
Payment options	Lump sum distribution at termination, death, disability, or age 59½. Must be paid in full by age 70½.
In-service withdrawals	Age 59 ½ withdrawals - Rollovers
Loans	Available (2)

## Summary Plan Description – Retirement Savings Plan

<b>Retirement savings plan - nonunion employees (hired before September 1, 2006)</b>	
Read the full <a href="#">retirement savings plan SPD</a> .	
Type	Defined Contribution (401(k))
Eligibility	You must be scheduled to work at least 1,000 Hours of Service per year and you must attain age 18.
Participation	First of the month following eligibility Automatic enrollment at a 3% deferral rate
Vesting	5 year vesting schedule (20% each year)
Contribution amount	1% - 50% of pay
Matching company contribution	50% of the first 5% contributed by employee
Investment options	17 fund options with Wells Fargo
Payment options	Lump sum distribution at termination, death, disability, or age 59½. Must be paid in full by age 70½.
In-service withdrawals	Age 59 ½ withdrawals - Rollovers
Loans	Available (2)

<b>Retirement savings plan - nonunion employees (hired on or after September 1, 2006)</b>	
Read the full <a href="#">retirement savings plan SPD</a> .	
Type	Defined Contribution (401(k))
Eligibility	You must be scheduled to work at least 1,000 Hours of Service per year and you must attain age 18.
Participation	First of the month following eligibility Automatic enrollment at a 3% deferral rate
Vesting	5 year vesting schedule (20% each year)
Contribution amount	1% - 50% of pay
Matching company contribution	50% of the first 5% contributed by employee
Enhanced Employer Contribution	4% of annual salary
Investment options	17 fund options with Wells Fargo
Payment options	Lump sum distribution at termination, death, disability, or age 59½. Must be paid in full by age 70½.
In-service withdrawals	Age 59 ½ withdrawals - Rollovers
Loans	Available (2)

## Summary Plan Description – Retirement Savings Plan

### Retirement savings plan - union employees

hired prior to 11/1/2013 (does not apply to Coyote union employees)

Read the full [retirement savings plan SPD](#).

Type	Defined Contribution (401(k))
Eligibility	You must be scheduled to work at least 1,000 Hours of Service per year, and you must attain age 18.
Participation	First of the month following eligibility Automatic enrollment at a 3% deferral rate
Vesting	100%
Contribution amount	1% - 50% of pay
Matching company contribution	50% of the first 5% contributed by employee
Investment options	17 fund options with Wells Fargo
Payment options	Lump sum distribution at termination, death, disability, or age 59½. Must be paid in full by age 70½.
In-service withdrawals	Age 59 ½ withdrawals - Rollovers
Loans	Available (2)

### Retirement savings plan - union employees

(hired on or after November 1, 2013 - does not apply to Coyote union employees)

Read the full [retirement savings plan SPD](#).

Type	Defined Contribution (401(k))
Eligibility	You must be scheduled to work at least 1,000 Hours of Service per year, and you must attain age 18.
Participation	First of the month following eligibility Automatic enrollment at a 3% deferral rate
Vesting	100%
Contribution amount	1% - 50% of pay
Enhanced Employer Contribution	5% of annual salary
Matching company contribution	50% of the first 6% contributed by employee
Investment options	17 fund options with Wells Fargo
Payment options	Lump sum distribution at termination, death, disability, or age 59½. Must be paid in full by age 70½.
In-service withdrawals	Age 59 ½ withdrawals - Rollovers
Loans	Available (2)