

Plan Highlights for the blueStone Holdings Group, Inc. 401(k) Plan

How do I Enroll?

You can enroll online by visiting **Plan!** at www.Alliance-Plan.com. Select “New User”.

- Establish username and password
- Select beneficiary
- Elect contribution rate
- Choose investment funds

How do I Obtain Information about my Plan Account?

You have both website (www.Alliance-Plan.com) and telephone (800.406.401k) access to monitor and make changes to your account. Live representatives are available during business hours to help

- navigate the **Plan!** website
- find forms and documents
- change your contribution rate and investment elections
- transfer between funds
- reset Username and Password
- set up or make changes to beneficiary information, and more



You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.

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What Types of Contributions are Allowed in this Plan?

- employee pre-tax and Roth deferrals
- employee rollover contributions
- employer safe harbor contributions
- employer matching contributions
- employer profit sharing contributions

Who can Participate?

Participation is open to employees who have met the following requirements:

- Attained age 21
- Completed 1 Year of Service

The Plan does *not* allow participation by employees who are:

- Nonresident aliens with no U.S. earned income
- Union employees

When will I Join (Plan Entry Date)?

You will join the Plan on the first day of the month coinciding with or next following the date on which the eligibility requirements are met.

How do I Contribute to the Plan?

Elective Deferrals

Through payroll deduction, you can make pre-tax or Roth (post-tax) elective deferrals up to the maximum allowed by law. The dollar limit for 2019 is \$19,000 (combined total of pre-tax and Roth deferrals), subject to cost of living adjustments annually.

If you are age 50 or older, you are entitled to contribute an additional amount as a "catch-up contribution". The maximum catch-up contribution for 2019 is \$6,000 (combined total of pre-tax and Roth deferrals), subject to cost of living adjustments annually.

Automatic Deferrals

If you are a new employee, you will be automatically enrolled in the Plan on the Plan entry date. This means that elective deferrals in the amount of 5% of compensation will automatically be deducted from your compensation, unless you elect not to participate in the Plan or change or stop your contributions.

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Rollovers

If you have an existing qualified pre-tax account, Roth account, 403(b) tax deferred arrangement or governmental 457 plan with a prior employer or hold a taxable IRA account, you may transfer or rollover that account into the Plan anytime.

Can I Stop or Change my Contributions?

You may stop your contributions anytime. Once you discontinue contributions, you may start again as of the beginning of each payroll period.

You may increase or decrease the amount of your contributions as of the beginning of each payroll period.

Contributions may be stopped or changed via the **Plan!** website (www.Alliance-Plan.com) or telephone (800.406.401k).

How does my Employer Contribute to the Plan?

Safe Harbor Contributions

Your employer shall make a safe harbor nonelective contribution in an amount equal to 3% of your eligible compensation, which will be allocated to all eligible employees.

Matching Contributions

The Plan provides for discretionary matching contributions on elective deferrals in an amount to be determined on an annual basis. The discretionary matching contribution will be made on both pre-tax and Roth contributions. The employer match also applies to any catch-up contributions you make to the Plan.

Profit Sharing Contributions

The plan provides for discretionary profit sharing contributions, which will be allocated among all eligible employees, whether or not they make contributions.

The employer profit sharing contributions benefit only those eligible employees who are actively employed on the last day of the Plan year and worked 1000 hours during the Plan year.

How do I Become Vested in my Plan Account?

Vesting refers to your entitlement to a benefit from the Plan. You are always 100% vested in your accounts attributable to the following contributions:

- Salary deferrals, including Roth 401(k) deferrals, and catch-up contributions
- Rollover contributions
- Safe harbor contributions

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Employer discretionary contributions, plus any earnings they generate, are vested as follows:

<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>
< 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

How are Plan Contributions Invested?

You have the ability to direct your investments based on the choices provided under the Plan. You may change your investment choices anytime.

Make investment changes via the **Plan!** website (www.Alliance-Plan.com) or telephone (800.406.401k).

When can Money be Withdrawn from my Plan Account?

In-Service

You may receive a distribution from the Plan prior to termination of employment, provided you have attained age 59½. You may also withdraw your rollover contributions at any time. Please note that you must be 100% vested in your account to take an in-service withdrawal.

Hardship

You may withdraw money for financial hardship if you satisfy certain conditions:

- Expenses for medical care previously incurred by you, your spouse or your dependent or necessary for you, your spouse or your dependent to obtain medical care
- Costs directly related to the purchase of your principal residence (excluding mortgage payments)
- Tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for yourself, your spouse or your dependent
- Amounts necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of your principal residence
- Payments for burial or funeral expenses for your deceased parent, spouse, children or other dependents
- Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under the Internal Revenue Code

If you feel you are facing a financial hardship, you should see your Plan Administrator for more details.

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Severance from Employment

Money may be withdrawn from your account in these events:

- Normal Retirement Age: Attained age 65
- Disability
- Termination
- Death

May I Borrow Money from my Account (Loans)?

Yes. Loans are limited by the following rules:

- The maximum amount is lesser of one half of your vested account balance or \$50,000
- The minimum amount is \$1,000
- All loans must be repaid within five years

Other requirements, limits and fees may apply. Refer to the Loan Program for more details about this participant loan feature.

Loans can be initiated via the **Plan!** website (www.Alliance-Plan.com).

Plan Administrator

The Plan Administrator is responsible for the day to day administration and operation of the Plan. The Administrator has the complete power, in its sole discretion, to determine all questions arising in connection with the administration, interpretation, and application of the Plan (and any related documents and underlying policies). Any such determination by the Administrator is conclusive and binding upon all persons.

Below is the name, address and telephone number of the Plan Administrator:

blueStone Holdings Group, Inc.
220 N Smith St., Suite 420
Palatine, IL 60067
(847) 382-3559

Summary Plan Description

The above highlights provide only a brief overview of the Plan's features and are not a legally binding document. A more detailed summary is provided in the Summary Plan Description (SPD) and is available on the **Plan!** website. Please read it carefully and contact your Plan Administrator if you have any further questions.