

STEL, Inc. 403(b) Plan

Eligibility Requirements

You are eligible to participate in the plan on your first date of employment with your Employer, other than Excluded Employees. (Excluded Employees are Non-Resident Aliens and Student Employees.)

Enrollment Dates

You may enter the plan on first day of employment, other than Excluded Employees.

Enrolling in the Plan

Please fill out your Enrollment Kit and Salary Reduction Agreement and return the completed paperwork to your H.R. Department.

Employee Contributions

Your contributions may be made up to the IRS maximum of \$17,500 in 2014. Annual limitations are set by the IRS and are subject to change. The tax laws may also let you contribute an additional amount over the regular annual limit if you are at least 50 years old. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan.

Rollovers

This plan permits Rollover Contributions subject to approval by the Plan Administrator.

Investment Transfers

Using P&A's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

Loans

The plan does NOT permit loans to participants.

In-Service Withdrawals

In-service withdrawals are permitted by your plan. Early withdrawals, if taken before age 59 1/2, will be subject to a 10% premature distribution federal excise tax unless certain exceptions apply. Money received from the plan will be taxed as ordinary income in the year that the money is received.

Distribution & Withdrawals

Funds are available at retirement, death, disability, termination of service or attainment of age 59 1/2.

Hardship Distributions

The plan permits Hardship Distributions.

How to access your account information

A. Via the Web...

You can obtain information about your account and make changes to your investment elections on the Web 24 hours a day, 7 days a week.

To Get Started:

- 1) After you return a completed enrollment form, you will be able to access your account using your temporary login identity as follows:
 - Go to <http://www.pandaretire.com>
 - Username: Your Social Security number (no dashes or spaces)
 - Password: Your complete date of birth (mmddyyyy- i.e. 01151963)
 - Login using your temporary login information. Once you are into the site, you will be able to customize your login identity by clicking on Personal Profile menu item on the main screen.
- 2) If you have any problems accessing the website, please call Customer Service at 1-800-688-2611.
- 3) Be sure to update your Personal Information on the website with a current email address so that we can communicate with you or should you forget your login information down the road.

Things you can do on the Website:

- View your account balance
- Change your personal information and your username and password
- View information about the investment offerings in the plan
- Make changes to your investment choices
- Transfer money between funds
- Set your account up for automatic periodic rebalancing
- Check your portfolio rate of return
- View your transaction history
- Obtain forms
- Model loans (if your plan offers loans)
- Send an email to your Plan's Financial Advisor

B. On the phone...

You can obtain information about your account and make changes to your investment elections over the phone 24 hours a day, 7 days a week

To Get Started:

- 1) Phone 1-866-951-5876
- 2) Enter your Social Security number when prompted
- 3) Enter your PIN number when prompted (the last four digits of your Social Security number)
- 4) Follow the voice prompts for account information.