

STEL, Inc. Profit Sharing Plan

Eligibility Requirements

You are eligible to participate in the plan when you attain age 21 and have completed 1 Year of Service. (Year of Service is defined as the twelve month computation period during which you have completed at least 1,000 Hours of Service)

Enrollment Dates

You may enter the plan on January 1st or July 1st coinciding with or next following date after requirements are met.

Employer Contributions

Profit Sharing

In order to share in the profit sharing contribution for a Plan Year, you must satisfy the following conditions:

- If you are employed on the last day of the Plan Year, you will share if you have completed a Year of Service during the Plan Year. (Year of Service is defined as the twelve month computation period during which you have completed at least 1,000 Hours of Service)
- If you terminate employment (not employed last day of Plan Year), you will not receive a profit sharing contribution regardless of the amount of service you have completed during the Plan Year.
- You will share in the profit sharing contribution for the year regardless of amount of service you have completed during the Plan Year in the event of death, disability, or retirement.

Vesting

Your employer contributions are subject to the following vesting schedule:

Employer Contributions

0-2 Years of service	0%
3-4 Years of service	50%
5 years of service	100%

Rollovers

Rollovers will be accepted by this plan, subject to the approval by the 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 permit loans to participants.

Distribution & Withdrawals

Funds are available at retirement, death, disability, termination of service or attainment of age 59 ½

Hardship Distributions

Hardship Distributions are NOT allowed.

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.

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.

P&A Retirement Plan Services