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<b>SUBJECT:</b>	Tax Sheltered Savings Plans
<b>POLICY NO:</b>	III:08
<b>APPLICABLE TO:</b>	All Employees
<b>PAGE NO:</b>	1 of 2
<b>EFFECTIVE DATE:</b>	August 1, 1993
<b>REVISION DATE:</b>	August 1, 2018 (due to name change)

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I. POLICY:

This Plan is designed to provide HHRI employees with an additional tax-favored method to accumulate assets for retirement savings. Contributions into this Plan are held in Custodial Accounts. You are 100% vested in contributions you make to the Plan. Complete information on the HHRI Tax Sheltered Savings Plan may be found in the Plan Document or Summary Plan Description.

II. PLAN PROVISIONS:

A. PARTICIPATION

You are eligible to participate immediately upon employment or at any time thereafter.

B. SALARY REDUCTION CONTRIBUTIONS

You may make voluntary pretax contributions from your salary by completing the online enrollment via the HR/Payroll/Time Reporting system. You are allowed to cancel or change the agreement during the year at any time. The maximum amount cannot exceed the IRS maximum contribution.

C. ROLLOVERS

HHRI will accept rollover contributions from other 403-B7 plans under certain circumstances.

D. INVESTMENTS

1. Investments may be made into the specified money market fund or any mutual fund.
2. Investment choices may be changed at any time for future contributions and existing accounts.
3. A Loan Portfolio may be established if a participant wishes to borrow against his/her account. Loans are repaid through monthly payroll deductions over five (5) years or up to 30 years if for the purchase of a primary residence. Loan amounts may be 50% of the account value up to a maximum loan of \$50,000 reduced by outstanding loans during the past year. Interest paid, determined at the time of the loan, is credited to the individual's account.

E. TERMINATION

1. A distribution may be requested at the time of termination or delayed until a future date. Terminated participants with accounts larger than \$5,000 may leave his/her funds in the Tax Sheltered Savings Plan. Although no new funds will be contributed, the participants may change investment choices at any time. Amounts under \$5,000 are paid out after termination.
2. A distribution for a terminated employee is usually paid four (4) to six (6) weeks after the date of termination.



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G. RECORD KEEPING

1. Each participant in the Tax Sheltered Savings Plan will receive a statement of his/her account from the Plan each quarter.
2. The Custodian for the Tax Sheltered Savings Plan is Wells Fargo.