

Money Management provided by:



GLOBAL RETIREMENT SOLUTIONS 401(k) PLAN

Dear Employee:

All employees are eligible to join our 401(k) Retirement Plan, which allows you to defer some of your salary for retirement. You pay no current taxes on either the part of your salary you defer into the plan or on all investment earnings. You are taxed as you withdraw your funds at retirement, and penalties are assessed if you withdraw any funds prior to retirement.

We have selected John HancockTM as our plan service provider. John Hancock manages the investments in the *Global Retirement Solutions 401(k) Plan* and offers educational materials to help you become a more knowledgeable investor. *National Retirement Services, Inc.* provides the necessary recordkeeping services. John Hancock services 42,000 plans to 1.7 million participants. For more information please visit their website at www.johnhancock.com/products/401k.html.

John Hancock/GRS offers:

- * No annual management fee charged to investors. * Immediately fully vested.
- * No waiting. You can join or stop at any time. * Loans available on your 401(k) funds
- * No-load or wrap charges on JH funds (outside funds offered with only 50 basis points (½ %))
- * Price to you is the same as reported daily in the Wall Street Journal or LA Times
- * A direct link to your account and investment information 24 hours a day via phone and Internet access from your PC.
- * Information to help you understand your investment choices and how to make investment decisions that are right for you.

401(k) Plan Essentials

Contribution Limits: The following chart shows the IRS contribution limits:

Year	2008	2009	2010	2011
Under 50	\$15,500	\$16,500	\$16,500	\$16,500
50 & over	\$20,500	\$22,000	\$22,000	\$22,000

Eligibility Requirements: Upon completing 1 hour of service.

Your Contributions: Up to 90% of your salary within the above chart limits.

Rollovers: The 401(k) Plan will accept rollover contributions from any other qualified plan.

Withdrawals: Retirement, death, disability, termination of service and financial hardship.

Withdrawal Penalties: If less than 59½ in age, a 10% Federal penalty, plus state penalties, may apply. For more information see *Special Tax Notice* on our web site.

To sign up, go to www.grs401kplan.com and click on [John Hancock Online Enroll Instructions](#)

You'll need to complete a Beneficiary Designation form and fax it to (310) 414-7808 or simply register your beneficiaries right on the John Hancock website. You could also complete these forms and mail them to 343 Main Street, El Segundo, CA 90245-3814 or fax to (310) 765-4968. The *Special Tax Notice* is available for viewing on our web site.

For help, please call John Hancock at (800) 395-1113 or visit their website at www.jhpensions.com.

Global Retirement Solutions 401(k) Plan

343 Main Street
El Segundo, CA 90245-3814
800/927-9318 – 800/576-3760 fax

Note: This is not a Summary Plan Description. Any differences will defer to the Plan Document.

05/11