CCI OF ARKANSAS

Simple IRA Plan Summary - PLAN ID# 13744832

If receiving this plan package, you have become eligible to participate in a SIMPLE IRA plan sponsored by CCI of Arkansas. We have elected to participate in this plan to help contribute to our employees retirement strategy. We are proud to be able to sponsor such a plan and hope that you can see the benefits it can contribute to your retirement.

Why Contribute?

- It's never too early to start retirement planning!
- All Contributions are Pre-tax
- CCI contributes up to 3% of your annual earnings, but cannot exceed the employees own weekly contribution amounts.
- Package enclosed helps you plan what stategy best fits your expectations.

Package Contents:

- Simple IRA **Notification** to Eligible Employees *(please note required return date)*
- Salary Deferral Agreement (this may be submitted before you choose your plan strategy)
- SIMPLE IRA Application (to determine where your funds will be applied, pgs 5-9 must be returned) IF you choose to participate.
- Portfolio Guide, describes information about each fund available to help you choose your preference.
- Investment Guide, how and why you should invest in a Simple IRA (hint: Use pg 4.5 to help mix funds based on your strategy)

Declining Enrollment:

- If you do not wish to participate, please check Box "B" on the Salary Deferral Agreement, sign, date and return. You will have the option every year to reconsider your participaton. This "open enrollment" starts November 2nd and ends December 31st of each year.
- You will receive a notification of your option to re-enroll on or before November 2nd of each year.

Enrollment Periods / Changes to Plans:

- New enrollees have a period of 60 days prior to their eligibility date to submit application.
- Changes to existing plans will be permitted twice a year for effective dates of the first payperiod in July and January. (every six months).

At the bottom of this page you will also find information about Bill Lloyd, our Simple IRA advisor. Should you have any questions about how to invest or what options are right for you, he can help!

You are always welcome to give me a call, If I can't answer your questions, I will find an answer through our advisor.

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