



## *How Do I Obtain Information About My Account?*

AMI has three methods that you can use to obtain information about your retirement plan:

1. Internet Access
2. Voice Response System (VRU)
3. Speak or email with an AMI employee

### *Internet Access*

The website address is [www.amibenefit.com](http://www.amibenefit.com). Click on "I am a Participant" and then "Benefit Information". You will need to enter your User ID and password. If you have not previously accessed the system, your User ID will be equal to your Social Security Number. Your password will be equal to the last four digits of your Social Security Number. You can access your account balance information, make changes to your investment elections and access other financial information.

### *Voice Response Unit (VRU)*

The toll-free phone number for the VRU is 1-866-793-0449. You will be prompted to enter a provider number. The AMI provider number = 1126. You will also be asked to enter your social security number and your PIN. If you have not previously accessed the system, your PIN is equal to the last four digits of your Social Security Number. You can access your account balance information and make changes to your investment elections.

### *Live Customer Service*

AMI's phones are answered by a person during our office hours. We are open from 8:00am to 7:00pm on Mondays and from 8:00am to 5:00pm on Tuesdays-Fridays. Call 800-451-2865. You will need your Social Security Number and birth date for verification purposes. Personnel can address your pension related questions. You can also submit questions via the "Contact Us" portion of our website.

## *2011 Limits*

**Salary Deferral:** \$16,500. This is the maximum amount that can be deferred from your paycheck into the plan during 2011.

**Catch Up Contribution Limit:** \$5,500. If your plan allows for a catch-up contribution and if you are age 50 by the end of the plan year, you may deposit an additional amount from your paycheck equal to the catch up limit. This amount is in addition to the salary deferral limit or other plan or regulatory limit.

**Annual Compensation Limit:** \$245,000. This is the maximum compensation amount that is included for nondiscrimination testing and calculation purposes.

**Annual Contribution Limit:** \$49,000. Contributions from all sources to the plan for any employee must not exceed this limit. This includes salary deferral amounts as well as employer contributions such as matching or profit sharing amounts.

AMI Benefit Plan Administrators, Inc.  
230 Windsor Drive  
Cortland, Ohio 44410  
800-451-2865 330-638-7520  
FAX (toll free): 1-866-436-6703  
VRU: 1-866-793-0449, provider #1126  
[www.amibenefit.com](http://www.amibenefit.com)

## ***Notice***

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

## ***For More Information***

If you have any questions about your rights under this Plan, including your rights to direct investments, you may either refer to the Summary Plan Description or you may contact AMI. If you want to obtain more information about personal investing and diversification, you may obtain this information from the U.S. Department of Labor, Employee Benefits Security Administration web site at <http://www.dol.gov/ebsa/investing.html>.

## ***Vesting & Reporting***

Every plan must have a vesting schedule. This schedule determines the amount of money to which you are entitled in the event of a distribution from the plan. You are credited with a year of service for vesting purposes based upon the requirements that are listed in your plan. You can review the requirements in the plan's Summary Plan Description (SPD). The SPD can be found by logging onto the AMI Interactive Benefit Information System and clicking on the "Forms" section. You may also contact AMI for a copy (at no charge).

There are certain sources of money that are not subject to a vesting schedule: salary deferral, rollover, QNEC, QMAC, traditional safe harbor and after tax money. Other sources of money such as employer matching, post 2001 matching, profit sharing, post 2006 profit sharing and QACA safe harbor money are subject to a vesting schedule.

At the end of each plan year, AMI receives information from your employer regarding the number of hours that you worked during that year. This information is used to determine if you are eligible to receive credit for another year of service for vesting purposes. When we issue the Summary Annual Report (SAR) for your plan, you will receive a statement regarding your vesting as of the end of the plan year. Any time that a distribution from your plan is necessary, AMI will request information from your employer to determine if you have met the vesting requirements to be credited with another year of service for vesting purposes.