

# ***RTA EMPLOYEES DEFINED CONTRIBUTION PLAN AND TRUST***

## ***HIGHLIGHTS***

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### ***WHEN ARE YOU ELIGIBLE TO PARTICIPATE?***

You must join the Plan the day you are hired. Participation is mandatory.

### ***HOW DO YOU ENROLL?***

You complete enrollment forms provided by RTA or through electronic format.

### ***WHAT KINDS OF CONTRIBUTIONS ARE MADE?***

#### Mandatory Pre-Tax Contributions

- 3 You must contribute 7.51% of your compensation during the plan year on a pre-tax basis. RTA opted out of the Social Security system. This plan is in lieu of participating in Social Security.

#### Employer Contributions

- 3 RTA may make a contribution on your behalf each plan year. If made, the contribution shall be allocated among all the participants in the same ratio that your annual compensation for the preceding calendar year bears to the aggregate annual compensation of all participants employed by RTA for such preceding calendar year.
- 3 To share in the contribution, you must (1) complete at least 501 hours of employment in the plan year and be employed on the last day of the plan year, or (2) terminate your employment during the plan year after your Normal Retirement Date or for reasons of death or total disability.

#### After-Tax Contributions

- 3 You decide whether or not to have contributions made to the Plan on an after-tax basis through payroll deductions.
- 3 You can contribute up to 10% of your compensation for any payroll period. The amount of after-tax contribution must be stated in whole percentage points.

#### Rollover Contributions

- 3 Rollovers are allowed from other qualified retirement plans or other IRAs.

### ***CAN YOU LOSE YOUR CONTRIBUTIONS DUE TO VESTING?***

Being “vested” means you have ownership rights to a certain percentage of the contributions and any earnings on your investments.

- 3 You are always 100% vested in all of your accounts at all times.

### ***HOW ARE CONTRIBUTIONS INVESTED?***

The plan has several investment options which RTA has approved. You decide how to invest the funds in all of your accounts among the available investments. The value of your account balance will change due to market conditions.

### ***WHAT KINDS OF WITHDRAWALS CAN YOU MAKE?***

Withdrawals can be made upon your termination of employment, at retirement age (last day of the calendar month coinciding with or next following the attainment of age 62), death or disability. If you terminate employment with an account totaling more than \$1,000, you may leave your money in the Plan as long as you wish but not later than age 70½. If you terminate employment with less than a \$1,000 account balance, RTA will pay out your distribution to you without your consent.

You may also withdraw your after-tax contributions, rollover contributions, and your share of the investment earnings allocable to you for this amount, while still employed with RTA.

- 3 Disability means total disability by bodily or mental injury or disease so as to be prevented from fulfilling the requirements of your position with RTA, provided that (1) such disability, in the opinion of a qualified physician selected by RTA, will be permanent and continuous during the remainder of your life , and (2) you are in receipt of Social Security disability benefits.

### ***IN WHAT FORM WILL MY BENEFIT BE PAID?***

Your benefit will be paid in a single, lump sum distribution if you terminate your employment for reasons other than death, disability or on or after retirement age. Otherwise, you may elect to have the value of your account paid to you in a single,lump sum payment or paid to you in monthly installments for a period not to exceed the lesser of 240 months or your life expectancy.

### ***HOW DO I ACCESS MY ACCOUNT?***

You can access your account by logging on to [www.wellsfargo.com/retirementplan](http://www.wellsfargo.com/retirementplan) or by calling 1-800-SAVE123 (1-800-728-3123).