



YOUR WORK

YOUR LIFE

YOUR PLAN

Commander, Navy Installations Command Non-Appropriated Fund 401(k) Savings Plan ❖ Plan Highlights ❖

Welcome to the Commander, Navy Installations Command Non-Appropriated Fund 401(k) Savings Plan (“CNIC NAF 401(k) Savings Plan”). The following overview answers some of the most common questions about the plan. For more detailed information, refer to the Summary Plan Description.

When am I eligible to enroll?

You may enter the plan after you have received your first paycheck and have attained the age of 18 years or older.

The following employees are not eligible to join this plan:

- Non-resident aliens
- Residents of Puerto Rico
- Any individual who is not a regular full or part-time non-appropriated fund employee

How much can I contribute to the plan?

- Pretax 401(k) contributions are permitted from **1% - 100% of your salary**.
- Contributions are subject to the plan and IRS contribution limits - **\$17,500 in 2013**.
- If you are age 50 or older by December 31, you may qualify to make additional pretax, “catch-up” contributions - **\$5,500 in 2013** (combined annual limit is **\$23,000 in 2013**).

Does CNIC make any contributions?

- For every dollar you put in the plan, CNIC will contribute 100%, up to 3% of your salary.

When do I become vested in my account?

Vesting refers to your “ownership” of a benefit from your plan.

- You are always 100% vested in the money you contribute to the plan and the earnings on that money.
- You will be vested in the CNIC NAF 401(k) Savings Plan according to the following schedule:

Years of service	Vested amount
Less than 1 year	0%
1 year or greater	100%

Can I roll over money into my plan?

- You may roll over money into your plan from another IRC 401(a) qualified plan at any time.
- Contact the Wells Fargo service center for additional details.

When can I receive money from my account?

Note: Each distribution/withdrawal is assessed a \$21.00 processing fee with the exception of installment withdrawals. The fee is waived for installments withdrawals.

- In-service withdrawals at age 59 ½ years old
- At retirement, termination of employment, or death – You may leave your balances in the plan, receive a lump sum distribution, roll your balance over to another qualified plan or an IRA, or you may elect monthly, quarterly, or annual installment withdrawals
- Disability withdrawals – For individuals that are approved for the CNIC Long Term Disability (LTD) Plan
- Hardship withdrawals – You may take a hardship withdrawal from your eligible elective deferrals in certain cases of financial need as established by IRS regulations. If you receive a hardship withdrawal, your deferrals into the plan will be suspended for six months.

Hardship withdrawals are generally limited to the following:

- Purchase of your principal residence
- Prevention of eviction from your principal residence
- Post-secondary education for you or a family member
- Medical expenses not covered by insurance for you or a family member
- Funeral expenses for a family member
- Expenses for the repair of damage to your principal residence

What are my investment options?

- Fund fact sheets and assistance with creating a personalized investment strategy may be obtained online or by contacting a service center representative.

Is my account automatically rebalanced?

- If you choose to invest in a target date fund, automatic rebalancing is taken care of for you since it is a built-in feature of the fund/portfolio.
- If you select investments from the individual fund options in your plan, you have the option to add automatic rebalancing to your account. You may sign on to the Wells Fargo website or contact the Wells Fargo service center to add this feature.

How do I name a beneficiary?

A beneficiary is the person (*or people*) you select to receive the value of your plan account balance in the event of your death. Choose one of the following options to provide (or update) your beneficiary:

- Contact the Wells Fargo service center by phone and provide the beneficiary's name and related information.
- Sign on to the Wells Fargo website:
 - Select the **My Account** tab at the top of the page.
 - Choose the **My Profile** and **Manage Beneficiary** links.

It is also important to keep this information up-to-date to ensure that your plan account balance is passed on according to your wishes.

You can enroll in the plan, access your account, and make changes two easy ways:

By Internet:	By phone:	International:
wellsfargo.com/retirementplan	1-800-728-3123	Guam 1-800-377-9188 Hong Kong 001+1+888-715-8088 Italy 00+1+888-715-8088 Japan 010+1+888-715-8088 Korea 007+1+800-664-8182 All other countries 704-208-2177
To access the website for the first time, click on <i>First Time User</i> . You'll need your Social Security number and your date of birth in mm/dd/yyyy format. For example, May 8, 1971, should be entered as 05/08/1971. <i>After you initially sign on, you will be prompted to create a username and password for future use. Contact the service center if you need assistance with online registration or services.</i>	To access your account by phone, you'll need your Social Security number (SSN) and your personal identification number (PIN), which is initially the last four digits of your SSN. You'll be required to change your PIN the first time you call. <i>The service center offers 24-hour automated account access through a touch-tone phone. Representatives are also available Monday through Friday from 6:00 a.m. to 10:00 p.m. Central Time. Press 0 twice at any time to reach a representative.</i>	

This communication piece is intended to summarize some of the benefits and requirements of the plan. It is not intended to provide a full description of all of the plans, programs, and policies, terms of eligibility, or restrictions. All statements made in this brochure are subject to the terms of the official plan, program, and policy documents. In the event of a conflict between the official documents and this brochure, the official plan documents are controlling. The Plan Sponsor reserves the right to amend, modify, or terminate each of its employer-sponsored plans, programs, and policies at any time, in whole or part, without notice for any reason.

For more information about the funds in your plans, obtain a current prospectus by calling the service center or contacting your plan administrator.

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Investments in retirement plans

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