

REED COLLEGE RETIREMENT PLAN
SUMMARY PLAN DESCRIPTION

TABLE OF CONTENTS

INTRODUCTION TO YOUR PLAN

ARTICLE I
PARTICIPATION IN THE PLAN

ARTICLE II
EMPLOYEE CONTRIBUTIONS

ARTICLE III
EMPLOYER CONTRIBUTIONS

ARTICLE IV
COMPENSATION AND ACCOUNT BALANCE

ARTICLE V
VESTING

ARTICLE VI
DISTRIBUTIONS PRIOR TO TERMINATION OF EMPLOYMENT

ARTICLE VII
DISTRIBUTIONS UPON TERMINATION OF EMPLOYMENT

ARTICLE VIII
DISTRIBUTIONS UPON DEATH

ARTICLE IX
TAX TREATMENT OF DISTRIBUTIONS

ARTICLE X
LOANS

ARTICLE XI
PROTECTED BENEFITS AND CLAIMS PROCEDURES

ARTICLE XII
GENERAL INFORMATION ABOUT THE PLAN

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Nonelective Contributions

Excluded Employees.

Eligibility Conditions.

Entry Date.

Additional Excluded Employee provisions

Reclassified Employee

How is my service determined for purposes of Plan eligibility?

Year of Service.

Hour of Service - Employees for whom hourly records are kept.

Hour of Service - Employees for whom hourly records are not kept.

What service is counted for purposes of Plan eligibility?

Service with the Employer.

Service with Predecessor Employer.

Participants affected.

Automatic deferral provisions.

Is there a limit on the amount of compensation which can be considered?

Is there a limit on how much can be contributed to my account each year?

Qualifying expenses.

Beneficiary Hardship.

Conditions.

Account restrictions.

Restricted Amounts.

Annuity waiver.

ARTICLE VII
DISTRIBUTIONS UPON TERMINATION OF EMPLOYMENT

When can I get money out of the Plan?

Treatment of "rollover" contributions for consent to distribution.

Required beginning date.

Mandatory annuity distribution (subject to waiver).

May I elect another distribution method?

Waiver of annuity.

Other distribution method.

ARTICLE VIII DISTRIBUTIONS UPON DEATH

What happens if I die while working for the Employer?

Who is the beneficiary of my death benefit?

Married Participant.

Unmarried Participant.

How will the death benefit be paid to my beneficiary?

Mandatory annuity distribution (subject to waiver).

Waiver of annuity.

Can the Employer amend the Plan?

What happens if the Plan is discontinued or terminated?

How do I submit a claim?

ARTICLE XII

