SUMMARY PLAN DESCRIPTION

for the

Global Imaging Systems, Inc.
401(k) Retirement Plan

Effective February 2018
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INTRODUCTION

The Global Imaging Systems, Inc. 401(k) Retirement Plan (the "Plan") was established effective May 1, 1996 by Global Imaging Systems, Inc. (the "Employer") for the benefit of its eligible employees. The Plan may also be adopted by related employers. All of the employers who have adopted the Plan as of any particular time are collectively referred to as the "Employer" in this booklet and may be referred to individually as Participating Employers. However, only Global Imaging Systems, Inc. has the authority to amend or terminate the Plan, because it is the Plan Sponsor. As of the date this booklet was prepared, the Plan has been adopted by many related Participating Employers. You may request in writing to receive a complete list of the Participating Employers at any time.

The Plan was most recently amended and restated effective January 1, 2013 and has since been amended. This booklet reflects the provisions of the Plan effective as of January 1, 2018. The Plan consists of a formal plan document and a trust agreement, both of which are intended to be "qualified" under the Internal Revenue Code of 1986 (the "Code"). From time to time, the Internal Revenue Service ("IRS") may require that certain changes be made to the Plan or the trust agreement. In addition, Global Imaging Systems, Inc. may amend the Plan at any time. You will be advised if there are changes that significantly affect the information in this booklet.

This booklet (your "Summary Plan Description" or "SPD") is provided to explain to you, in easy to understand language, how the Plan works. It describes your benefits and rights as well as your obligations under the Plan. It is important for you to understand that because this booklet is only a summary, it cannot cover all the details of the Plan or how the rules will apply to every person in every situation. All of the specific rules governing the Plan are contained in the official plan document and trust agreement. You can get copies of the plan document and trust agreement from the Plan Administrator. There may be a minimal charge for copying costs.

Every effort has been made to accurately describe the complicated provisions of the Plan. In the event there is any conflict between the SPD and the plan document and trust agreement, the official plan documents will always be followed in the actual determination of your benefits or rights.

If you have any questions concerning your benefits, you should contact the Plan Administrator.
PLAN IDENTIFICATION INFORMATION

Employer and Plan Sponsor: Global Imaging Systems, Inc.
3903 Northdale Blvd., Suite 200W
Tampa, Florida 33624

Employer Identification Number ("EIN") of Plan Sponsor: 59-3247752

Plan Name: Global Imaging Systems, Inc. 401(k) Retirement Plan

Plan Identification Number: 001

Participating Employers: You may request in writing to receive a complete list of the Participating Employers at any time

Plan Year: January 1 through December 31

Plan Administrator: Global Imaging Systems, Inc.
Benefits Committee
3903 Northdale Blvd., Suite 200W
Tampa, Florida 33624
(813) 960-5508

The Plan Administrator is responsible for providing you with information regarding your rights and benefits under the Plan, filing various reports and forms with the Department of Labor and the Internal Revenue Service, making all discretionary determinations under the Plan, and giving distribution directions to the Trustee.

Agent for Service of Legal Process: Kristy D. Schmidt, SPHR
Director, Compensation & Benefits
Global Imaging Systems, Inc.
3903 Northdale Blvd., Suite 200W
Tampa, Florida 33624

Legal process also may be served on the Trustee or the Plan Administrator.

Trustee: Prudential Bank & Trust Company
30 Scranton Office Park
Scranton, PA 18507
TYPE OF PLAN

The Plan is a 401(k) plan. The purpose of the Plan is to encourage you to prepare for your retirement by permitting you to save on a pre-tax basis, which is permitted under Code § 401(k). The Plan also allows you to save on an after-tax “Roth” basis which is permitted under Code § 402A. To further encourage you to save money through the Plan, the Employer may make matching contributions on a portion of the amount you save. In addition, the Plan provides that the Employer may make a profit sharing contribution on your behalf for certain Plan Years, although it has not done so in the past.

Under this type of plan, there is no fixed dollar amount of retirement benefits. The amount of your benefit from the Plan will equal the amount of your vested account balance at the time your benefits are distributed. The amount in your account(s) will reflect the Employer's contributions, your contributions, if any, the length of time you participated in the Plan and your success in investing your account.

Although a governmental agency known as the Pension Benefit Guaranty Corporation ("PBGC") insures the benefits payable under plans which provide for fixed and determinable retirement benefits, the PBGC does not include this Plan within its insurance program because this Plan does not provide a fixed and determinable retirement benefit.

PARTICIPATION AND SERVICE

Eligibility to Make 401(k) Contributions. You are eligible to make 401(k) Contributions into the Plan when you satisfy the following eligibility requirements:

- You are an employee of the Employer other than a leased employee, a member of a collective bargaining unit whose union contract does not provide for your participation, an individual who is classified by the Employer as an independent contractor, or a nonresident alien.

Eligibility to Receive Matching Contributions and Profit Sharing Contributions, If Any. You are eligible to participate in the Plan for purposes of receiving Employer Matching Contributions and Employer Profit Sharing Contributions, if any, (as discussed in the Plan Contributions section) when you satisfy the following eligibility requirements:

- You are an employee of the Employer other than a leased employee, a member of a collective bargaining unit whose union contract does not provide for your participation, an individual who is classified by the Employer as an independent contractor, or a nonresident alien.

- You have completed one "Year of Service," as defined below.

You will be eligible to receive Employer Matching Contributions and Employer Profit Sharing Contributions, if any, on the January 1, April 1, July 1, or October 1 (if you are employed on that date) next following the date you satisfy the eligibility requirements.

Example: If you begin work on February 15 and you are credited with a "Year of Service" by the following February 14, you will enter the Plan for purposes of receiving Employer Matching Contributions and Employer Profit Sharing Contributions, if any, on the next April 1.
You do not need to complete any form or take any action in order to become a participant. However, you should designate a beneficiary to indicate to whom benefits should be paid in the event of your death after you have accrued benefits under the Plan. As discussed in the Plan Contributions section, the Employer will automatically withhold 401(k) Contributions on your behalf commencing within 30 days after you are first eligible to contribute unless you elect otherwise. Therefore, if you do not wish to make 401(k) Contributions, or if you wish to contribute a different amount than the automatic withholding percentage, you must notify the Plan Administrator. In addition, you should indicate how you want your account balances invested as discussed in the Maintenance and Investment of Accounts section.

If you terminate employment after becoming a participant in the Plan and later return to employment, you will become a participant immediately upon your reemployment. If you terminate employment after satisfying the eligibility conditions to receive Employer Matching Contributions and Employer Profit Sharing Contributions, if any, but before the next quarterly entry date for those contributions, you will become a participant immediately if you return to employment on or after that entry date. If you terminate employment before satisfying the eligibility conditions and later return to employment, you must satisfy the eligibility conditions before you are eligible to receive Employer Matching Contributions and Employer Profit Sharing Contributions.

**How You Earn a Year of Service for Purposes of Eligibility to Participate.** Your service is measured in "Hours of Service" and "Years of Service," as follows:

**Hours of Service.** Generally, you will be credited with an Hour of Service for each hour for which you are paid or are entitled to be paid for working. In addition, you will be credited with up to 501 Hours of Service for any period of time for which you were paid or entitled to be paid during which you did not work (such as vacation, holidays, disability, layoff or leave of absence).

**Years of Service.** Generally, you will be credited with one Year of Service for each "computation period" in which you earn 1,000 or more Hours of Service. Your first computation period is the 12-consecutive-month period beginning on your date of hire. Thereafter, your computation periods are the Plan Years, beginning with the Plan Year that includes the first anniversary of your date of hire.

**PLAN CONTRIBUTIONS**

**Compensation Used in Calculating Plan Contributions.** For purposes of calculating contributions to the Plan, your Compensation includes the total remuneration that you received from the Employer during the Plan Year while you were a participant for services rendered excluding severance payments. In addition, Compensation includes salary reduction-type contributions to this Plan, a cafeteria plan, a flexible spending account, a dependent care assistance plan, an adoption assistance plan, and a qualified transportation fringe benefit. Compensation does not include reimbursements or other expense allowances, fringe benefits (cash and noncash), moving expenses, deferred compensation, and welfare benefits. (Special Note: Under federal law, the amount of Compensation that may be considered for Plan purposes is limited to a dollar amount which is indexed and may change from year to year. For the Plan Year beginning January 1, 2018, this limit is $275,000.)

**401(k) Contributions.** As a participant in the Plan, you may elect to defer receiving a portion of your Compensation and have the Employer contribute that amount to the Plan on your behalf. These contributions are called "401(k) Contributions." Because you do not receive these amounts, these contributions are not subject to federal income tax and, in most states, state income tax, in the year in
which they are made (unless they are treated as Roth Contributions as explained below). Thus, you delay paying income taxes on this money until it is actually paid out of the Plan to you. Your 401(k) Contributions are subject to Social Security ("FICA") taxes.

You may elect Roth tax treatment for all or any portion of your 401(k) Contributions ("Roth Contributions"). Roth Contributions are made on an after-tax basis and therefore are included in your gross income for tax purposes. You must make the Roth Contribution tax treatment election prior to the date the contributions are withheld from your Compensation. Because Roth Contributions have already been included in your taxable income, you will not be taxed on these contributions when they are distributed to you. However, the earnings on Roth Contributions will be taxable when distributed unless the distribution is a "qualified distribution." Refer to the section entitled “Taxation of Benefits” in this SPD for more information. Your election of pre-tax or Roth tax treatment for your 401(k) Contributions is irrevocable and cannot be changed after the contributions have been made.

**Automatic Election of 401(k) Contributions.** Effective on or after July 1, 2014, unless you elect otherwise, the Employer will automatically withhold 1% of your Compensation and contribute it to the Plan on your behalf, effective 30 days following the date you are first eligible to contribute. Your contributions will be invested in the target retirement fund for your age offered under the Plan. You can change this default investment election at any time by complying with the procedures established by the Plan Administrator. If you wish to avoid automatic withholding of 401(k) Contributions you must elect otherwise in accordance with procedures established by the Plan Administrator. If you are automatically enrolled in the Plan and you wish to stop contributing and withdraw your automatic contributions (and related earnings) from the Plan, you will have 90 days from the date of your first automatic contribution to withdraw your automatic contributions (and related earnings) with no tax penalty. If you withdraw your automatic contributions, you will lose any Employer Matching Contributions made with respect to the automatic 401(k) Contributions.

If you were automatically enrolled in the Plan prior to July 1, 2014, your automatic enrollment election that is currently applicable to you will remain in place at the same contribution percentage in effect on July 1, 2014, unless you elect otherwise.

**Default Automatic Accelerator.** Effective prior to December 31, 2014, your 401(k) Contributions automatically increased by 1% on the first payroll period beginning on or after January 1 of each year (unless you elected not to have the automatic accelerator apply or elected a different percentage accelerator) if:

- you were contributing at least 1% of your Compensation, but less than 10% on October 1, 2011, or
- you were hired on or after October 1, 2011 and were contributing at least 1% of your Compensation, but less than 10%.

If you have been subject to the default automatic accelerated prior to December 31, 2014, your automatic enrollment election that was applicable at December 31, 2014 will remain in place at the same contribution percentage in effect on December 31, 2014 and will not increase, unless you elect otherwise.

**Limitations on 401(k) Contributions.** In general, you may elect to contribute any whole percentage of your Compensation from 1% to 75%. However, there are certain exceptions to the 75% limit:

1. The amount withheld from your paycheck will never exceed 100% of your Compensation after subtracting all voluntary and mandatory deductions and withholdings.
2. Under federal law, the maximum amount of 401(k)-type contributions (both pre-tax and Roth) you can make to all 401(k) plans in which you participate in any calendar year is limited to $18,500 for 2018. This limit is indexed for increases in the cost of living and may be increased in future calendar years.

This dollar limit applies to your 401(k) Contributions under this Plan as well as any other 401(k) savings plans in which you may participate in the same year (other than any Catch-Up Contributions). The Form W-2 you receive from each employer for the calendar year will list your total 401(k) contributions for that calendar year under that employer’s plan. If your total exceeds the maximum amount, you must have the excess amount distributed from one of the plans by April 15th in order to avoid certain penalty taxes. If you decide you want the excess contributions distributed from this Plan, you must notify the Plan Administrator as soon as possible following the end of the calendar year in which you made the excess 401(k) contribution so that the Trustee will have enough time to actually refund the excess amount to you, adjusted to reflect earnings or losses, by April 15th. (Special Note: The dollar limit does not apply to rollover contributions or transferred benefits, as discussed below, or to any amount you contribute on a salary reduction basis under a cafeteria plan, flexible spending account plan, dependent care assistance plan, an adoption assistance plan, or a qualified transportation fringe benefit.)

3. There is also a limit on the amount of 401(k) Contributions that can be made to the Plan in any year by certain highly compensated participants. The exact limit will vary from year to year because it is calculated by comparing the average amount of 401(k) Contributions made by all of the nonhighly compensated participants to the average amount of 401(k) Contributions made by all of the highly compensated participants. If this limit is exceeded, (a) excess amounts, adjusted to reflect earnings or losses, may be distributed to certain of the highly compensated participants, or (b) a Special Employer Contribution may be made and allocated among the nonhighly compensated participants.

4. Federal law also limits the total amount that can be added to your accounts under the Plan. Effective for Plan Years beginning January 1, 2018, the limit is the lesser of 100% of your Compensation from the Employer or $55,000. This limit will be indexed for increases in the cost of living and may be increased in future years.

**Catch-Up Contributions.** An additional type of contribution permitted under the Plan is called a Catch-Up Contribution. You are eligible to make Catch-Up Contributions if you are age 50 or older (or will attain age 50 by the last day of the Plan Year). If made on a pre-tax basis, Catch-Up Contributions are not subject to federal income tax and, in most states, state income tax, in the year in which they are made, but are subject to FICA taxes. You may elect Roth tax treatment for all or any portion of your Catch-Up Contributions. Catch-Up Contributions are not subject to the limitations imposed on 401(k) Contributions. If you are eligible to make Catch-Up Contributions, the law permits you to make Catch-Up Contributions to the Plan each Plan Year even if that contribution would exceed the limits that otherwise apply to 401(k) Contributions. You are limited on the amount of Catch-Up Contributions you can make to all plans in which you participate in any calendar year. The maximum Catch-Up Contribution for 2018 is $6,000. This limit will be indexed for increases in the cost of living and may be increased in future years.
Therefore, if you are eligible to make Catch-Up Contributions for the 2018 Plan Year, you could make a maximum 401(k) Contribution (both pre-tax and Roth combined) of $18,500 and a maximum Catch-Up Contribution (both pre-tax and Roth combined) of $6,000, for a total contribution to the Plan of $24,500 for the 2018 Plan Year.

Making Changes in Your Contributions. Generally, you may begin, suspend, or resume making contributions, or change the amount of your contributions at any time effective for the next paydate immediately following (or as soon thereafter as practicable). To effect any of these types of changes, you must comply with the procedures established by the Plan Administrator for a particular change.

Employer Matching Contributions. To encourage you to make contributions to the Plan and to help you accumulate funds for your future financial security, the Employer may make Employer Matching Contributions on your behalf equal to 75% of your 401(k) and Catch-Up Contributions up to the first 6% of your Compensation for that payroll period for a maximum Matching Contribution of 4.5% of your Compensation for the payroll period. The Employer is not required to make discretionary Employer Matching Contributions for any Plan Year.

Special Employer Contributions. For any Plan Year, the Employer may make a Special Employer Contribution to the Plan to enable the Plan to pass certain nondiscrimination tests under federal law. The Employer may, in its discretion, designate all or any portion of its annual contribution as a Special Employer Contribution. The Plan Administrator will allocate the Special Employer Contribution, if any, to the 401(k) Contributions accounts of the nonhighly compensated participants. The Plan Administrator will base each nonhighly compensated employee's allocation of the Special Employer Contribution, if any, upon his or her proportionate share of Compensation paid during the Plan Year to all nonhighly compensated participants.

Profit Sharing Contribution. In addition to the Employer's Matching Contributions, each year the Employer, in its sole discretion, will determine whether it will make a Profit Sharing Contribution and the amount, if any, of its contribution. The Employer is not required to make a Profit Sharing Contribution for any Plan Year.

Eligibility for an Allocation of Profit Sharing Contributions. To be eligible for an allocation of a Profit Sharing Contribution, you must be employed on the last day of the Plan Year and have completed at least 1,000 Hours of Service for the Employer during the Plan Year, unless your employment terminated due to retirement at age 65 (the Plan's normal retirement age), disability or death.

Allocation Formula. Any Profit Sharing Contribution will be allocated among all eligible participants on a pro rata basis using a fraction calculated by dividing each participant's Compensation by the total Compensation for all eligible participants.

Example:
Assume there are five eligible participants in the Plan for the Plan Year, with Compensation of $12,500, $23,200, $35,000, $47,500 and $72,300, respectively. The total Compensation for all of the eligible participants is $190,500. The Employer decides to contribute $15,000 to the Plan as a Profit Sharing Contribution. The allocation is calculated below.

<table>
<thead>
<tr>
<th>Participant</th>
<th>Compensation</th>
<th>Fraction</th>
<th>Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>$12,500</td>
<td>$12,500 / $190,500</td>
<td>$15,000 x $12,500 / $190,500 = $984</td>
</tr>
<tr>
<td>B</td>
<td>$23,200</td>
<td>$23,200 / $190,500</td>
<td>$15,000 x $23,200 / $190,500 = 1,827</td>
</tr>
<tr>
<td>C</td>
<td>$35,000</td>
<td>$35,000 / $190,500</td>
<td>$15,000 x $35,000 / $190,500 = 2,756</td>
</tr>
<tr>
<td>D</td>
<td>$47,500</td>
<td>$47,500 / $190,500</td>
<td>$15,000 x $47,500 / $190,500 = 3,740</td>
</tr>
<tr>
<td>E</td>
<td>$72,300</td>
<td>$72,300 / $190,500</td>
<td>$15,000 x $72,300 / $190,500 = 5,693</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>$15,000</td>
</tr>
</tbody>
</table>
Rollover Contributions and Transferred Benefits. If you previously worked for another employer, you may have accumulated benefits under another employer-sponsored retirement plan. Under certain circumstances, you may be able to put some or all of those benefits into this Plan by making a "Rollover Contribution" or having your vested benefits directly rolled into this Plan from your prior employer's plan. If you are a newly hired employee, you may make a Rollover Contribution before you are eligible to participate in the Plan. However, you will not be eligible to make any contributions or have any Employer contributions allocated to your account until you have satisfied the eligibility requirements.

Most types of benefit payments can be rolled over. These types of payments are called "eligible rollover distributions." However, the following types of benefit payments cannot be rolled over: installment or annuity payments made over a period of at least 10 years or over your life expectancy or the joint life expectancy of you and your beneficiary, payments required to be made to you on or after your required beginning date (generally, when you attain age 70½), and hardship distributions.

If you already received a benefit payment that is an eligible rollover distribution, within 60 days of the date you received your distribution, you may contribute to the Plan some or all of the amount you received (plus an additional amount equal to the taxes that were withheld). If you deposited benefits you received from a prior employer's plan in a "Rollover IRA", you may have the benefits in your Rollover IRA, including any earnings allocated while the funds were in the Rollover IRA, distributed to you and contribute them to this Plan within 60 days of the date you receive them. For this purpose, a "Rollover IRA" is an Individual Retirement Account that contains only funds received from one or more prior employers' qualified plans and no funds you contributed in the form of IRA contributions. If you have not already received your benefit payment from your prior employer's plan, you may elect to have some or all of your benefit made payable directly to this Plan and thus have no taxes withheld from your benefit.

The Plan accepts Rollover Contributions from a Code § 401(a) qualified plan, a Code § 403(a) plan, a Code § 403(b) plan, or a Code § 457(b) plan maintained by a governmental employer. The Plan also accepts Rollover Contributions that include 401(k) and Catch-Up Contributions designated as Roth Contributions that were made to a Code § 401(a) qualified plan or a Code § 403(b) plan. If you receive a distribution from your spouse's account (held in one of these types of plans) as a result of your spouse's death or pursuant to a qualified domestic relations order, the Plan will accept the distribution as a Rollover Contribution to your account.

The Plan Administrator must approve all Rollover Contributions. If you have benefits from another employer's plan or in a Rollover IRA and you want to put these funds into this Plan, contact the Plan Administrator to obtain the necessary forms and to determine whether your funds are eligible.

Limits on Contributions. Under federal law, effective for Plan Years beginning January 1, 2018, the maximum amount that may be allocated to your accounts in any Plan Year is the lesser of 100% of your Compensation or $55,000. This limit will be indexed for cost of living and may be increased in future years. This limit applies to your 401(k) Contributions as well as to all contributions the Employer makes on your behalf. This limit does not apply to any Rollover Contributions you make to the Plan. Part of this limit applies to Catch-Up Contributions. The 100% of Compensation limit applies to your Catch-Up Contributions, but the $55,000 limit does not.

Special Top-Heavy Rule. Federal law also provides that a special rule applies for any Plan Year in which the Plan is "top-heavy." A plan is considered "top-heavy" if the account balances of certain highly paid participants (the "key participants") total 60% or more of the total assets in the Plan. The special rule is that each non-key participant must receive a "top-heavy minimum contribution" under the Plan. Generally, the amount of the top-heavy minimum contribution is the lesser of 3% of Compensation (for the entire Plan Year) or the maximum percentage allocated to any key employee. Non-key
participants are entitled to the top-heavy minimum contribution if they are employed on the last day of the Plan Year, and regardless of whether they completed 1,000 hours of service in the Plan Year.

**Reemployed Military Service Employees.** If you leave the Employer to serve in the uniformed services and return to employment with the Employer, you are entitled to the restoration of certain benefits that you would have received but for your leave of absence due to qualified military service. Qualified military service is any service in the uniformed services by any individual if the individual is entitled to reemployment rights with respect to the service. If you are a reemployed military service employee you may make up 401(k) and Catch-Up Contributions and receive Employer Matching Contributions once you return to employment with the Employer. You must make up your 401(k) and Catch-Up Contributions during the period which begins on the date you are reemployed with the Employer and ends on the earlier of: (1) three times your period of qualified military service or (2) five years. If you make 401(k) and Catch-Up Contributions for which Employer Matching Contributions would have been made if the 401(k) and Catch-Up Contributions had been actually made during the period of qualified military service, the Employer will contribute matching contributions to your account. The Employer will also make any other contributions to the Plan that you did not receive due to qualified military service.

**MAINTENANCE AND INVESTMENT OF YOUR ACCOUNTS**

**Maintenance of Accounts.** All contributions to the Plan are held in a trust fund. The Trustee appointed by the Employer is responsible for managing the assets in the trust fund, maintaining accurate and detailed records concerning the assets in the trust fund and, at the direction of the Plan Administrator, making all distributions under the Plan. The Trustee will establish and maintain one or more accounts on your behalf, as applicable.

**Valuation Frequency.** The last day of each Plan Year is designated as a "valuation date." As of each valuation date, the accounts of all participants will be updated to reflect all contributions, loans repayments, distributions, in-service distributions, and earnings or losses due to investment performance. At the discretion of the Plan Administrator, accounts may be valued on a more frequent basis. At the present time, the Trustee values accounts on each day that the New York Stock Exchange is open for business.

**Investment of Accounts.** Under § 404(c) of the Employee Retirement Income Security Act of 1974 ("ERISA"), if participants in a qualified pension or profit sharing plan are permitted to direct the investment of their accounts in a broad range of investment alternatives, the fiduciaries of the Plan are absolved from liability or responsibility for any loss resulting to a Plan participant as a result of the participant's investment decisions. The Plan is intended to be a plan that satisfies the requirements of ERISA § 404(c). Accordingly, the Trustee maintains a variety of investment funds in which you may elect to invest your account balances.

You may invest your account balances in any one or more of the available funds, in the percentages permitted by the Plan Administrator. When you become a participant, you will receive information concerning the various funds that are available. You will also be advised as investment funds are added or removed. You may direct the investment of your accounts by complying with the procedures designated by the Plan Administrator.

**Investment Changes.** Generally, you may submit changes to your investment elections at any time. Any change you make will be effective generally on the next business day, unless unusual market conditions dictate otherwise or unless the Plan is in a blackout period due to implementation of changes, upgrades, maintenance or similar activities.
VESTING

Whether you are entitled to receive some or all of your account balances when your employment terminates or are entitled to receive an in-service distribution depends on whether you are "vested." Being vested means you have earned a nonforfeitable right to receive some or all of the amount allocated to your accounts in the Plan.

You are always 100% vested in your 401(k) Contributions account, Catch-Up Contributions account, Roth Contributions account and Rollover Contributions account, if any. You or your beneficiary will become 100% vested in your Employer Matching Contributions account and Profit Sharing Contributions account (your "Employer accounts") on the earliest of the following dates:

1. The date you attain age 65 (while employed), which is the Plan's normal retirement age.
2. The date your employment terminates on account of disability (For Plan purposes, "disability" means you have been determined by the Social Security Administration to be disabled for purposes of the Social Security Act).
3. The date your employment terminates due to your death.
4. The date you complete 6 years of service.

If you terminate employment prior to any of the above dates, you will be vested in your Employer accounts in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Nonforfeitable Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2</td>
<td>0%</td>
</tr>
<tr>
<td>2</td>
<td>20%</td>
</tr>
<tr>
<td>3</td>
<td>40%</td>
</tr>
<tr>
<td>4</td>
<td>60%</td>
</tr>
<tr>
<td>5</td>
<td>80%</td>
</tr>
<tr>
<td>6</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Years of Service for Vesting Purposes.* Generally, you will earn one Year of Service for each Plan Year in which you are credited with 1,000 or more Hours of Service, beginning with the Plan Year in which you are hired.

*Breaks in Service.* You will incur a one-year Break in Service as of the last day of any Plan Year in which you are credited with fewer than 501 Hours of Service. While this most often occurs when your employment terminates, it can also occur if you work a limited amount of time in a Plan Year (for example, if you work on a part-time basis). You will incur a Forfeiture Break in Service on the last day of your 5th consecutive one-year Break in Service.

Solely for the purpose of preventing a Break in Service, in addition to the Hours of Service credited for time worked or paid, as discussed above, you may be credited with up to 501 Hours of Service for a period of time during which you were absent from work because of your pregnancy, the birth of your child or the placement of a child with you in connection with an adoption, or to care for your child immediately after the child's birth, placement or adoption. This additional credit will be applied in
the Plan Year in which the absence began if it is needed to prevent a Break in Service. Otherwise, this additional credit will be applied in the following Plan Year, if it is needed to prevent a Break in Service.

**Effect of Breaks in Service.** If you do not incur a Break in Service, your service with the Employer will be considered to be continuous even if you leave the Employer and are subsequently rehired. If you incur a Forfeiture Break in Service after you have earned 6 years of service (and thus are vested in 100% of your Employer accounts) and are subsequently rehired, you will be 100% vested in your Pre-Break Employer accounts and your Employer accounts earned subsequent to your Break in Service. If you incur a Forfeiture Break in Service before you have earned 6 years of service (and thus are not 100% vested in your Employer accounts) and return to work, your service subsequent to your Forfeiture Break in Service will not increase the vesting percentage in your Pre-Break Employer accounts. All of your service (both pre-Break and post-Break), however, will count for purposes of your vesting percentage in your Post-Break Employer accounts.

**Vesting in Accounts Transferred to or Merged into the Plan.** If you were a participant in a plan that was merged into this Plan or if your accounts were transferred to this Plan automatically in connection with the purchase by a Global Imaging Systems, Inc. related company of your employer (your “Merger Accounts”), a different vesting schedule may apply to some or all of your Merger Accounts that are employer contribution accounts. All of your 401(k), catch-up, after-tax, Roth, and Rollover accounts that are Merger Accounts are 100% vested and may have been combined with those same type accounts under this Plan. If you have any questions concerning your vesting percentage for a Merger Account, you should contact the Plan Administrator.

**Forfeitures.** If your employment terminates and you are not vested in any portion of your Employer accounts, your entire Employer accounts will be forfeited as of the date you terminate employment. If your employment terminates and you are vested in only a portion of your Employer accounts, the nonvested portion of your account will be forfeited on the earlier of the following:

1. The date you incur a Forfeiture Break in Service, or
2. The date you receive a distribution of the vested portion of your account (Note: See the special pay-back rule described below).

If you return to work with the Employer before incurring a Forfeiture Break in Service and you did not receive a distribution of the vested portion of your account, the nonvested portion of your account would still be in the Plan in your account.

**Pay-Back Rule.** If the nonvested portion of your Employer accounts was forfeited because you received a distribution of the vested portion of your account, you can have the nonvested portion restored if you (1) are reemployed by the Employer before incurring a Forfeiture Break in Service and (2) "pay back" the distribution you received prior to the time you otherwise would incur a Forfeiture Break in Service, or no later than five years after you return to employment with the Employer.

If you are reemployed and have any questions about the treatment of your prior service or your prior account balances or your right to repay any distribution you received, contact the Plan Administrator.

**Treatment of Forfeitures.** If there are participant forfeitures under the Plan, the Plan Administrator will apply them to restore forfeited amounts and then will use any remaining forfeitures to reduce the Plan expenses and to reduce the Employer Contributions the Employer would otherwise contribute, as determined by the Plan Administrator in its discretion.
PAYMENT OF BENEFITS

Form of Payment. Your vested benefit will be paid to you in a lump sum payment.

Timing of Distribution. Generally, if your vested account balance (including your Rollover Contributions account) is $1,000 or less, your benefit will automatically be paid to you, usually no later than 60 days after the close of the Plan Year in which you terminate employment for any reason including death, disability or attainment of normal retirement age. However, your benefit will never be distributed earlier than 30 days after the date you receive information concerning your rollover rights, unless you waive the remainder of the 30-day notice period by requesting a distribution.

Generally, if your vested account balance (including your Rollover Contributions account) exceeds $1,000, you may elect to receive your distribution at any time (by requesting a distribution), or you may defer your distribution (by failing to request a distribution) until as late as the April 1 of the calendar year following the later of the year in which you attain age 70½ or the year in which you retire (your "required beginning date"). Under federal law, benefit payments must commence no later than your required beginning date.

If the Plan Administrator is unable to locate you at your last address of record, payment of your benefits under the Plan may be delayed. Therefore, if you decide to postpone distribution of your benefit, it is important that you notify the Employer (and the Plan's recordkeeper) of any changes in your mailing address and/or name. For each Plan Year your interest remains in the trust fund, it will be invested in accordance with your investment direction, unless the Plan no longer permits you to direct the investment of your account.

Prior to any distribution of your benefits, you will be furnished with information concerning your rights, if any, to roll some or all of your distribution, to an "eligible retirement plan" that accepts rollover contributions. You have the right to consider your rollover rights for a minimum of 30 days following the date you receive the information. In certain circumstances, you may waive the remaining portion of your 30-day election period by requesting a distribution.

Payment of Benefits Upon Death. If you die prior to receiving all of your benefits under the Plan, the Trustee will pay the balance of your account to your beneficiary. Accordingly, you should designate a beneficiary to indicate to whom benefits should be paid in the event of your death. You should designate your beneficiary when you enroll in the Plan and whenever your personal circumstances change. If you are married, your spouse must consent to any beneficiary designation that does not name him or her as your sole beneficiary.

If you fail to designate a beneficiary or if the beneficiary you designated predeceases you, your benefits will be paid to your surviving spouse. If you do not have a surviving spouse, your benefits will be paid to your children. If you do not have a surviving spouse or any children, your benefits will be paid to your parents. If you do not have a surviving spouse, any children, or any living parents, your benefits will be paid to your estate.

If you designate your spouse as your beneficiary, and you are later divorced from your beneficiary, your beneficiary designation is revoked as of the date the divorce is final. If you wish to continue to name your former spouse as your beneficiary, you must redesignate the former spouse as your beneficiary after the date the divorce is final.

Generally, benefits must be paid to your beneficiary within five years of the date of your death.
**Payment of Benefits Upon Disability.** If your employment terminates on account of disability, you will be entitled to receive your benefits in the same manner as a terminated employee. Disability under the Plan means that the Social Security Administration has determined that you are disabled for purposes of the Social Security Act. The Plan Administrator may require a physical examination in order to confirm the disability. If you become disabled and do not receive Compensation from the Employer, you will not receive an allocation of the Employer's contribution to the Plan during the period of disability.

**LOANS**

**Loans.** The Plan does not permit participants to borrow funds from their vested account balances. However, if you were a participant in a plan that was merged into this Plan or if your accounts were transferred to this Plan automatically in connection with the purchase by a Global Imaging Systems, Inc. related company of your employer and you had an outstanding plan loan at that time, your loan would also have been transferred to this Plan. You may continue to repay your loan that was transferred to this Plan under the same terms and conditions that applied to your loan before it was transferred to this Plan; however, no additional loans will be made from this Plan. Your loan repayments must be paid through payroll deduction, if available, or by personal check, if your payroll does not cover the loan repayment amount.

**Leave of Absence.** If you take an unpaid leave of absence which is approved by the Employer, you may (1) make payments by personal check or (2) suspend making loan payments (for up to one year) while on unpaid leave of absence. If you suspend payments while on unpaid leave of absence, you must repay your loan in full within five years of the date you received the loan proceeds (or, if the loan is secured by your principal residence, by the end of the extended payment period). Accordingly, if your original loan repayment period is five years and you suspend payments while on unpaid leave of absence, you must make additional payments so that the loan is repaid within five years of the date the loan proceeds were received.

**Loan Suspension for a Military Service Employee.** If you take a leave of absence due to military service that is protected by the Uniformed Services Employment and Reemployment Rights Act of 1994 (“USERRA”), your loan payments will be suspended for the entire period of your military leave. Interest will continue to accrue during the period that payments are suspended in accordance with the interest rate established for the loan, but will be limited by law to a maximum of 6% annually during your military leave provided that you supply the Employer with a copy of your military orders and request that the 6% interest rate be applied. The loan repayment period will be extended by your period of qualified military service. When you return to employment the loan may be reamortized if requested. If you do not return to employment with the Employer, you will have a termination from employment and your remaining loan balance will be treated in accordance with “Events of Default” below. You should contact the Plan Administrator for more details.

**Events of Default.** Your loan will be in default on the earliest of the following events: (1) failure to make a payment by the end of the grace period for the payment date, or (2) termination of employment. All loans are due and payable in full within 30 days following an event of default which occurs as a result of termination of employment. If payment is not made by the last day of the grace period, a Form 1099-R will be issued to report the entire unpaid loan balance (including accrued interest) as a taxable distribution from the Plan, and the unpaid balance will be subtracted from your account balance when your benefits are distributed.

**Loan Fees.** Any applicable loan fees and expenses will be charged to your account.
If you have any questions concerning your plan loan and the rules that apply to it, you should contact the Plan Administrator.

IN-SERVICE DISTRIBUTIONS

Distributions Prior to Termination of Employment. Generally, the Plan is designed to provide for your financial security when you are no longer working. However, in some circumstances, it may be in your best interests to be able to have access to your benefits prior to termination of your employment. Consequently, the Plan provides that you may withdraw funds from some of your accounts under certain limited conditions.

In-Service Distributions. The Plan provides the following types of in-service distributions:

Distributions From Rollover Contributions Account - You may withdraw all or any portion of your Rollover Contributions Account (including your Roth Rollover Account, if any) at any time.

Distributions After Attaining Age 59½ - You may withdraw any portion of your 401(k) and Catch-Up Contributions account or your Roth contributions account on or after the date you attain age 59½; however, distributions may be requested only once each Plan Year from these accounts. You may withdraw any portion of your vested Merger Accounts at any time on or after the date you attain age 59½.

Hardship Distributions From Your 401(k) and Catch-Up Contributions Account - If you have a financial hardship, as described below, you may withdraw some or all of your 401(k) and Catch-Up Contributions (but not any earnings credited to your account) and some or all of your Merger Accounts. The following types of expenses or circumstances are considered to constitute financial hardship for Plan purposes.

- Expenses for medical care for you, your spouse or any of your dependents.
- Expenses (other than your regular mortgage payments) directly related to the purchase of your primary home (or a residence that will become your primary home within a reasonable period of time).
- Tuition and related education fees for the next 12 months of post-secondary education for you, your spouse, children or any of your dependents.
- Funds required to prevent you from being evicted or to prevent foreclosure on the mortgage on your home.
- Burial or funeral expenses for your deceased spouse, parent, children or dependents.
- Expenses for the repair of damage to your primary home that would qualify for a casualty deduction under Code § 165.

Hardship distributions are subject to the approval of the Plan Administrator and the following conditions:
• You cannot withdraw any "extra" money. The amount of your hardship distribution will be limited to the specific amount of the immediate financial need, plus any taxes that you must pay on the amount distributed.

• Your request must specify the amount and nature of the financial hardship and you must submit proof of the hardship.

• To be eligible for a hardship distribution, you must have already taken out the maximum loans permitted (if any) from your accounts in the Plan and obtained all other loans and distributions permitted under any other plans maintained by the Employer.

• If you receive a hardship distribution, you will not be permitted to make any 401(k) Contributions or Catch-Up Contributions for 6 months following the date you receive your hardship distribution.

Qualified Reservist Distribution – If you are a member of a military reserve component and are ordered or called to active military duty after September 11, 2001 for a period in excess of 179 days (or for an indefinite period), you may withdraw all or any portion of your 401(k) Contributions. The Plan must make the distribution to you during the period beginning on the date of your order or call and ending at the close of the active duty period.

Distribution Upon Deemed Severance from Employment During Military Service – If you are performing service in the uniformed services, you will be deemed to have severed from employment so that you may withdraw all or any portion of your 401(k) Contributions. If you return to employment, you will not be permitted to contribute to the Plan during the 6-month period beginning on the date of your distribution.

Your request for an in-service distribution will be processed as soon as administratively possible after the date you submit an In-Service Distribution Request.

QUALIFIED DOMESTIC RELATIONS ORDERS

A domestic relations order is any judgment or decree that has been made under state domestic relations laws (including community property laws). These orders relate to provisions for child support, alimony payments or marital property rights to a spouse, former spouse, child or other dependent. In general, these orders are made in the course of divorce proceedings.

A "qualified domestic relations order" or "QDRO" is any domestic relations order that recognizes the existence of or creates or assigns the right to a spouse, former spouse, child or other dependent (an "alternate payee") to receive all or a portion of the benefits payable to a Plan participant. A QDRO must clearly specify certain information, including your name and address, the alternate payee's name and address, social security numbers of the Plan participant and alternate payee, the amount or percentage of your benefits to be paid by the Plan to the alternate payee, and the date the Participant's accounts are to be split between the participant and the alternate payee. The Plan Administrator must determine whether the domestic relations order is a "qualified domestic relations order."

Upon receipt of a domestic relations order (either in draft form or approved by a court), the Plan Administrator will notify both the participant and the alternate payee that the order has been received, and the Plan Administrator will place a hold on the participant's accounts which prohibits the participant from receiving a distribution (either upon termination of employment or in-service) or from receiving the
proceeds of a plan loan (if available under the Plan). In addition, the Plan Administrator will place a hold on the participant's accounts which prohibits the participant from receiving a distribution (either upon termination of employment or in-service) or from receiving the proceeds of a plan loan if a domestic relations court issues an order requesting such action or if the Plan Administrator receives information that causes the Plan Administrator to reasonably believe that a domestic relations order will be submitted.

If the Plan Administrator places a hold on a participant’s account based on information that causes the Plan Administrator to reasonably believe that a domestic relations order will be submitted and a domestic relations order (either in draft form or approved by a court) is not received within 120 days of the date the hold is placed on the participant’s accounts, the hold will be removed.

If the Plan Administrator places a hold on a participant’s account based on receipt of a domestic relations order (either in draft form or approved by a court), the hold shall remain upon the participant's accounts until the earlier of (i) the date the order is determined to be qualified and the participant's account is divided or (ii) 120 days following the date the Plan Administrator responds to the submitting party with its comments.

Within a reasonable period of time after receiving the domestic relations order, the Plan Administrator shall determine the qualified status of the order and shall notify the Participant and each alternate payee, in writing, of its determination. The Plan Administrator shall provide notice under this paragraph by mailing to the individual's address specified in the domestic relations order, or in a manner consistent with Department of Labor regulations.

If any portion of the participant's account is distributable during the period the Plan Administrator is making its determination of the qualified status of the domestic relations order, the Plan Administrator shall make a separate accounting of the amounts distributable. If the Plan Administrator determines the order is a qualified domestic relations order within 18 months following receipt of the order, the Plan Administrator shall direct the Trustee to distribute the distributable amounts in accordance with the order. If the Plan Administrator does not make its determination of the qualified status of the order within the 18 months following receipt of the order, the Plan Administrator shall direct the Trustee to distribute the distributable amounts in the manner the Plan would distribute if the order did not exist and shall apply the order prospectively if the Plan Administrator later determines the order is a qualified domestic relations order.

After the Plan Administrator has determined that a domestic relations order is a QDRO, the Plan permits distribution to an alternate payee under a QDRO at any time, regardless of whether you have terminated employment with the Employer; however, the QDRO cannot permit the alternate payee to receive a form of distribution not permitted under the Plan. If you have any questions about QDROs or the payment of benefits under a domestic relations order you should contact the Plan Administrator.

**TAXATION OF BENEFITS**

Current federal income tax laws do not require you to report as income any amounts you contribute to the Plan as pre-tax 401(k) Contributions or Catch-Up Contributions, any amounts the Employer contributes to the Plan for you or any earnings on any of your accounts until the money is distributed to you. Your distribution may be eligible for special tax treatment such as income averaging. Alternatively, you may be able to defer paying taxes on the taxable portion of your distribution by having it directly rolled over to an eligible retirement plan or by making a "rollover" contribution to an eligible retirement plan. Approximately 30 days before you receive any distribution from the Plan, you will be given information concerning your rollover rights and an election form on which to choose whether to have some or all of your distribution directly rolled to another plan.
Roth Contributions are made on an after-tax basis and therefore are included in your taxable income at the time they are contributed to the Plan. You will not be taxed on these Roth Contributions when they are distributed to you. Distribution of the earnings on your Roth Contributions Account, are not subject to income taxation if they are “qualified distributions.” In order to be treated as a “qualified distribution,” the distribution must be made both (1) after you reach age 59½, die or become disabled; and (2) after the completion of five taxable years starting with the taxable year in which your first Roth contribution was made to the Plan (or to a previous plan from which a Roth contribution rollover was made to this Plan).

Prior to requesting a distribution, you should consult your own tax adviser with respect to the proper method of reporting any distribution you receive from the Plan. If you have not attained age 59½ at the time you receive a distribution under the Plan, the law, with limited exceptions, imposes a 10% penalty on the taxable portion of your distribution.

CIRCUMSTANCES THAT COULD AFFECT YOUR PLAN BENEFITS

The Plan is designed to provide you with funds for your financial security when you are no longer working. Because the Plan is a "qualified" plan under federal law, your vested rights to your benefits are protected in a number of ways. However, there are some circumstances under which your benefits may be forfeited, delayed or decreased, as follows:

- If your employment terminates before you are vested in any portion of an account that is subject to the vesting schedule, the amount in that account will be forfeited.

- If your employment terminates after you are vested in a portion, but not all, of an account that is subject to the vesting schedule, the nonvested portion may be forfeited if you do not return to work for the Employer before incurring a Forfeiture Break in Service.

- In general, your benefits cannot be paid to your creditors or assigned by you as collateral. However, if the Plan Administrator receives a court order that constitutes a "qualified domestic relations order," some or all of your vested benefits may be paid to your spouse, former spouse or other dependents. Also, the Plan Administrator may offset all or a portion of your vested benefits if you are convicted of a crime involving the Plan or if you violate the fiduciary responsibility requirements of Title I of ERISA.

- If you are vested when your employment terminates and you elect to defer payment of your benefits but you do not keep the Plan Administrator advised of changes in your name or address, payment of your benefits may be delayed.

AMENDMENT OR TERMINATION OF THE PLAN

Although Global Imaging Systems, Inc. intends to continue the Plan, Global Imaging Systems, Inc. has the right to amend or terminate the Plan at any time. If the Plan is terminated, you would receive benefits under the Plan based on your account balance accumulated as of the date of the termination of the Plan. If the Plan is terminated, all of your accounts will be 100% vested.
CLAIMS PROCEDURE

You do not need to file a formal claim with the Plan Administrator to receive your benefits under the Plan. When an event occurs which entitles you to a distribution of your benefits under the Plan, the Plan Administrator automatically will notify you regarding the distribution of your benefits. However, if you disagree with the Plan Administrator's determination of the amount of your benefits under the Plan or with respect to any other decision the Plan Administrator may make regarding your interest in the Plan, the Plan contains the appeal procedure you should follow. To the extent the Plan Administrator is ruling on a claim for disability benefits, the Plan will follow, with respect to that claim, claims procedures required by law for plans providing disability benefits.

Notification of Your Benefits

If the Plan Administrator of the Plan determines that it should deny benefits to you or to your beneficiary making a claim for benefits, the Plan Administrator must provide you or your beneficiary written notice of the denial that sets forth the reasons for the denial and refers you or your beneficiary to the provisions of the Plan that supports the Plan Administrator's decision.

The notification must contain (i) the specific reason or reasons for the adverse determination; (ii) reference to the specific plan provisions on which the determination is based; (iii) a description of any additional material or information necessary for you or your beneficiary to perfect the claim and an explanation of why the information is necessary; (iv) a description of the Plan's review procedures and the time limits applicable to such procedures, including a statement of your right to bring a civil action under ERISA § 502 following an adverse benefit determination on review.

Timing of Adverse Benefit Determination

The Plan Administrator must provide the denial notice within a reasonable period of time from its receipt of the claim, but not later than 90 days from receipt of the claim. This 90 day period may be extended if special circumstances require an extension, provided that the time period cannot exceed a total of 180 days from the Plan’s receipt of your claim (i.e., the initial 90 day period and one 90 day extension). If an extension is required, the Plan Administrator must provide you with written notice of the extension that contains the expiration date of the initial 90 day period, the special circumstances that require an extension, and the date by which the Plan expects to render its benefit determination.

Appealing an Adverse Benefit Determination

If you or your beneficiary disagrees with the Plan Administrator, you or your beneficiary, or a duly authorized representative, must appeal the adverse determination in writing to the Plan Administrator within 60 days after the receipt of the notice of denial of benefits. If you or your beneficiary fails to appeal a denial within the 60-day period, the Plan Administrator's determination will be final and binding.

If you or your beneficiary appeals to the Plan Administrator, you, your beneficiary or your duly authorized representative must submit the issues and comments you feel are pertinent to permit the Plan Administrator to re-examine all facts and make a final determination with respect to the denial. In most cases, a decision will be made within 60 days of a request on appeal unless special circumstances would make the rendering of a decision within the 60-day period unfeasible. In any event, the Plan Administrator must render a decision within 120 days after its receipt of a request for review. If the Plan Administrator of the Plan determines that it should deny benefits to you or to your beneficiary making a claim for benefits, the Plan Administrator will give you or your beneficiary adequate notice in writing setting forth specific reasons for the denial, referring you or your beneficiary to the pertinent provisions of
the Plan supporting the Plan Administrator’s decision, stating that you or your beneficiary are entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records, and other information relevant to the claim, and a statement regarding your right to sue under ERISA § 502.

The Plan Administrator and any representatives it chooses shall have the maximum discretionary authority permitted by law to interpret, construe, and administer the Plan; to make determinations regarding Plan participation, enrollment, eligibility for benefits, and amount of benefits; to evaluate and determine the validity of benefit claims; and to resolve any and all claims and disputes regarding the rights and entitlement of individuals to participate in the Plan and receive benefits and payments pursuant to the Plan. The decisions by the Plan Administrator and its representatives will be given the maximum deference permitted by law.

If you are a retired participant or a beneficiary receiving benefits, the benefits you presently are receiving will continue in the same amount and for the same period provided in the mode of settlement initially selected. If you are a terminated participant with a vested benefit, you may obtain a statement of the dollar amount of your vested benefit upon request to the Plan Administrator. There is no Plan provision which reduces, changes, terminates, forfeits or suspends the benefits of a retired participant, a beneficiary receiving benefits or a terminated participant’s vested benefit amount.

RIGHTS UNDER ERISA

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 ("ERISA"). ERISA provides that all Plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

- Obtain a statement telling you whether you have a right to receive a pension at the Plan's normal retirement age and if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. The Plan Administrator is required to furnish each participant and beneficiary a statement once each calendar quarter. The Plan must provide the statement free of charge.
**Prudent Actions by Plan Fiduciaries**

In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

**Enforce Your Rights**

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

**Assistance with Your Questions**

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.