

**THE JUDGE ROTENBERG EDUCATIONAL CENTER, INC.**  
**RETIREMENT PLAN**

*(This document is only a general summary of The Judge Rotenberg Educational Center, Inc. Retirement Plan (“Plan”). This document is not intended to be and should not be construed as a summary plan description or Plan document. In the event of a conflict between this document and any Plan document, the Plan documents controls.)*

Plan Year:	July 1 through June 30
Valuation Date:	June 30
Entry Dates:	July 1 and January 1
When and How You Become a Participant:	You will become a participant in the Plan on the January 1 or July 1 next following: <ul style="list-style-type: none"> <li>• your completion of one Year of Service, and</li> <li>• you have reached age 21, and</li> <li>• you are not included in a class of ineligible employees.</li> </ul>
Definition of Year of Service for Purpose of Eligibility:	A 12 month period, measured from date of hire, in which you complete 1000 hours of Service.
Employer Contribution:	The employer may contribute a Discretionary amount to eligible participants for the Plan Year.
Employer Contribution Allocation Method:	The allocation is made depending on your Plan Group. Group #1 includes participants with 20 or more years of employment. Group #2 includes participants with 15 or more years of employment, but less than 20. Group #3 includes all other participants. The employer solely determines the allocation to each Plan Group.
Eligibility for Employer Contribution:	Satisfy eligibility requirements and enroll in plan. Complete 1000 hours in Plan Year. Be employed on the last day of the Plan Year (June 30).

**VESTING**

Employer Contributions:	You will become vested in a percentage of your account, attributable to employer contributions in accordance with the following schedule: <table style="margin-left: 20px;"> <thead> <tr> <th><u>Years of Service</u></th> <th><u>Percentage</u></th> </tr> </thead> <tbody> <tr> <td>Less than 2 years</td> <td>0%</td> </tr> <tr> <td>2 years, but less than 3</td> <td>20%</td> </tr> <tr> <td>3 years, but less than 4</td> <td>40%</td> </tr> <tr> <td>4 years, but less than 5</td> <td>60%</td> </tr> <tr> <td>5 years, but less than 6</td> <td>80%</td> </tr> <tr> <td>6 years, and thereafter</td> <td>100%</td> </tr> </tbody> </table>	<u>Years of Service</u>	<u>Percentage</u>	Less than 2 years	0%	2 years, but less than 3	20%	3 years, but less than 4	40%	4 years, but less than 5	60%	5 years, but less than 6	80%	6 years, and thereafter	100%
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Definition of Year of Service for Purposes of Vesting:	A Plan year in which you complete 1000 hours of service.														
Investment Election Options:	Contact Elvira Martin for a current listing of available investment options. Investment election changes must be made in increments of one percent and shall be made in accordance with procedures adopted by the plan administrator. Investment election changes may be made on a daily basis, and will be effective for contributions received after that date														
Investment Transfers:	Transfers of existing balances may be made each business day. Transfers must be made in increments of one percent or in a flat dollar amount. Transfers must be made in accordance with procedures adopted by the plan administrator.														