

401(k) Futures Plan for Hourly Employees

We are pleased to inform you that Guest Services' 401(k) Retirement Savings Plan for eligible hourly employees has an employer-paid dollar match.

A retirement savings plan is one of the best ways to save for your future. And to help you reach your retirement financial goals, Guest Services proudly offers you the ability to receive company-paid matching dollars by participating in our 401(k) Futures plan.

When you contribute to your 401(k) Futures plan, **Guest Services will match 50% on the first 4% of the pay you contribute to the plan.** The only thing you have to do is to contribute your own money to your 401(k) Futures plan, and the company will automatically contribute a match to your account each pay period.

Take a look at the following examples:

If you earn this much money per year	And you save this percentage of your weekly salary to your 401(k) Futures plan	You will contribute this much to your 401(k) Futures plan each year	And Guest Services will contribute this much to your 401(k) Futures on your behalf each year	So the total weekly amount going into your 401(k) Futures each year is
\$22,000	2% (\$8.46 per week)	\$440.00	\$220.00	\$660.00
\$22,000	4% (\$16.92 per week)	\$880.00	\$440.00	\$1,320.00
\$22,000	6% (\$25.39 per week)	\$1,320.00	\$440.00	\$1,760.00

Keep in mind – this is just an example! You may contribute as little as \$1.00 per week and still receive a contribution from Guest Services! It is your choice whether you contribute a specific dollar amount or a percentage of your wages, and you can make adjustments at any time.

If you are eligible for the match but are not contributing to the 401(k) Futures plan, you are missing out on the benefit of Guest Services contributing money toward your retirement! If you are eligible for the match and are not contributing at least 4% of your (bi-)weekly pay, you are not taking full advantage of the money that Guest Services is willing to contribute on your behalf.

You are eligible to begin receiving the employer match following 6 months of service with Guest Services. You are vested in employer contributions based on years of vesting service with the Company: 1 year: 33%, 2 years: 66%, and 3+ years: 100%.

Save for your future by taking full advantage of the 401(k) Futures plan! Please contact our Benefits Specialist at (703) 849-9382 or send an email to benefits@guestservices.com to join the 401(k) Futures plan. You may also enroll or make changes to your contribution amount online at www.principal.com or by calling 1-800-547-7754. Our account number is 454475.