

PLAN HIGHLIGHTS

Along with the unique combination of service and benefits available with Schwab Retirement,¹ Headway Workforce Solutions provides these plan features:

Eligibility	<p><u>401(k) Plan</u></p> <p>You are eligible to begin saving in your plan if you are at least 21 years of age and have worked for the Headway Workforce Solutions for at least 3 months.</p> <p>To make things even easier, your plan offers annual savings adjustments to help you set aside extra money—automatically. Your savings rate will increase 1% each year until you reach 10%.</p> <p><u>Profit Sharing</u></p> <p>You are eligible to participate in your plan if you are at least 21 years of age and have worked for the Headway Workforce Solutions for at least 3 months.</p> <p>Once you meet your plan's eligibility requirements, you can enroll quarterly on 1/1, 4/1, 7/1 and 10/1.</p>
Pre-Tax Contributions	<p>You may contribute up to 90% of your eligible compensation before taxes each pay period. Federal law limits the amount you can contribute on a pre-tax basis in a given year. The limit is set annually. The 2014 limit is \$17,500.</p>
Rollovers	<p>If you had a qualified retirement plan with a previous employer, there are advantages to consolidating your retirement accounts. For more information on completing a rollover, call Participant Services at 800-724-7526.</p>
Roth 401(k) Contributions	<p>For additional savings flexibility, the Headway Corporate Resources, Inc. Salary Savings Plan allows the option to make after-tax contributions to a Roth 401(k). Your contributions to the Roth 401(k) are made after income taxes are deducted. While you don't get an upfront tax deduction on Roth contributions, there are two important benefits to consider:</p> <ul style="list-style-type: none"> • You will not be charged taxes on any earnings, and no taxes will be due at withdrawal (as long as you're at least age 59½ and you've had the account for five years or more). • You can contribute to a Roth 401(k) regardless of your age. <p>NOTE: Roth contributions have the same limitations as a traditional 401(k) plan. The combined maximum amount of both pre-tax and Roth 401(k) contributions is \$17,500 in 2014 or \$23,000 if you are age 50 or older.</p>
Catch-Up Contributions	<p>If you are age 50 or older, you may be able to contribute an additional amount to your plan. The federal government sets the limit every year. For 2013 the limit is \$5,500. Catch-up contributions are available for both Pre-Tax and Roth sources of your plan.</p>
Company Contributions	<p><u>Profit-Sharing Plan</u></p> <p>Headway Workforce Solutions may make discretionary Profit-sharing contributions to your account if you are eligible under the terms of the plan.</p> <p>To receive Company contributions, you must have worked at least 1,000 hours.</p> <p>The employer contribution is paid on a pre-tax basis and may be taxable at withdrawal.</p>

<p>Vesting</p>	<p>Vesting refers to ownership of your plan account. If you own 100% of your account, you are said to be fully vested.</p> <p><u>Your Contributions</u> You are always 100% vested in your own contributions, including any rollovers you make to your plan account.</p> <p><u>Company Contributions, Profit Sharing</u> Headway Workforce Solutions contributions to your plan account are vested according to the following schedule:</p> <table data-bbox="711 464 1146 569"> <tr> <td>Year 1:</td> <td>0%</td> <td>Year 4:</td> <td>60%</td> </tr> <tr> <td>Year 2:</td> <td>20%</td> <td>Year 5:</td> <td>80%</td> </tr> <tr> <td>Year 3:</td> <td>40%</td> <td>Year 6:</td> <td>100%</td> </tr> </table>	Year 1:	0%	Year 4:	60%	Year 2:	20%	Year 5:	80%	Year 3:	40%	Year 6:	100%
Year 1:	0%	Year 4:	60%										
Year 2:	20%	Year 5:	80%										
Year 3:	40%	Year 6:	100%										
<p>Withdrawals</p>	<p>Your plan is designed primarily to help you save for retirement. Withdrawals are restricted by the Internal Revenue Service. You may take money out of your retirement plan account under certain circumstances. Please call Schwab Participant Services at 800-724-7526 for more information.</p>												

¹ Schwab Retirement Planner® provides participants with a retirement savings and investment strategy, a major component of which is a discretionary investment management service furnished by GuidedChoice Asset Management, Inc. (“GuidedChoice®”), an independent investment advisor. GuidedChoice creates discretionary managed portfolios based on Modern Portfolio Theory using investment alternatives available in the Plan. GuidedChoice is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (“SRPS”), Charles Schwab & Co., Inc. (“CS&Co.”), or their affiliates. Neither CS&Co., SRPS, nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the services provided to participants by GuidedChoice. Schwab Advice Consultants, who are employees of CS&Co. and not of GuidedChoice, facilitate participant access to the GuidedChoice services, but do not provide investment advice or recommendations regarding the GuidedChoice services or generally as part of Schwab Retirement Planner. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a participant’s savings and investment strategy will provide adequate income at or through their retirement. Fees are charged for Schwab Retirement Planner, including its discretionary investment management service.** Participants should carefully consider information contained in the materials furnished at their employer’s direction regarding the services provided by Schwab and GuidedChoice including information regarding compensation, affiliations and potential conflicts. Results for Schwab Retirement Planner are not guaranteed. These services provide discretionary management and related services for a fee that will be based on the participant’s account balance.

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Investment Products: Not FDIC-Insured – No Bank Guarantee – May Lose Value

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