Plan Features Questions and Answers

ELIGIBILITY
Q. What are the requirements to participate?
A. All eligible CTG colleagues who complete one hour of service during the plan year may become participants in the plan. An 'hour of service' is any hour for which you’re paid (or entitled to be paid) by CTG during the plan year.

ENROLLMENT
Q. When can I enroll in the plan?
A. Once you have met the plan eligibility requirements, you may enroll at any time, 24 hours a day, 7 days a week.

Q. How do I enroll in the plan?
A. You may complete the easy connect enrollment form that is included in your orientation kit or access the form online in the Benefits Site on CTGCentral. You may also call the Retirement Plan Information Line at 1-800-854-0647 or log into www.ctg401k.com.

Q. Where do I get an enrollment kit?
A. The enrollment kit is included in your pre-orientation materials that you received when you became hired at CTG. You may also contact your Office Administrator for a kit.

BENEFICIARY INFORMATION
Q. When do I designate my beneficiary?
A. When you enroll in the plan, you are required to complete a beneficiary form that is included in your enrollment kit. The form needs to be returned to the Corporate Benefits Department in Buffalo, NY. If you need a form you may call the Participant Service Center at 1-800-854-0647.

Q. Who is my beneficiary?
A. When you enroll in the plan, you’ll be required to designate a primary and a contingent beneficiary. If you are married, you must name your spouse as your primary beneficiary unless your spouse gives written consent to appoint someone else.

Q. How do I change my beneficiary?
A. You may change your beneficiary by going online to CTGCentral in the Benefits Site. Please complete the form and send it to the Corporate Benefits in Buffalo, NY.

CONTRIBUTIONS
Q. What does “pre-tax” mean and how would I benefit from this type of contribution?
A. One of the advantages of a 401(k) plan is how contributions are made on a pre-tax basis through automatic payroll deduction. As an employee, you are allowed to make pre-tax contributions through salary deferrals into the plan. By saving on a “pre-tax” basis, you defer your income taxes until you make withdrawals from the plan at retirement.

Q. How much can I contribute to the plan?
A. You may contribute from 1% to 100% of pay, in whole percentage increments. The maximum pre-tax annual contribution limit for the current year is $18,000. To help you understand what percentage you need to contribute of your pay for your retirement, the plan website has a number of online calculators you can use. Simply go online to ctg401k.com and click on the “Retirement Calculators” link in the Plan Information section.
Q. What are “Catch-up” Contributions?
A. CTG allows you to make additional contributions to the plan if you are age 50 or over in the current year and you will reach the maximum amount that you can defer to the plan. The additional maximum amount you can contribute in catch up contributions for the current year is $6,000.

ROLLOVERS
Q. Can I rollover money into my account?
A. New employees may rollover over assets from former qualified plans at anytime.

Q. How do I send a rollover contribution to the plan?
A. In order to make a rollover contribution to the plan, you must complete the rollover contribution form and send the form and check to one of the following addresses:

Regular Mail
MassMutual Retirement Services
P.O. Box 1583
Hartford, CT 06144-1583

Overnight Mail Only:
MassMutual Retirement Services
100 Bright Meadow Boulevard
Enfield, Connecticut 06082

You can download a form by logging into www.ctg401k.com or going online to the company’s intranet, CTGCentral.

VESTING
Q. What does vesting mean?
A. Vesting means ownership of your money in your retirement plan account.

Q. How much am I vested in my account?
A. You are always 100% vested in your pre-tax and rollover contributions.

Employer matching contributions received prior to January 2017 will vest to 100% according to the following schedule: 1 year – 0%, 2 years – 20%, 3 years – 50% and 4 years – 100%. Keep in mind, prior plan vesting provisions may apply. You must work at least 1,000 hours per plan year in order to receive a year of service.

LOANS
Q. How much can I take in a loan?
A. The amount available for a loan depends on plan provisions and current value of your account, which may be worth more or less than you invested.

The following loan rules apply for those eligible for a 401(k) loan withdrawal:

(A) 50% of your vested account balance; or

(B) $50,000 reduced by the highest outstanding loan balance of all plan loans during the one year period ending the day before the loan is initiated.

Q. How often can I take a loan? What is the minimum amount I can borrow?
A. Only two outstanding loans are permitted at any time. The minimum amount for a loan is $1,000.
Q. What is the interest rate of my loan?
A. The interest rate is the prime rate plus 1% and the interest is paid back to your own account.

Q. How do I obtain a loan?
A. To request a loan, call the Participant Service Center at 1-800-854-0647. MassMutual will provide you with the information and process the loan request by phone. You may also go online to Retirement Access on ctg401k.com to model a loan to verify your repayments.

Q. What is the cost of taking a loan?
A. The loan setup fee is $50 and the loan maintenance fee is a $25 annual fee.

Q. When do I need to payoff the loan?
A. Loans must be repaid within a 5-year period unless the loan is being used for the purchase of your primary residence, in which case the loan must be repaid within a 15-year period. Loan repayments are deducted from payroll with each pay cycle. You may choose to repay the full amount of your outstanding loan balance at any time; however no partial repayments are permitted.

Q. How do I obtain information on paying off an outstanding loan balance?
A. You may speak a representative by calling the Participant Service Center at 1-800-854-0647. A representative can provide you with your current outstanding loan balance and will "freeze" your loan for 30 days so that no additional interest accrues while your payoff is in process. If your payoff is not received within 30 days, interest will accrue back to the original date of the freeze.

Q. What happens to my loan if I fail to make a scheduled loan repayment?
A. If you were to default on the repayment of your loan while under the age of 59½, the loan would continue to accrue interest until you reached age 59½ or terminated employment, whichever came first. For tax purposes, you would be considered to have received a distribution of the defaulted amount in the year in which the default occurred. That amount would be reported to the Internal Revenue Service on IRS Form 1099-R for that year.

When you reached age 59½ or terminate CTG employment, the portion of your individual account balance equal to the amount of the promissory note would be offset against your individual account balance in satisfaction of the loan. If you were to default on repayment of a loan after reaching age 59½ or terminating employment, you’d be considered to have immediately received a distribution of the portion of the loan in default. In that case, the amount in default would be offset against your individual account balance. That amount would be reported to the Internal Revenue Service on IRS Form 1099-R for that year.

Q. What are the disadvantages of taking a loan?
A. While a 401(k) loan has some advantages over traditional borrowing, let’s not forget that there are plenty of disadvantages of borrowing from your retirement nest egg, including:

• If you default on your loan, you may be damaging to your finances. Defaults are treated as a distribution, which means your money is then taxed and you must also pay the 10% early withdrawal penalty if you’re under age 59½.

• There’s also a significant opportunity cost when taking a loan. If you pull money out of your retirement account you’re pulling money out of the market and/or fixed accounts as well as temporarily eliminating the tax-deferred growth that money would have otherwise been earning.

• You are also repaying part of the loan with money that has already been taxed. As you know, one of the benefits of contributing to a 401(k) is the fact that the money is invested pre-tax. When you take a loan you aren’t taxed on the proceeds, but the money used to repay the loan has already been taxed so your additional interest going into the account will effectively be taxed twice – at the time of contribution and again when eventually withdrawn from the account in retirement. The money goes into the same money type that the loan setup was deducted from which will be pre-tax, and/or rollover contributions.
WITHDRAWALS

Hardship Withdrawals

Q. What qualifies for a Hardship Withdrawal?
A. Hardship Withdrawals are available against pre-tax account balances for the following reasons:

• To pay tuition and fees for the next 12 months of post-secondary education for you, your spouse, child or dependent;

• To purchase your primary residence;

• To pay the amount needed to prevent your eviction from your principal residence or foreclosure on the mortgage of your primary residence.

• To pay necessary uninsured medical expenses for you, your spouse or dependent.

Q. How do I take a hardship withdrawal?
A. You must submit supporting documentation to one of the following addresses:

Regular Mail
MassMutual Retirement Services
P.O. Box 1583
Hartford, CT 06144-1583

Overnight Mail Only:
MassMutual Retirement Services
100 Bright Meadow Boulevard
Enfield, Connecticut 06082

The amount you may withdraw on account of hardship can be based only on the amount provided on the supporting documentation.

Q. What are the disadvantages of taking a hardship withdrawal?
A. If you do elect to take a hardship withdrawal, you’ll pay full taxes on the withdrawal, plus a 10% penalty, and you will be suspended from making further contributions to the plan for 6 months.

In Service Withdrawals

Q. What is an in service withdrawal?
A. Once you reach age 59½, your entire vested account balance is available to you without an early withdrawal penalty. However, taxes will be withheld if you are not rolling your contributions into an IRA or another 401(k) plan.

At anytime if you decide to take a lump sum distribution, the distribution will be subject to tax withholding. Withdrawals made prior to age 59½ are subject to plan provisions and also may be subject to a 10% early withdrawal penalty.
SUPPORT

Q. How can I access my account?
A. You may access your account information by calling the Participant Service Center at **1-800-854-0647**. You can also access your account online at [www.ctg401k.com](http://www.ctg401k.com).

Q. Who do I call if I have a question about my 401(k) account?
A. You may call the Participant Service Center at **1-800-854-0647**. Participant Service Representatives are available Monday through Friday from 8 a.m. to 9 p.m. Eastern time.

Q. How can I get help selecting my investments?
A. For assistance with selecting your investments, you may contact the plan’s financial advisors, the Burns/Nowakowski Group of Merrill Lynch. They provide confidential, complimentary retirement planning and consulting services for your CTG retirement plan. You may contact them at **1-800-289-1544** or at [www.fa.ml.com/burns_nowakowski](http://www.fa.ml.com/burns_nowakowski).

Q. How can I obtain a prospectus?
A. Prospectuses can be mailed to you upon request by calling the Participant Service Center at **1-800-854-0647**. Representatives are available to process your request Monday through Friday from 8 a.m. – 9 p.m. Eastern Time. You may also log into your account online at [www.ctg401k.com](http://www.ctg401k.com) and access the prospectuses by clicking on the “Pricing and Performance” link.

Q. How can I obtain a Summary Plan Description?
A. You may receive a Summary Plan Description, which is a summary booklet with the plan’s features and provisions, by accessing your Employee Handbook in the Benefits Site online on CTGCentral.

Q. What are the hours of the Retirement Plan Information Line? What is the mailing address?
A. The automated phone line is available 24 hours a day, 7 days a week by calling MassMutual’s Participant Service Center at **1-800-854-0647**. Participant Service Representatives are available to speak with you by calling this toll-free number Monday through Friday from 8 a.m. to 9 p.m. Eastern time.

The mailing addresses are:

**Regular Mail**
MassMutual Retirement Services
P.O. Box 1583
Hartford, CT 06144-1583

**Overnight Mail Only:**
MassMutual Retirement Services
100 Bright Meadow Boulevard
Enfield, Connecticut 06082
MISCELLANEOUS FAQS

Q. What fees or costs would I incur if I participated in this plan?
A. The plan does not charge a fee for participating. All investments funds have expenses for managing the fund that can be shown on the funds’ fact sheet. Investment funds offered through a retirement plan are no load funds.

Q. What happens if I lose my PIN?
A. If you lose your PIN you should call the Participant Service Center at 1-800-854-0647 and speak with a Participant Service Representative. The Representative will reset your PIN and instruct you on how to establish a new one.

Q. How do I change my address?
A. If you are currently an employee with CTG, or you are a terminated participant for less than 2 years, please contact your FAC administrator to update your address information.

If you are terminated participant for over 2 years, please call MassMutual’s Participant Service Center at 1-800-854-0647 to update your address.

Q. How often will I receive an account statement?
A. You will receive an account statement after the end of each calendar quarter. You also have the option of signing up for an electronic statement. Simply log into www.ctg401k.com, click on “Access Your Plan” to log into your account. Under Account Information on the main menu, click the link for Electronic Delivery Options. Select “No” for Paper Delivery. Select “Yes” to receive email notification. Then, enter your email address.

Q. What happens to my 401(k) balance upon total disability, retirement or death?
A. Your 401(k) balance automatically becomes 100% vested and payable to you or your beneficiary upon total disability, retirement or death. For more information, please call The MassMutual’s Participant Service Center at 1-800-854-0647. Representatives are available to process your request Monday through Friday from 8 a.m. – 9 p.m. Eastern time.
Please consider an investment option’s objectives, risks, charges and expenses carefully before investing. This and other information about the investment option can be found in the applicable prospectuses (and/or summary prospectuses, if available), if any, or fact sheets for the investment options listed, which are available from your plan sponsor, on the participant website or by contacting our Participant Information Center. Please read them carefully before investing.

The information contained in this [insert document type] is not intended or written as specific legal or tax advice and may not be relied on for purposes of avoiding any federal tax penalties. Neither MassMutual nor any of its employees or representatives are authorized to give legal or tax advice. You must rely on the advice of your own independent tax counsel.