Cooperatieve Rabobank U.A. 401(k) Savings Plan

Your employer-sponsored retirement plan provides a powerful way to save for the future. Learn more about the benefits of your plan and get the answers to questions you have.

How can I contribute to my retirement plan?

You can control your contributions in the following ways:

- You can contribute up to 60% of your salary to your retirement savings, not to exceed the maximum allowed by the IRS.
- You can make pretax, Roth contributions, Voluntary After-Tax, or a combination of the three, as long as your total contributions don’t exceed 60% of your salary or the maximum allowed by the IRS.
- You can increase or decrease your contribution rate at any time.
- You can discontinue contributions to your retirement savings plan at any time, and your changes become effective as soon as administratively possible.
- You can enroll by logging in to LincolnFinancial.com/Rabobank.

Will my employer contribute to my retirement savings plan?

Your employer will contribute to your retirement savings through:

- A basic matching contribution: Your employer will match 50% of the first 6% of your eligible pay you contribute each pay period up to the IRS annual maximum.
- A safe harbor contribution: Your employer will contribute an amount equal to 3% of your eligible pay each pay period up to the IRS annual maximum.
- A discretionary profit sharing contribution: Your employer may contribute an additional 0% to 3% of your eligible pay up to the IRS annual maximum. You must be employed on December 31 of a plan year to receive the discretionary profit sharing contribution.

When am I fully vested in my retirement plan?

“Fully vested” means you have 100% ownership of the assets in your retirement plan account.

- You always have 100% ownership of contributions you make to the plan, including earnings and/or assets consolidated from another retirement plan.
- You always have 100% ownership of your employer’s basic matching contributions, including earnings.
- You always have 100% ownership of your employer’s safe harbor contributions, including earnings.
- You will have 100% ownership of your employer’s discretionary contributions, including earnings, according to the following schedule:

<table>
<thead>
<tr>
<th>Years of service</th>
<th>Vesting schedule</th>
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<tbody>
<tr>
<td>Two or more years of service</td>
<td>100%</td>
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<tr>
<td>Less than two years of service</td>
<td>0%</td>
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What are my investment options?
You can choose from a wide variety of investment options to meet your retirement savings goal.

• **MAKE AN ALL-IN-ONE CHOICE** if you want one diversified portfolio managed for you.
• **MANAGE IT YOURSELF** and select your own portfolio of investments.
• **STILL UNDECIDED?** If you participate in the plan without selecting investment options, your money will be directed to the **Qualified Default Investment Alternative (QDIA)** selected by your employer. The QDIA is a target-date fund based on the year closest to when you’ll attain the normal retirement age established by the plan.

Can I consolidate accounts from my previous retirement plans?
You can consolidate assets from one or more previous retirement or plans. When determining whether consolidation is right for you, consider:

• Investment options in the old and new plans
• Investment expense within the old and new plans
• Services available to you within the old and new plans

Contact your financial representative for assistance in determining the course of action appropriate to your situation.

Can I access balances in my retirement savings account before retirement?
Your retirement plan account will have the greatest potential to grow if you stay invested for the long term, rather than withdrawing money. For that reason, the IRS limits what you can do with your account prior to retirement by imposing certain penalties for early distributions. However, you do have access to your savings—and may avoid penalties—under certain circumstances.

**Loans**
You can take a loan for:

• General purposes
• The purchase of a primary residence

Please consult with your Human Resources department or the Lincoln Customer Contact Center for details on the availability of loans under your plan. Only one loan is allowed at a time. In addition, you may wish to check with the Lincoln Customer Contact Center for information about loan fees, repayment, and the pros and cons of borrowing from your retirement plan.

**Withdrawals**
You may take a distribution from certain available accounts upon:

• Severance from employment (Distribution may be subject to the premature 10% distribution penalty if taken prior to age 59½)
• Attainment of age 59½
• Financial hardship (Distribution may be subject to the premature 10% distribution penalty if taken prior to age 59½)
• Disability
• Death
• RMDs (Required Minimum Distributions)
• Attainment of normal retirement age

Any after-tax and rollover contributions can be withdrawn at any time.
Taxation of Roth distributions
If you have a Roth account, your distribution will be a qualified distribution (tax-free) if your Roth deferral or Roth rollover account has been in place for five (5) taxable years (from the year the first Roth contribution or the Roth rollover was made to the plan, whichever was first) and the distribution is made after one of the following:

- Attainment of age 59½
- Disability
- Death

If the distribution conditions above are not met, the earnings may be taxable and may be subject to a 10% early distribution penalty on the taxable portion of the distribution.

How can I access my account?
You can access and manage your retirement account anytime:
LincolnFinancial.com/Rabobank
800-234-3500