

**CITY OF COVINGTON, GEORGIA
DEFINED CONTRIBUTION RETIREMENT
PROGRAM**

SUMMARY PLAN DESCRIPTION

Effective as of December 2, 2019

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INTRODUCTION

This booklet is a summary of the City of Covington, Georgia Defined Contribution Retirement Program (the "Program") sponsored by the City of Covington, Georgia (the "City"). The Program consists of two separate parts: a Section 401(a) Defined Contribution Plan (the "401(a) Plan"), to which the City makes Employer Contributions, and a Section 457(b) Deferred Compensation Plan (the "457(b) Plan"), to which employees may make additional contributions. Full-time employees hired or rehired on and after June 6, 2011, are automatically enrolled in the Program, as well as those employees hired before June 6, 2011, who chose to participate in this Program instead of participating in the City of Covington Defined Benefit Plan, a defined benefit pension plan, and transferred their accrued benefits under the Pension Plan to the 401(a) Plan. Detailed eligibility requirements are explained on page 3 of this booklet.

This City makes two types of contributions to the 401(a) Plan on your behalf: the Employer Basic Contribution, the amount of which depends on your pay grade, and, if you elect to contribute to the 457(b) Plan, an Employer Matching Contribution, the amount of which varies based on your Years of Service. You will select the investments of all the contributions made to your Accounts under both Plans. The contributions and earnings in the two Plans together will provide your retirement benefit.

Full-time employees who are not automatically enrolled in the Defined Contribution Retirement Program because they were hired or rehired before June 6, 2011, may contribute to the 457(b) Plan but will receive no Employer Contributions under the 401(a) Plan.

The most common questions about the Program are answered in this booklet. However, this summary is intended to be only a brief overview of the Plans' provisions. It is not an official part of either the 457(b) Plan or the 401(a) Plan and does not change those Plans. Each Plan is controlled by the formal Plan and Trust documents associated with it. If there is a conflict between the content of this summary and the formal Plan and Trust documents, the formal Plan and Trust documents shall control.

Copies of the Plan and Trust documents are on file with the City. You may request to see these documents during normal business hours of any regular working day. You should read this booklet carefully and keep it for future reference.

DEFINITIONS

Throughout this Summary Plan Description ("SPD"), you will come across certain words or terms that are used frequently and that you should know. These terms will help you to better understand your benefits. Remember to keep them in mind as you read the rest of this SPD.

- Catch-Up Contributions. Catch-Up Contributions are extra Employee Contributions that certain participants can make to the 457(b) Plan. There are 2 kinds of Catch-Up Contributions, but only one kind can be made in any given year.
- Compensation. For purposes of the Plan, your "Compensation" is your regular hourly pay or salary. It does not include amounts such as overtime, expense reimbursements, stipends and fringe benefits. There is a limit on the amount of your Compensation that is

allowed to be used for purposes of receiving Employer Contributions. The amount is adjusted by the IRS in some years and it is prorated on the basis of months for any period less than 12 months. For 2019, this cap is set at \$280,000.

- Employee Pre-tax Contributions. Employee Pre-tax Contributions are amounts that you elect to contribute to the 457(b) Plan on a pre-tax basis. You may change the amount at any time, and the change will become effective as of the end of the first full pay period of the following month.
- Employer Basic Contributions. Employer Basic Contributions are Employer Contributions made by the City on your behalf to the 401(a) Plan whether or not you contribute to the 457(b) Plan.
- Employer Matching Contributions. Employer Matching Contributions are Employer Contributions made by the City to the 401(a) Plan on your behalf, based on the amount of your Compensation that you elect to contribute as Employee Pre-Tax or Roth Contributions to the 457(b) Plan.
- Hour of Service. An Hour of Service is each hour for which an Employee is paid, or entitled to payment, for the performance of duties for the City.
- Normal Retirement Age. The Normal Retirement Age is age sixty-two (62).
- Plan Year. The Plan Year is the 12-month period running from July 1 through June 30.
- Roth Contributions. Roth Contributions are Employee Contributions that you elect to contribute to the 457(b) Plan on an after-tax basis. If you choose to make Roth Contributions, any income earned on those contributions will not be taxed as long as you meet the distribution requirements for Roth Accounts.
- Vesting. Vesting means the number of years you must work for the City to become entitled to receive the Employer Contributions (Basic and Matching) and the earnings thereon. If you terminate employment before you are 100% vested, you will forfeit all or a portion of your Employer Contributions. However, all your Employee Contributions to the 457(b) Plan (Pre-tax, Roth and Catch-Up) are always 100% vested.
- Year of Service. Year of Service means each Plan Year during which you work at least 1,000 Hours of Service. Elected officials receive one of twelfth of a Year of Service for each calendar month in which they hold elected office as an Eligible Employee.

ELIGIBILITY

WHICH EMPLOYEES ARE ELIGIBLE TO PARTICIPATE IN THE PROGRAM?

Full-time employees who are regularly scheduled to work at least 1560 hours per year (or 30 hours/week) are eligible to participate in the Defined Contribution Retirement Program. Full-time employees who are hired on and after June 6, 2011, are automatically enrolled in the 401(a) Plan component for purposes of receiving Employer Contributions, as are employees hired before June 6, 2011, who elected to participate in the Program and had their accrued benefits under the Pension Plan transferred to the 401(a) Plan. Employees hired before June 6, 2011, who did *not* elect to participate in the Defined Contribution Retirement Program are eligible to make Additional Contributions to the 457(b) Plan but are not eligible for Employer Basic or Matching Contributions.

The employees who are not eligible to participate are:

- Leased employees;
- Temporary, seasonal or casual employees;
- Part-time employees regularly scheduled to work less than 30 hours per week or 5 months of the year;
- Employees hired on a contract basis;
- Non-resident alien employees with no U.S.-sourced income;
- Individuals employed to perform scientific, technical, engineering, accounting, legal or similar expert services in a consulting capacity;
- Elected officials other than the Mayor and members of the City Council;
- Employees who elect to remain participants in the Pension Plan (eligible for the 457(b) Plan only).

HOW DO I ENROLL IN THE PROGRAM?

If you are eligible to participate, you may enroll as of the second pay period that begins after you first become eligible. Prior to your enrollment, the Human Resources Office will give you more information about the Plans and the steps you must take to enroll in the Plan. Even if you do not elect to make Employee Contributions to the 457(b) Plan but are eligible for Employer Contributions to the 401(a) Plan, you should complete the enrollment procedure to ensure that your beneficiary designation is in order.

CONTRIBUTIONS

WHAT CONTRIBUTIONS ARE MADE TO THE PLANS?

Employee Contributions

Employee Contributions are contributions you make to the Plans, which allow you to save toward your own retirement. Employee Contributions are deducted from your Compensation and contributed directly to the 457(b) Plan on your behalf. The kinds of Employee Contributions are explained below. Any changes to an employee's contributions go into effect at the end of the first full pay period of the month following the change unless otherwise noted below.

- Employee Pre-tax Contributions. You can elect to make Employee Pre-tax Contributions to the 457(b) Plan. By making Pre-tax Contributions, you convert a portion of your taxable Compensation to non-taxable contributions and pay no income tax on those contributions until you receive them in a distribution from the 457(b) Plan. You must complete an online enrollment designating the percentage of your Compensation that you wish to have contributed to the 457(b) Plan on your behalf as a Pre-tax Contribution. Your election cannot exceed the annual dollar limit set by IRS each year. In 2019, this limit is \$19,000, and for 2020, it is \$19,500. It is subject to change in future years as well.
- Employee Roth Contributions. You can elect to make designated Roth Contributions to the 457(b) Plan. Employee Roth Contributions are made on an after-tax basis, but any earnings may accumulate tax-free. Distributions of your Roth Account, including any earnings, will be tax-free as long as you participate in the Plan for at least 5 years after you make your first Roth Contribution and you don't remove the amounts in your Roth Account until after age 59½, or upon death or disability. You must complete an online enrollment designating the percentage of your Compensation that you wish to have contributed to the 457(b) Plan on your behalf as a Roth Contribution. Roth Contributions are combined with your Employee Pre-tax Contributions for purposes of the annual dollar limit set by the IRS each year.
- Over Age 50 Catch-Up Contributions. If you are age 50 or older during the year, you may elect to make extra Employee Contributions to the 457(b) Plan, in addition to the dollar amount that applies before age 50, up to a higher dollar amount specified by the IRS. In 2019, this amount is \$6,000, for a total of \$25,000.
- Three Year Catch-Up Contributions. In any or all of the 3 years before you reach Normal Retirement Age (age 62), you may make extra Employee Contributions to the 457(b) Plan to make up for contributions you could have made in years you did not contribute the maximum amount to the 457(b) Plan. The amount that may be contributed during those 3 years is the lesser of 2 times the current IRS dollar limit for the Plan Year (without the additional amount available at age 50) or the difference between the amount you actually contributed to the 457(b) Plan in prior years and the amount you could have contributed.

You may not make both Over Age 50 Catch-Up Contributions and Three Year Catch-Up Contributions in the same year. Either type of Catch-Up Contribution may be a Pre-Tax or a Roth Contribution.

- Rollover Contributions. You may make Rollover Contributions to the Plans. A Rollover Contribution must be in your name and is your account balance or benefit from another qualified retirement plan, a governmental 457(b) plan, an IRA or a 403(b) plan.

Employer Contributions

Employer Contributions are contributions made to the 401(a) Plan by the City toward your retirement. There are two types of Employer Contributions as explained further below.

- Employer Basic Contributions. The City will make Employer Basic Contributions to your Account equal to a percentage of your Compensation each year. You will receive this contribution each payroll period for as long as you are eligible to participate in the Program, whether or not you make any Employee Pre-tax or Roth Contributions to the 457(b) Plan. The percentage of your Compensation that will be contributed as an Employer Basic Contribution depends upon your Pay Grade as of the first day of the Plan Year:

Pay Grades	Contribution as a Percentage of Compensation:
3-19; P7-22; or F7-21	4%
20-31; P23-26; or F22-27	5%
32 and higher; Mayor and City Council	6%

- Employer Matching Contributions. The City will make Matching Contributions to your Account in the 401(a) Plan that match 100% of your Employee Pre-tax Contributions and Roth Contributions up to 2% of your Compensation. The City will make an additional contribution equal to 50% of your Employee Pre-Tax and Roth Contributions that exceed 2% of your Compensation but do not exceed the applicable percentage of Compensation shown below, which varies based on the number of Years of Service you have completed as of the end of the previous Plan Year.

Completed Years of Service	Contribution as a Percentage of Compensation:
Fewer than 6	2%
6-10	4%
More than 10	6%

Example: An Employee earns \$60,000 per year in Compensation. The Employee elects to defer 10% of his Compensation as a Roth Contribution through the Plan Year that begins July 1, 2020, and ends June 30, 2021, for a total of \$6,000. The Employee receives Employer Matching Contributions equal to 100% on the first 2% of his Compensation that is deferred, or \$1,200. The Employee has 7 Years of Service as of June 30, 2020, so he also receives 50% of his Employee Contributions on the next 4% of his Compensation, for another \$1,200 (4% of \$60,000 = \$2,400 X 50% = \$1,200), and a total of \$2,400 in Employer Matching Contributions.

Employer Matching Contributions are made on a payroll basis. Therefore, if you change your rate of Employee Pre-tax or Roth Contributions as of any pay period, your Matching Contribution will also automatically change. If you contribute more than the percentage that will be matched for your Years of Service for some payroll periods and less than the applicable percentage in other payroll periods, you could receive a lower Matching Contribution than if you contributed the maximum that can be matched every payroll period throughout the entire Plan Year.

Example: An Employee with 4 Years of Service earns \$40,000 per year in Compensation. The Employee elects to contribute 10% of his Compensation to the 457(b) Plan from July 1 through December 31, which equals \$2,000 (assuming 6 months Compensation is half of \$40,000 or \$20,000). The Employee changes his election as of January 1 to 2% of Compensation for the remainder of the Year for a contribution of \$400 for that period. The total amount the Employee contributes is \$2,400 or 6% of his Compensation. His Employer Matching Contribution for the first six months is \$600 (100% of 2%, or \$400, plus 50% of the next 2%, \$200); for the second six months, he receives an Employer Matching Contribution of \$400, for a total Employer Matching Contribution of \$1,000. If he had had made at least a 4% deferral from each paycheck throughout the year, he would have received \$1,200 in Employer Matching Contributions. However, since Employer Matching Contributions are made on a payroll basis, this Employee will receive only \$1,000 in Employer Matching Contributions.

WHEN ARE CONTRIBUTIONS AND EARNINGS ALLOCATED?

- Employee and Employer Contributions. Employee and Employer Contributions are credited to your Accounts as soon as possible after each payroll period.
- Rollover Contributions. Rollover Contributions are credited to your Account on the day those contributions are received.
- Investment Earnings. Investment earnings or losses are credited to your Accounts each business day.

ARE THERE LIMITS ON THE AMOUNTS THAT MAY BE CONTRIBUTED TO MY ACCOUNTS?

There are annual limits on the amounts that can be contributed to each of the Plans on your behalf. In addition to the Plan Year limit on Employee Pre-tax and Roth Contributions that can be contributed to the 457(b) Plan, there is an annual limit on the total amount that can be contributed to the 401(a) Plan. The combination of Employer Basic Contributions and Employer

Matching Contributions cannot exceed the lesser of (a) an annual dollar amount set by the IRS, or (b) 100% of your total Compensation in any one year. The dollar limit (\$56,000 in 2019) is indexed and may be increased periodically by the IRS.

VESTING

WHEN DO MY ACCOUNTS VEST?

- Employee Contributions. You are always 100% vested in your 457(b) Plan Employee Pre-tax Contribution, Employee Roth Contribution and Rollover Contribution Accounts.
- Employer Contributions. Your Employer Basic and Matching Contribution Accounts will vest according to one of the following schedules, which are based on your total number of Years of Service with the City:

If you became an Eligible Employee before December 2, 2019, the following schedule applies to you:

<u>Years of Service</u>	<u>Vesting Percentage</u>
Less than 1 year	0%
1 year but less than 2 years	20%
2 years but less than 3 years	40%
3 years but less than 4 years	60%
4 years but less than 5 years	80%
5 years or more	100%

If you become an Eligible Employee on or after December 2, 2019, the following schedule applies to you:

<u>Years of Service</u>	<u>Vesting Percentage</u>
Less than 2 years	0%
2 years but less than 3 years	20%
3 years but less than 4 years	40%
4 years but less than 5 years	60%
5 years but less than 6 years	80%
6 years or more	100%

Regardless of the above schedule, you automatically become 100% vested when you reach Normal Retirement Age or if you die or become disabled while you are still an employee. Normal Retirement Age is age 62.

If you terminate employment with the City prior to becoming fully vested in your Employer Contributions, you will forfeit the portion of the amounts in those Accounts that are not vested. However, if you are rehired, your prior Years of Service will be counted for purposes of vesting in future Employer Contributions. For purposes of determining which of the above schedule applies if you have hire dates both before and after December 2, 2019, each hire date is treated separately, and separate vesting schedules

would apply to your pre- and post-December 2, 2019, Accounts. If you forfeit a portion of your Account but are rehired within 5 years, you also have the option to repay the amount that was distributed to you. If you do so, the amount you forfeited will be restored to your Account. There are strict time limits for you to take advantage of this option, so please contact Human Resources as soon as possible if this may apply to you. If you did not take a distribution but are rehired within 5 years, any previously-forfeited amount will automatically be restored to your Account.

If you transferred a benefit from the Pension Plan to this Plan when you were offered the opportunity to do so in 2011, the Pension Plan Transfer Account vests according to the following schedule:

<u>Years of Service</u>	<u>Vesting Percentage</u>
Less than 10 years	0%
10 years or more	100%

WHAT SPECIAL RULES APPLY TO QUALIFIED MILITARY SERVICE?

If you enter Qualified Military Service while you are a Participant in the Plan and return to employment with the City within the time required under USERRA, a number of special rules apply as explained below. Qualified Military Service generally means military service in the Army, Navy, Air Force or Marines of the United States of America, the Army National Guard, the Coast Guard and the Air National Guard.

- The time while you are in Qualified Military Service will count towards your vesting in Employer Contributions. Therefore you will be treated as still being employed by the City for your time in the military for vesting purposes.
- After you return to employment with the City, you will receive an allocation of Employer Basic Contributions that were made for the Plan Years you were in Qualified Military Service. The Employer Basic Contribution will be based on the Compensation you would have earned if you had remained employed. No earnings will be allocated to those contributions for the time you were away.
- After you return to employment with the City, you will also be permitted to make up Employee Pre-tax or Roth Contributions to the 457(b) Plan that you could have made for the period of time you were gone. The IRS dollar limit that will apply to the make-up Employee Pre-tax and Roth Contributions is the limit in effect for the years you were in the military.
- If you do make up any Employee Pre-tax or Roth Contributions, you will be entitled to receive any corresponding Employer Matching Contributions that would have been made on those amounts.
- All make-up contributions must be made by the EARLIEST of the following:
 1. the date that is 3 times the length of your Qualified Military Service, or
 2. 5 years from the date you returned to work, or

3. the day you terminate employment with the City.
- If you die while on Qualified Military Leave, your Employer Basic and Matching Contribution Accounts will become 100% vested, so your beneficiaries will be entitled to all amounts in your Accounts upon your death.

Your rights are dependent on specific conditions such as how long you are gone and when you return to employment with the City. For example, you cannot be gone longer than 5 years, and if you are gone more than 181 days, you must return to employment with your employer within 90 days of discharge. You must also have given advance notice to the City before you took your leave in most cases.

INVESTMENTS

WHO HOLDS INVESTMENTS IN THE PROGRAM?

The assets of the 401(a) and 457(b) Plans are held by Voya Financial. All Contributions made to the Plans are sent to Voya Financial, which allocates them among the investment elections you have chosen.

HOW ARE MY ACCOUNTS IN THE PROGRAM INVESTED?

You may direct the investment of all the money allocated to your Accounts under the Plans. Such direction must be in accordance with procedures developed by the City. Instructions and any necessary forms and instructions will be distributed or made available to you. If you do not make an investment election, your Accounts will be invested in a “default” fund determined by the City’s Retirement Review Committee. You may obtain more information concerning the investment options and the default fund by contacting the Human Resources Office.

All investment earnings accumulate in your Accounts under the Program on a tax-deferred basis. This means that you pay no federal or state income taxes on the earnings allocated to your Accounts until you receive them. Earnings on Roth Contributions will be exempt from federal and state income taxes even upon distribution to you, if you participate in the Plan for at least 5 years and do not take any money out of your Roth Account until after you have attained at least age 59½, become disabled or die.

WITHDRAWALS WHILE AN EMPLOYEE

MAY I MAKE WITHDRAWALS FROM MY ACCOUNTS WHILE AN EMPLOYEE?

- Unforeseeable Emergencies. You may make in-service withdrawals from your 457(b) Plan in the event of an unforeseeable emergency from the Account that holds your Employee Pre-tax and Roth Contributions or any Rollover Contributions to the 457(b) Plan. The Plan Administrator must approve your request before any amounts will be paid to you for an unforeseeable emergency. You must have experienced a severe financial hardship that cannot be alleviated by any other means, such as through insurance payments, or by liquidation of assets (to the extent that the liquidation would not itself cause severe financial hardship). Amounts withdrawn must be limited to the

amount necessary to satisfy the need. A severe financial hardship will be considered to exist for (i) your sudden and unexpected illness or accident or that of your spouse, dependents or beneficiary, (ii) loss of your property due to a casualty, or (iii) other similar extraordinary and unforeseeable circumstances arising as a result of events beyond your control. Examples of what are NOT considered to be a severe financial hardship, except in extraordinary circumstances, include the purchase of a home, or the payment of tuition and related educational fees and expenses for post-secondary education for you or your dependents.

- **Loans.** You may take a loan from your 457(b) Plan. A loan is generally limited to the lesser of 50% of your 457(b) Plan Account balance or \$50,000. Loans are repaid through payroll deduction. Contact Voya Financial for more information or to initiate a loan.

PLAN DISTRIBUTIONS

WHEN CAN I RECEIVE DISTRIBUTIONS FROM THE PLAN?

The primary purpose of the Program is to allow you to save for retirement. In order to accomplish that purpose and to comply with certain requirements in the Internal Revenue Code, the Plans generally permit distributions only upon termination of your employment with the City (including retirement) and your death.

HOW WILL MY DISTRIBUTIONS (OTHER THAN DEATH BENEFITS) BE MADE?

If your employment with the City terminates for any reason (other than your death) you will be entitled to receive a distribution from your Accounts. The amount of your distribution will be equal to all of the amounts in all of your Employee Contribution Accounts, and all of your Vested Employer Basic and Matching Contributions plus earnings, valued as of the date payment is made to you.

Before the distribution can be made to you, you must submit an application requesting a distribution. The value of your Accounts will be distributed to you in the form of payment that you elect, as soon as practical after your request is received. If you have terminated employment and reach age 70½ without requesting a distribution, the IRS requires the Plan to start paying a minimum benefit to you each year thereafter.

WHAT FORMS OF DISTRIBUTION ARE AVAILABLE TO ME?

You may take your benefits in any one of the following forms:

- One lump sum payment.
- Periodic cash withdrawals in the amount or percentage you designate, but not more than four per Plan Year (except that you may always request that the entire remainder be distributed to you in a single lump sum).

Alternatively, your Accounts may be rolled over directly to another employer's retirement plan or an IRA. You will receive more information about this option upon application for a distribution

from your Accounts. You may not elect partial lump sum payments from your account on an ad-hoc basis.

AM I REQUIRED TO TAKE MY MONEY OUT OF THE PROGRAM WHEN I LEAVE EMPLOYMENT?

If your total Account balance in the 457(b) Plan is \$1,000 or less, the 457(b) Plan may automatically pay the total amount in the Account to you. If your Account balance in the 401(a) Plan is \$1,000 or less, the 401(a) Plan may automatically pay the total amount in that Account to you. Any amount held in a Rollover Account under either plan is disregarded for purposes of applying this \$1,000 threshold.

If your Vested Account balance in each Plan is greater than \$1,000 at the time you leave, you may elect to receive your distribution at any later time. Your benefit will be distributed as soon as possible after you file your distribution request with the Plan Administrator.

If you leave employment after reaching age 70½, or if you turn 70 ½ after leaving employment, you must begin distributions.

ARE ANY FEES CHARGED FOR DISTRIBUTIONS?

If you take your money out in one lump sum, no distribution fees will be charged. If you take your money out in periodic withdrawals, or if you make an in-service withdrawal (such as for an unforeseen emergency), you may be charged a distribution fee. You will be notified of any fees before you take a distribution, so be sure to carefully review the applicable disclosures.

HOW WILL MY DEATH BENEFITS BE PAID?

The Plans permit you to designate the beneficiary of your choice to receive your Account balances when you die. If you die before you receive any payment from the Plans, your designated beneficiary will receive a distribution of all your Accounts under the Plans, in any of the optional forms available to other participants. If you have not designated a beneficiary before you die, or if the beneficiary you designated dies before you, your beneficiary will be your spouse, if you were married when you died. If you were not married (including a case in which your spouse predeceased you), your beneficiary will be your estate. For the purposes of the Plan, "spouse" shall include the person to whom you are legally married. "Spouse" does not include domestic partners or other similar relationships that are not considered as marriage under Federal law.

RIGHTS TO BENEFITS

CAN I LOSE MY BENEFITS?

There are a few situations that will cause you to lose benefits or to have your benefits reduced. These are as follows:

- If you leave before you are fully vested, any unvested Employer Contributions, and any earnings thereon, will be forfeited.
- For any pay period in which you do not make any Employee Pre-tax Contributions or Roth Contributions, you will receive no Employer Matching Contributions.

- No contributions can be made to your Accounts over the limits specified in the Plans or the legally specified maximum amounts for any Plan Year. If more goes in the Plans than is legally permissible, some amounts, plus earnings, may be returned to you as after-tax amounts.
- Your Accounts will share in losses as well as gains of the investment funds in which you have elected to invest your Accounts.

The City of Covington intends to continue the Plans indefinitely. However, the City reserves the right to terminate the Program or change its terms at any time. If the Program is terminated or changed, you will not lose any benefits that are vested in your Accounts at the time of the termination or change.

MAY I ASSIGN OR TRANSFER MY ACCOUNTS NOW?

Your interest in both Plans may not be sold, assigned or transferred prior to a distribution to you, except in the case of levies for federal income tax withholding. Neither Plan recognizes domestic relations order.

ADMINISTRATION

WHO INTERPRETS AND ADMINISTERS THE PROGRAM?

The Program is administered by the City of Covington, which is considered the Plan Administrator.

The Retirement Review Committee chooses the investment funds offered under the Plans.

Voya Financial holds the assets of the Plans.

HOW ARE CLAIMS REGARDING ELIGIBILITY AND BENEFITS HANDLED?

All questions and claims regarding eligibility for participation and benefits in the Plans should be directed to the Plan Administrator. If you make a claim for benefits and your claim is denied, the Plan Administrator will provide written notice setting forth the specific reasons for denial.

You may appeal any denial of benefits and may review pertinent Plan documents to help prepare for the appeal. Your appeal must be filed with the Plan Administrator in writing within 60 days after you receive written notice of denial of your claim. The Plan Administrator then will consider your appeal and will notify you of its decision within 120 days after the filing of your appeal for review. If the Plan Administrator's decision is unfavorable, the notification you receive will explain the reasons for the denial and the provisions in the Plans or other documents used to arrive at the decision.

QUESTIONS

WHERE DO I GO FOR MORE INFORMATION?

You will receive statements quarterly that will show how much is in your Accounts, your vested percentage and your investment performance.

For questions regarding eligibility, contributions, investments or retiree benefits, please call the Human Resources Office, 770-385-2025.

For 24 hour access to your Account and questions regarding distributions and unforeseeable emergency distributions visit voyaretirementplans.com, or call 1-800-584-6001.

This is a secure site and your information will remain confidential.