



Falcon Transport Employee Retirement Plan

The Falcon Transport Employee Retirement Plan is a valuable part of your benefits package and offers an easy and convenient way for you to save and invest money for the future. Below are some key features of the plan.

Eligibility & Entry Dates	Immediately upon attainment of age 21 and completion of 3 consecutive months of service.
Employee Contributions	Eligible employees may defer up to 100% of their gross wages into the Plan on a pre-tax basis to a regular 401(k) account or on an after-tax basis to a Roth 401(k) account. You will indicate the type of deferral when enrolling online. Participant deferrals cannot exceed the maximum allowable dollar amount per year which is \$18,000 for 2015. If you are age 50 or over, you can contribute an additional \$6,000 for 2015. Participants may change their deferral into the Plan as of each payroll period after reasonable notice is given to the Plan Administrator. In addition, Plan contributions may be stopped at any time.
Employer Contributions	Employer matching contribution of 25% of the first 6% of your salary you contribute.
Investment Options	Plan participants may elect to invest their Plan assets among the list of available investment options. Information for each of the investments available can be found online at www.plandestination.com or by contacting the Participant Service Center at 888-401-5488 and requesting an enrollment kit.
Hardship Withdrawals	Allowed in the event of immediate and heavy financial need from Salary Deferrals, Employer matching contributions and Employer profit sharing. Distributions are subject to income tax and a tax penalty of 10% (if received prior to age 59½).
In-Service Withdrawals	Allowed at age 59 ½ from all non-pension sources.
Loans	One loan allowed at a time, with a minimum amount of \$1,000. Fixed interest rate of Prime+2%.
Distributions	Your vested account balance will be made available to you as soon as administratively feasible following your termination of employment. In the event of your death, your account balance will be paid to your beneficiary.

In order to manage your account, you have access online by going to www.plandestination.com. The secure website provides daily account information, the ability to perform transactions, and a suite of financial education and planning tools.

You may also access your account information by phone through the Newport Participant Service Center at 888-401-5488. The Newport Participant Service Center is staffed by professionals who are specially trained to provide assistance with your benefits and investments needs. To reach it, call Monday through Friday, from 8:30 a.m. to 8 p.m. ET.

Here's what you need to do in order to take advantage of all your plan has to offer:

- Enroll in the plan via www.plandestination.com, or by phone at 888-401-5488, by utilizing your User Name (*Social Security Number*) and Initial Website Password (*MMDD of your Date of Birth*). You will be presented with Step-by-Step instructions for enrolling in the plan, with direct access to a Client Service Representative if needed.
- You must electronically sign your online enrollment form for your elections to be recorded or to decline participation. To decline enrollment, please check the radio button that says *"I do not wish to participate this period."*
- Access the Automated Phone System, now and in the future, by calling 888-401-5488 and utilizing your Personal Identification Number (initially the MMDD of your date of birth).

Note: Once you've logged on to the website, you may change your Password at any time.

- If you require your spouse to sign a "Spousal Consent" on the Beneficiary Form, please download the Beneficiary Form found in the Library on the participant website. If no spousal consent is needed, you will be able to complete the Beneficiary Form utilizing the online process.
- Contact your Human Resources department or Newport's Participant Service Center at 888-401-5488 if you have any questions.

Again, we are pleased to provide you with this important benefit and wish you good luck in reaching your retirement destination.



Investment Selections

Use this worksheet to determine how you would like to allocate your contributions. Then enter your selections online at www.plandestination.com. Make sure that your allocation totals 100%.

%	Fund	Asset Class	Ticker Symbol
____%	Morley Stable Value Fund	Stable Value	N/A
____%	PIMCO Total Return	Intermediate Term Bond	PTTRX
____%	PIMCO Real Return	Intermediate Term Bond	PRRIX
____%	Ivy High Income	High Yield Bond	IVHIX
____%	PIMCO Emerging Markets Bond	Emerging Markets Debt	PEBIX
____%	Vanguard Equity-Income Adm	Equity Income	VEIRX
____%	JPMorgan Large Cap Growth	Large-Cap Growth	JLGRX
____%	Vanguard Total Stock Market Index	Muti-Cap Core	VTSSX
____%	Prudential Jennison Mid Cap Growth	Multi-Cap Growth	PEGZX
____%	JPMorgan Value Advantage	Multi-Cap Value	JVAIX
____%	Vanguard Mid Cap Index	Mid-Cap Core	VMISX
____%	Vanguard Total Intl Stock Index	International Multi-Cap Core	VTSGX
____%	MFS International Value	International Multi-Cap Core	MINHX
____%	First Eagle Overseas	International Multi-Cap Core	SGOIX
____%	Vanguard Small Cap Index	Small-Cap Core	VSISX
____%	Goldman Sachs Small Cap Value	Small-Cap Core	GSSIX
____%	Wasatch Small Growth	Small-Cap Growth	WAAEX
____%	Oppenheimer Intl Growth Fund	International Multi-Cap	OIGYX
____%	Oppenheimer Developing Markets	Emerging Markets	ODVYX
____%	TD Ameritrade Strat All Port – Cap Preservation	Target Retirement	TOPSC
____%	TD Ameritrade Strat All Port – Income & Growth	Target Retirement	TOPSI
____%	TD Ameritrade Strat All Port – Balanced	Target Retirement	TOPSB
____%	TD Ameritrade Strat All Port – Moderate Growth	Target Retirement	TOPSM
____%	TD Ameritrade Strat All Port – Growth	Target Retirement	TOPSG
____%	TD Ameritrade Strat All Port – Aggr Growth	Target Retirement	TOPSA
____%	TD Ameritrade Strat All Port – Target 2015	Target Retirement	TOPS1C
____%	TD Ameritrade Strat All Port – Target 2025	Target Retirement	TOPS2C
____%	TD Ameritrade Strat All Port – Target 2035	Target Retirement	TOP3C
____%	TD Ameritrade Strat All Port – Target 2045	Target Retirement	TOP4C

100%

If you have any questions, or for additional information, please contact the Participant Service Center at **888-401-5488**.