



Plan Features

Aon Pooled Employer Plan for employees of P.A.M. Transport, Inc.

Eligibility

Active employees age 18 or older who have completed two months of service are eligible to participate in the Aon PEP. You will receive information on how to enroll in the Aon PEP once you become eligible.

You can enroll in the Aon PEP during the first pay period coincident with or following the date your eligibility requirements are met by going to AonPep.Voya.com and clicking 'Register Now.' Follow the prompts to verify your identity and enroll in the Aon PEP.

Contributions

You can invest your contributions, including rollovers, on a Before-tax, Roth, or regular After-tax basis. Here's how they compare:

	Contributions	Distributions	Matched
Before-tax	Made before your pay taxes	Subject to tax	Yes*
Roth	Made after you pay taxes	Not taxed**	Yes*
After-tax	Made after you pay taxes	Only earnings	No

*Contributions are matched based on the Employer Match.

**For Roth earnings to be eligible for tax-free withdrawals, your initial Roth deposit must have been in your account for at least five years and you must be at least age 59½ (or in the event of your permanent disability or your death).

Keep in mind that you can always change your contribution rate at any time, day or night – even at midnight on a Sunday!

Depending upon the date of your request, you'll see that change take place within one or two payroll periods.

Contribution Limits

You may contribute a percentage (up to 75%) of your eligible pay or a specified dollar amount of your eligible pay, on a Before-tax, Roth, or regular After-tax contributions basis. For more information, visit Voya.com/IRSlimits.

Rollover Contributions

If you have retirement savings in a prior employer's savings plan, consider consolidating them into one place by rolling over those balances into the Aon PEP. You can even roll over balances from other plans into the Aon PEP before you are otherwise eligible to participate.

To initiate a rollover, simply call the Aon PEP Retirement Service Center at 1-833-AON-9PEP (1-833-266-9737) and ask to speak to the Account Consolidation Team. Representatives are available Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time, except on New York Stock Exchange holidays.

Catch-up Contributions

If you'll be 50 or older by the close of the calendar year, you can make catch-up contributions over and above the contribution limits for regular Before-tax and/or Roth contributions.



Under the Aon PEP, catch-up contributions do not require a separate contribution election. Instead, your contributions will be considered catch-up contributions once you reach the regular IRS annual limits. To understand how much more you can contribute with catch-up contributions, visit Voya.com/IRSlimits.

Employer Match

P.A.M. Transport, Inc. will help you save for the future by adding a matching contribution to your account. If you have completed 12 months of service and remain employed through the last day of the year P.A.M. Transport, Inc. will match 50% of the first 3% of your eligible pay that you elect to contribute on a Before-tax or Roth basis. The matching contribution will be deposited into your account after the end of the year.

Employer Retirement Contribution

P.A.M. Transport, Inc. may make a discretionary retirement contribution to your Plan account if you are an eligible employee with 12 months of service and remain employed through the last day of the year. The amount of any retirement contribution is determined by P.A.M. Transport, Inc. annually and such amount, if any, will be deposited into your Plan account after the end of the year.

Vesting

Vesting is a term for ownership of your account balance. You're always 100% vested in your contributions, rollover contributions, and the related earnings.

Any P.A.M. Transport, Inc. matching contributions and P.A.M. Transport, Inc. retirement contributions will be vested based on the following schedule. Note that service for vesting purposes starts from your original date of hire.

Years of Service	Vested Percent*
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5	100%

*If you reach age 65 while still employed, become permanently disabled or in the event of your death, you will be 100% vested in any employer contributions and related earnings, regardless of years of service.

Loans

You may borrow up to 50% of your vested account balance, with a minimum of \$1,000 and a maximum of \$50,000 (subject to plan rules), while you are employed by P.A.M. Transport, Inc. You may only have one loan outstanding at any time under the Aon PEP.

Withdrawals

The following types of withdrawals* are available in the Aon PEP:

- Hardship - hardship withdrawals may be taken from employee contribution sources at any time if you experience a qualified financial hardship
- Age 59½ - at age 59½, withdrawals may be taken from vested account balances
- After-tax - withdrawals from After-tax contribution sources may be taken at any time
- Rollover accounts - withdrawals from rollover account sources may be taken at any time

*Withdrawals from the Aon PEP may be subject to 20% federal tax withholding and state tax withholding may also apply. Before-tax contributions that are part of a hardship withdrawal are not subject to the 20% withholding. Federal, state and local taxes may also apply and if you are younger than 59½, a 10% early withdrawal penalty may apply. The rules governing distribution provisions in the Aon PEP may be different from the distribution provision rules from which rollover money originated. The Aon PEP's withholding rules for distributions may apply to rollover money from other plans.



Distribution Options

The following distribution options will be available in the Aon PEP:

- Lump-sum
- Partial withdrawals
- Installments

In most cases, you can roll over your lump sum or partial withdrawals to an IRA or another employer plan.

If you terminate employment and have a vested account balance of \$1,000 or less, your benefit will be automatically cashed out.

Beneficiaries

You can designate and update beneficiaries for your Aon PEP account online at any time. It is a good idea to periodically check your beneficiaries to make sure they are correct and up to date, particularly if you experience life changing events

such as getting married, divorced, or growing your family.

Automatic Contribution Rate Increases

One of the best ways to keep your savings strategy on track is to increase your contribution rate incrementally over time*. And one of the easiest ways to do that is by setting up an automatic contribution rate increase.

You can decide how much you want to increase your Before-Tax, Roth, and/or After-Tax contributions, set a maximum contribution percentage, then determine when the increases start and how often they get implemented. Design an escalation schedule that works for you. You can change it or stop it at any time.

*There is no assurance that increasing contributions will generate investment success, as systematic investing does not ensure a profit nor guarantee against loss. You should consider your financial ability to continue investing consistently in up as well as down markets.