

**OHIO VALLEY MANOR**  
**401(k) Plan Summary 2012**

**Eligibility:** Employees are eligible to participate after completing 1 year of service, 1,000 hours worked and attaining the age of 21.

**Entry Dates:** January 1<sup>st</sup>, April 1<sup>st</sup>, July 1<sup>st</sup> and October 1<sup>st</sup>.

**Employee Deferrals:** You may generally defer up to 100% of your salary or \$15,000; whichever is lesser. If you are over 50, you can contribute an additional \$5,000.

**Deferral Changes:** You may increase or decrease the amount you are deferring on January 1<sup>st</sup>, April 1<sup>st</sup>, July 1<sup>st</sup> and October 1<sup>st</sup>.

**Company Match:** Ohio Valley Manor has the option to make a matching contribution for those who participate. For the year 2012, the match will be \$1.00 for every \$1.00 you contribute up to 1.0% of your pay.

**Investment Advisors:** *Cincinnati Wealth Management Advisors of Raymond James & Associates*  
Dan Snow, AWMA, CRPS – Financial Advisor  
Tara Parker, Registered Client Services Associate  
Toll Free (866) 266-3302

**Exchanges:** Two Exchanges per month via telephone or internet (800) 395-1113 or [www.jhancockpensions.com](http://www.jhancockpensions.com).

**Statements:** Quarterly

**Vesting:** Employee deferrals are always 100% vested, after completing three years of service with 1,000 hours worked per year.

Employer contributions are subject to the following vesting schedule:

<u>Years of Service</u>	<u>Percentage Vested</u>
1	0%
2	0%
3	100%

**Withdrawals:** Your account may be withdrawn only in the event of:

- 1.) Retirement or attainment of age 65
- 2.) Termination of employment
- 3.) Death
- 4.) Disability