

UNIVERSITY OF SOUTHERN INDIANA DEFINED CONTRIBUTION PLAN FOR SUPPORT STAFF

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ARTICLE II
EMPLOYEE CONTRIBUTIONS

What are rollover contributions?

Rollover contributions. Subject to the provisions of your investment arrangements and at the discretion of the Plan Administrator, if you are a Participant in the Plan, you might be permitted to deposit into the Plan distributions you have received from other plans and certain IRAs. Such a deposit is called a "rollover" contribution and might result in tax savings to you. You may ask the Plan Administrator of the other plan or the trustee or custodian of the IRA to directly transfer (a "direct rollover") to this Plan all or a portion of any amount that you

reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare benefits will be excluded.

Nonelective Contributions

Participant in relation to the size of each Participant's account balance or might be charged equally to each Participant. In addition, some types of expenses might be charged only to some Participants based upon their use of a Plan feature or receipt of a Plan distribution. Finally, the Plan might charge expenses in a different manner as to Participants who have terminated employment with your Emp

If you terminate employment, and the value of your vested benefit does not exceed \$1,000, then a distribution will automatically be paid to you even if you do not consent. Such distribution will be paid to you within a reasonable period of time after your termination of employment. See the question entitled "How will my benefits be paid to me?" for an explanation of how these benefits will be paid.

Treatment of "rollover" contributions for consent to distribution. In determining if the value of your vested account balance exceeds the \$1,000 threshold described above used to determine whether you must consent to a distribution, your "rollover account" will be considered as part of your benefit.

Military Service. If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with your Employer. There might also be benefits for employees who die or become disabled while on active duty. Employees who receive wage continuation payments while in the military may benefit from various changes in the law. If you think you may be affected by these rules, ask the Plan Administrator for further details.

What is Normal Retirement Age and what is the significance of reaching Normal Retirement Age?

Normal Retirement Age. Your Normal Retirement Age is the date you reach age 65.

Payment of benefits. You will become 100% vested in all of your accounts under the Plan (assuming you are not already fully vested) if you are employed on or after your Normal Retirement Age. However, the actual payment of benefits generally will not begin until you have terminated employment. In such event, a distribution will be made, at your election, as soon as t, as sooh a yi as t, as so at ythe aurthtr as sois the655.

Definition of disability. Under the Plan, disability is defined as the inability to engage in any substantial gainful activity by reason of any as sois the460.03

The following provisions apply to the extent permitted nder t he investment arrangements i which the plan assets are invest.

Lump-sum distributions. If you terminate employment and your vested account balance does not exceed \$5,000, then your vested account

Distribution methods. If you terminate employment and your vested account balance exceeds \$5,000 ET(or another amount as provided in

a single lump-sum payment

beneficiary)

What happens ifie while working for the Empyi yer?

If you die while still employ the Employer, then your account balance will be used to provide your beneficiary with a death benefit.

Divorce. If you have designated your spouse as your beneficiary for all or a part of your death benefit, then upon your divorce, the designation is no

