

Am I eligible for DIOCESE OF YOUNGSTOWN 403(B) PLAN?

For salary deferral and additional contributions, you may enter the plan on any date.

You may begin making salary deferral contributions immediately.

For Matching contributions, you are eligible to join the plan on the earliest Semi-Yearly date unless you are an employee who is:

- Hired to work less than 20 hours per week

For Employer contributions, you may begin to participate in the plan if you:

- Have participated one year in the plan with the company in which you worked 1,000 hours

Once you meet the above requirements for matching contributions, you enter the plan on the next Semi-Yearly Date.

From where do my contributions come from?

Contributions in general are from total pay from THE ROMAN CATHOLIC DIOCESE OF YOUNGSTOWN including salary deferral contributions.

Your benefits representative can provide more detailed information.

Are there limits to my contributions?

You may choose to contribute up to 100% of your total pay.

Your taxable income is reduced by the amount you contribute pre-tax through salary deferral. This lets you reduce your taxable income. Your total salary deferral in 2017 may not be more than \$18,000.00.

Your maximum contribution percentage and/or dollar amount may also be limited by Internal Revenue Service regulations.

If you are 50 years old or older during the plan year and you have met the annual IRS deferral limit (or the specified plan limit for deferrals), you may contribute a catch-up deferral of up to \$6,000 in 2017. If you qualify and are interested in making catch-up contributions, please contact your plan administrator for details.

Can I change my contributions to my employer's retirement plan?

You may stop making salary deferral contributions at any time. You may change your salary deferral amount daily. Changes will be implemented as soon as administratively feasible.

Employer contributions

Your employer will match 100% of the first 4% of the pay you contribute to the plan through salary deferral.

When a matching contribution is made to the plan, it will be calculated based on salary deferrals and pay as of the end of a Semi-annual period.

Your employer has chosen not to match part of the pay you contribute to the plan through catch-up contributions.

Your employer will make an additional contribution equal to 2.00% of your pay for the plan year if you are an eligible employee and, as of 06/30/2011, you were age 55 and have at least 25 years of service under the Diocese of Youngstown Retirement Income Plan.

Additional Contributions will not be made after June 30,2013.

I have a retirement account with a previous employer. Can I combine the two?

You may be allowed to roll over into this plan all or a portion of the retirement funds you have outside this plan. You may then withdraw all or a portion of your rollover contributions. The number of withdrawals may be limited. Refer to your Summary Plan Description for more details.

To receive additional information, contact your Plan Administrator, visit us at principal.com or call 1-800-547-7754.

When am I vested in the retirement plan funds?

You are always 100% vested in the contributions YOU choose to defer and in the matching and additional contributions.

Investment options

You are able to direct the investment of the retirement account balance by choosing among several investment options.

In order for you to make informed investment decisions, it is important that you read the investment material (including prospectuses if applicable) available from your plan sponsor.

You may also obtain this information by calling The Principal® at 1-800-547-7754.

You may elect the investment direction of all contributions to the retirement plan. Please see the Summary Plan Description for details.

For detailed information about your investment options, please visit us at principal.com or contact The Principal® at 1-800-547-7754.

How often can I make changes to the investment options in the retirement plan?

- anytime

Note that when transferring existing balances from one investment option to another, redemption fees or restrictions on transfer frequency may apply. Refer to the redemption fee and transfer restriction policy at principal.com or contact your plan administrator.

Changes can be made through our automated system at 1-800-547-7754 or at principal.com.

How can I access my account information?

You may obtain account information through:

- Participant statement (quarterly)
- Call our automated phone system at 1-800-547-7754.
- Visit principal.com to access the account.

How are the fees for the retirement plan paid?

Plan administrative expenses are paid from the total investment expense of one or more of the plan's investment options.

When can I begin receiving benefits from the retirement plan?

Benefits are payable at:

- Retirement (age 65)
- Age 59-1/2 and still working
- Qualified reservist
- Death
- Disability*
- Termination of employment

Please refer to the participant notice or Summary Plan Description provided to you by your plan sponsor about withdrawal benefits.

*You must have ceased employment to receive this benefit.

Financial hardship

You may withdraw all or part of your salary deferral contributions if you can prove financial hardship and are unable to meet your financial needs another way. If allowed to withdraw salary deferral contributions, withdrawal will not include post-1989 earnings. Employer contributions may be available for the hardship withdrawal, please see your Summary Plan Description for more details.

The plan defines hardship as an "immediate and heavy financial need" along with establishing the allowable reasons to receive such a withdrawal. Please see your Summary Plan Description for more details regarding hardship withdrawals.

Salary deferral contributions will generally be suspended for six months after your withdrawal.

If I need to take a loan from the plan, what are the guidelines?

You may borrow up to 50% of the vested account balance or \$50,000.00 (whichever is less). Amount available is reduced by an outstanding balance or by the highest outstanding balance in the past 12 months. This includes all loans (new loans taken in the past 12 months, loans paid off in the last 12 months, and all defaulted loan balances, no matter how old the loan).

The minimum loan amount is \$1,000.00.

Up to 1 loan(s) can be approved in a 12-month period. You may have 1 loan(s) outstanding at any time.

The interest rate will be determined when you apply for your loan. You pay back both the principal and interest directly to the account held for you in the plan through payroll deduction.

Loans must be repaid within a 5-year period. However, if the loan is for the purchase of your primary residence, the repayment period can be up to 15-year(s). See your loan administrator for additional details.

Refer to your Summary Plan Description for more details on contributions available for a plan loan.

Other Information

Your salary deferral contributions are included in the wages used to determine your Social Security tax.

This plan summary includes a brief description of your employer's retirement plan features. While this plan summary outlines many of the major provisions of your employer's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

From time to time, your employer may elect to amend the retirement plan provisions. This plan summary may be updated to reflect proposed amendments to the plan document provisions. Until a plan amendment is adopted, however, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.

Most withdrawals/distributions are subject to taxation and required withholding. Check with your financial/tax advisor on how this may affect you.

The Principal® is required by the IRS to withhold 20% of the portion of a distribution that is eligible for rollover if it is not directly rolled over to another eligible retirement plan, including an IRA, or used to purchase an annuity to be paid over a minimum period of the lesser of 10 years or the participant's life expectancy. This withholding will offset a portion of federal income taxes you owe on the distribution.

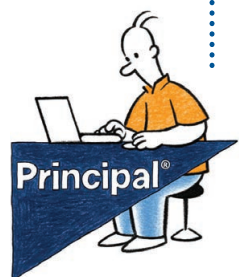
The retirement account may be affected differently by individual state taxation rules. Contact your tax advisor with questions.

If you have questions about the retirement plan call 1-800-547-7754 Monday through Friday, 7 a.m. - 9 p.m. (Central time), to speak to a retirement specialist at The Principal®.

To learn more about The Principal[®], visit principal.com.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group[®] (The Principal[®]), Des Moines, IA 50392.

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The Principal Financial Group®, Des Moines, Iowa 50392-0001, principal.com

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This workbook content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than three months or past an investment performance end, you should contact your plan sponsor or log in to principal.com for current retirement plan and investment option information. The member companies of the Principal Financial Group® prohibit the manipulation of this workbook content. If your plan sponsor elects to provide this workbook electronically, The Principal® is not responsible for any unauthorized changes.

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