



**KUNES RETIREMENT PLAN
HIGHLIGHTS**

IMPORTANT: *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

Eligibility	
Excluded Employees:	<p>The following employees are excluded from the Plan:</p> <ul style="list-style-type: none"> • Leased employees • Non-resident aliens • Hikers/Drivers from all contributions sources
Elective Deferral Contributions, Matching Contributions and Profit Sharing Contributions:	<p>You must meet the following criteria to be eligible to make Elective Deferral Contributions and receive Matching Contributions and Profit Sharing Contributions</p> <ul style="list-style-type: none"> • You must attain age 21 • You must complete 30 days of service (elapsed time).
Enrollment Periods	
Elective Deferral Contributions, Matching Contributions and Profit Sharing Contributions:	<p>On the first day of each plan quarter coincident with or next following the time you meet the eligibility criteria specified above. The plan is set up for auto-enrollment at 5%. You will receive a notice in the mail from Empower Retirement prior to enrollment.</p> <p>Does the Plan's automatic enrollment feature apply to me? You will be enrolled in the Plan starting with your first paycheck after the expiration of the 30-day opt-out period. This means money will be automatically deducted from your pay and contributed to your Plan account. If you do not want to be enrolled, you need to change your paycheck contribution within 30 calendar days of the date of the Empower notice (received in the mail) by accessing empowermyretirement.com with your username and Personal Identification Number (PIN) or calling the Voice Response System at 1-800-338-4015. You can always change your paycheck contributions at any time thereafter.</p> <p>If I do nothing, what will happen? Contributions will be deducted from your pay if you do nothing. But you are in charge of the amount that you contribute. You may decide to do nothing and become automatically enrolled, or you may choose to contribute an amount that better meets your needs. You can change your paycheck contribution election by accessing empowermyretirement.com with your username and Personal Identification Number (PIN) or calling the Voice Response System at 1-800-338-4015. Please refer to the enrollment notification, sent from Empower, which contains your PIN to access your account. If you want to contribute more to your account than would be provided automatically, there are limits on the maximum amount. These limits are described in the Plan's SPD.</p> <p>How will my 401(k) account be invested? If you do not provide investment allocation instructions, your contributions will be allocated to the default option selected by your plan sponsor. You can change your allocation by accessing by the Empower Voice Response System or Empower website. Your account will remain in the default fund unless you provide different instructions. You can change how your Plan account is invested, among the Plan's offered investment funds, by calling the Voice Response System or accessing the website.</p> <p>Can I change the amount of my paycheck contribution election? You can always change the amount you contribute to the Plan. If you know now that you want to opt out of automatic enrollment (and you haven't already elected not to contribute), you must elect zero paycheck contributions for all available contribution sources within 30 calendar days of the date of this notice. That way, you avoid any contributions. If you have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents, please contact the Plan Administrator. If you have any questions about changing your paycheck contribution election, please contact Empower Retirement Client Service Department at 1-800-338-4015 (1-800-338-401k).</p>

Contributions	
Elective Deferral:	You may elect to defer up to 100% of your Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan on the dates established pursuant to Plan Administrator procedures. Federal law also limits the amount you may elect to defer under the Plan (\$19,500 in 2020. However, if you are age 50 or over, you may defer an additional amount up to \$6,500 (in 2020).
Matching Contributions:	The Company may, in its sole discretion, make a Matching Contribution on your behalf in an amount determined by the Company.
Profit Sharing Contributions:	The Company may, in its sole discretion, make a Profit Sharing Contribution on your behalf in an amount determined by the Company. Such contribution, if made, will be allocated in an amount designated by the Company to be allocated to similarly situated eligible Participants. You must complete at least 1,000 Hours of Service during the Plan Year and be employed by the Company on the last day of the Plan Year in order to receive a Profit Sharing Contribution.
Rollovers:	The Plan may accept a Rollover Contribution made on behalf of any Eligible Employee, regardless of whether such Employee has met the age and service requirements of the Plan. An Eligible Employee who has not yet met any of the eligibility requirements of the Plan will be deemed a Participant only with respect to amounts, if any, in his Rollover Contribution Account. If you have money in a non-Roth account you may rollover/transfer the account balance to a Roth (after-tax) account under this plan. Please reach out to the Plan advisors for assistance with rollovers.
Vesting	
Fully Vested Accounts:	You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account and Qualified Nonelective Contribution Account.
Matching Contribution Account and Profit Sharing Contribution Account:	Your interest in your Matching Contribution Account and Profit Sharing Contribution Account will vest based on your Years of Vesting Service according to a 1-5 year graded vesting schedule (20% per year starting with one year of vesting service).
Investing Plan Contributions	
Investments:	You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law. The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.
Distributions and Loans	
Distributions from the plan:	You may receive a distribution from your account under the following circumstances: Immediately after your employment terminates Normal Retirement Age (even if you are still working) Hardship (limited accounts) After age 59 1/2 From the Rollover Contribution Account at any time Death Disability
Loans:	The minimum loan amount is \$1,000 and the maximum number of loans outstanding is 1.
Contact Information	
Plan Administrator: Kunes Country Ford-Lincoln, Inc. Address: 1234 E. Geneva St., Delavan, WI 53115 Phone number: 262-728-5544 Financial Advisor Contact Information: Name: Emma Mueller or John Friar Phone: 608-252-9608 Email: emueller@parkcapitalmgt.com Email: jfriar@parkcapitalmgt.com	
Pictured Left: John Friar, Financial Consultant Right: Emma Mueller, Financial Consultant	
 	
<i>Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.</i>	

