

**SUMMARY PLAN DESCRIPTION
FOR THE SECURITY WORKERS 401(k) PLAN**

As Amended and Restated April 1, 2011

Issued: September 2011

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FOR THE
SECURITY WORKERS 401(k) PLAN**

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SECURITY WORKERS 401(k) PLAN

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TO ALL PARTICIPANTS AND BENEFICIARIES:

The Board of Trustees of the Security Workers 401(k) Fund are pleased to present you with this booklet summarizing the Security Workers 401(k) Plan restated effective April 1, 2011. Plan benefits are made up of your own contributions made pursuant to a salary deferral agreement, and employer contributions made according to collective bargaining agreements with the United Union of Security Guards or other written agreements with the 401(k) Fund's Board of Trustees.

The Plan provides you with an exciting opportunity to enjoy tax-favored savings. We urge you to read this booklet carefully so that you will be familiar with the benefits available to you and so that you will understand your rights and responsibilities under the Plan.

This booklet is not meant to be a substitute for the full text of the Plan document. If there are differences between this Summary Plan Description and the Plan document, the Plan document will govern.

If you would like to review a copy of the Plan document, or if you have any questions about your benefits under the Plan, please call or write to the Fund Office at (410) 444-3759 or 1(800) 592-8902.

Sincerely,

The Board of Trustees
Security Workers 401(k) Plan
9411 Philadelphia Road, Suite S
Baltimore, MD 21237
(410) 444-3759
1(800) 592-8902

INTRODUCTION

Please remember that the purpose of this booklet is to summarize the provisions of the Plan for your easy reference. To help you locate the answers to the questions that are most important to you, this booklet has been written in a question and answer format. Should you need more extensive information about this program, you should refer to the Plan document or contact the Fund Office. Although this booklet is a detailed summary of the Plan's provisions, it is not a substitute for the Plan document. In the event of any conflict between the information in this Summary Plan Description and the Plan document, your rights will always be determined by the Plan document. Nothing in this Summary Plan Description is meant to interpret, extend or change the provisions in the Plan. The Board of Trustees of the Plan ("Trustees") reserve the right to amend, modify or discontinue all or part of this Plan whenever, in its judgment, conditions so warrant.

A. PLAN COVERAGE

1. Who is Covered by the Plan?

You are eligible to become a Participant in the Plan if you work at a job covered by a collective bargaining agreement with the United Union of Security Guards (“Union”) requiring your Employer to make contributions to the Plan on your behalf. This work is Covered Employment. You are also eligible to become a Participant if you are an employee of the Union on whose behalf the Union is required to make contributions to the Plan pursuant to a Participation Agreement.

2. When Do I Become a Participant in the Plan?

If your Employer is required to make contributions to the 401(k) Fund on your behalf, you become a Plan participant as soon as an enrollment form is completed and received in the Fund Office, and contributions are received by the Fund on your behalf in accordance with your Employer’s collective bargaining agreement or other written agreement.

3. When Can I Begin to Make Contributions to the Plan on My Own Behalf?

In addition to the contributions that your Employer is required to make to the Fund on your behalf, , if the Collective Bargaining Agreement (“CBA”) between the Union and your Employer allows salary deferral, you may also choose to make pre-tax contributions (called “Employee Elective Deferrals”) to the Plan through a salary-deferral arrangement.

If the CBA allows salary deferral and you want to make contributions to the Fund on your own behalf, you can be formally enrolled as a contributing Participant on the first day of the payroll period occurring after you become a Participant in the Plan as described in Question A.2. As a contributing Participant, you may elect to contribute a portion of your compensation to the Plan.

In order to make contributions to the Fund as a contributing Participant, you must complete an enrollment form indicating how much you wish to contribute and authorizing your Employer to make payroll deductions on your behalf. You must also designate a beneficiary to receive a distribution of your Fund Account balance in the event of your death (See Question D.9). This enrollment form must be received by the Fund Office at least 30 days before you can make any contributions to the Fund on your own behalf.

4. What Happens If I Leave Employment and I am Subsequently Reemployed by a Contributing Employer?

If your return to employment with an Employer that contributes to the Fund on your behalf after a period in which you were not employed by such an Employer,, to begin making elective deferrals to the Fund again, you will have to complete a new enrollment form and submit it to the Fund Office. The enrollment procedure and a description of when your contributions may begin is described in Question A.3.

B. YOUR ACCOUNT

1. What is My Account?

An Account is established under the Plan for each Participant. Your Account is made up of several sub-accounts established in your name. Contributions made on your behalf by your Employer are credited to your Employer Contribution Account. If allowed by your CBA and you choose to make Employee Elective Deferrals to the Plan, an Employee Elective Contribution Account is established in your name. If you make Rollover Contributions to the Plan, a Rollover Contribution Account is established in your name.

2. When is the Value of My Account Calculated?

The value of your Account is calculated semiannually on the Valuation Dates. The current Valuation Dates are March 31 and September 30 of each year. The Trustees may declare any other date to be a Valuation Date. You will receive a statement as soon as practical after each Valuation Date informing you of the balance in your Account as of the Valuation Date.

3. What Determines the Amount in My Account?

On each semiannual Valuation Date, the amount in your Account is made up of the following:

The amount in your Account
as of the previous Valuation Date

PLUS

A proportionate share of net income or losses,
including increases in the values of investments,
interest and dividends, less administrative expenses
for the period since the previous Valuation Date

PLUS

Employer contributions, Employee Elective Deferrals and
Rollover Contributions received since the previous Valuation
Date, less any distributions made to you from your
Account since the previous Valuation Date.

4. How is My Account Invested?

Although all contributions received on your behalf are credited to your Account, the contributions are not invested separately for each Participant. Rather, all Accounts are pooled and invested as a single fund in order to maximize investment returns and minimize investment expenses. As previously mentioned, you are credited with a proportionate share of the Fund's net investment return (including gains or losses) based

on the amount in your Account. The Trustees will invest the assets of the Plan prudently with the objective of obtaining the highest rate of return while, at the same time, safeguarding the value of invested capital.

5. When Am I Vested in My Account?

You are always 100% vested in your Employee Elective Contribution Account and your Rollover Contribution Account. Once you complete 1 Hour of Service in Covered Employment you become 100% vested in your Employer Contribution Account. Once you are vested, you cannot lose the amount in your Account, as valued in accordance with the Plan, even if you leave Covered Employment. It remains held in trust for your benefit until it is distributed to you (although it may be reduced by investment losses and administrative expenses).

6. Can I Lose the Amount that Has Accumulated in My Account?

You are immediately 100% vested in his Employee Elective Contribution Account and Rollover Contribution Account. You will be 100% vested in your Employer Contribution Account upon completion of 1,600 Hours of Service. However, if you have at least one Hour of Service on or after April 1, 2011 you will be immediately 100% vested and in you Employer Contribution Account too.

If you do not have an Hour of Service on or after April 1, 2011, you can lose the amount in your Employer Contribution Account if you are absent from Covered Employment for a period of 12 consecutive months for 5 consecutive years *before* completing 1 Hour of Service in Covered Employment. If you lose the amount in your Employer Contribution Account, it will be transferred to an account held by the Trustees to pay administrative expenses, and you will not be entitled to it even if you later return to Covered Employment. You will not be considered to have terminated Covered Employment for a 12-month consecutive period if you are absent from Covered Employment due to your pregnancy, the birth or adoption of your child, the care of a sick child after its birth, or certain other family leave circumstances.

C. TAX DEFERRED SALARY AND EMPLOYER CONTRIBUTIONS

1. What Contributions Will My Employer Make on My Behalf?

The amount your Employer is required to contribute on your behalf is established by a collective bargaining agreement with the Union or other written agreement with the Trustees. These Employer contributions are credited to the Employer Contribution Account established in your name.

2. Can I Make My Own Contributions to the Plan?

As explained in Question A.3, you may make Employee Elective Deferrals to an Employee Elective Contribution Account set up for you by the Plan after you become a Participant. The Plan allows you to contribute in increments of \$0.25 per hour (i.e., \$0.25,

\$0.50, \$0.75, or \$1.00) . The amount you contribute to the Plan is a separate contribution that is in addition to the amount your Employer contributes to the Plan on your behalf.

The dollar limit for Employee Elective Deferrals is \$16,500 in 2011. This amount may be adjusted each year by the government based on inflation. In addition, if you are at least age 50 before the close of the current calendar year, and your Employer has completed the necessary forms, you may be eligible to defer additional contributions to the Fund. There is a \$5,500 limit on additional contributions for post-age 50 participants in 2011. You may obtain more detailed information on these limits and your eligibility to make additional contributions from the Fund Administrator. If your contributions reach any of the dollar limitations imposed by law, additional contributions during that calendar year will not be accepted. You may resume making contributions to your Employee Elective Contribution Account during the next calendar year if you are still eligible to participate in the Plan.

3. What Reasons are There for Making Pre-Tax Contributions?

Employee Elective Deferrals are not subject to federal income tax nor are they subject to most state and local taxes at the time they are contributed. These pre-tax contributions are subject to FICA taxes. All earnings on your contributions are exempt from federal, state, and local income taxes as long as they are held by the Plan.

When you receive a distribution from the Plan, the distribution is subject to federal income tax. However, federal tax laws currently offer several different ways to reduce the amount of tax you have to pay, including a direct rollover of your distribution into an eligible employer plan or IRA (see Question D.5).

4. Once I Have Made an Election to Save, Can I Change My Mind?

You can cease making deferrals to the Plan as of the end of any payroll period by giving at least two weeks advance written notice to the Trustees and employer. You may only recommence your contributions to the Fund on the next January 1. You can also change the amount of your deferrals on the Fund's open-enrollment dates by giving at least 30 days prior written notice to the Trustees. The open enrollment dates are the beginning of the next payroll period after January 1 and July 1 of each year. Please contact your Employer for more details. Unless you timely notify the Trustees otherwise in writing, the amount of your deferrals will remain the same, even if your compensation changes.

5. Are Rollover Contributions Accepted by the Plan?

You may rollover contributions from another eligible plan into the Fund. Your Rollover Contributions will be maintained in a separate sub-account and invested along the other contributions to your Account. You may request a trustee-to-trustee direct rollover of your benefit from your former plan to the Fund or you may personally roll over a benefit from your former plan to the Fund within 60 days after the date of distribution. You are always 100% vested in your Rollover Contribution Account. The Plan will only accept Rollover Contributions from the following plans: a qualified plan under sections 401(a)

or 403(a) of the Internal Revenue Code (“Code”), a section 403(b) annuity contract, or a section 457(b) governmental plan. The Plan will not accept after-tax contributions.

D. DISTRIBUTIONS FROM THE PLAN

1. When Am I Eligible for a Distribution?

You are eligible to receive a distribution from the Plan if you are vested in your Account and, in accordance with the rules of the Plan, you:

- Retire
- Terminate employment and are not employed by a contributing Employer for nine consecutive calendar months
- Become totally and permanently disabled

Your benefits will begin as soon as practical after you satisfy one of the requirements described above and apply for benefits with the Fund Office.

If you enter active duty in the Armed Forces of the United States for a period that is intended to last at least nine months, you may receive your benefits within 60 days after leaving Covered Employment to serve your tour of duty.

2. When Am I Considered Retired Under the Plan?

To be considered retired under the Plan you must have (i) reached Normal Retirement Age – age 59 (or, if later, the date that you have 1,860 Hours of Service under the Plan) and (ii) permanently left employment covered by the Plan. However, if you have at least one Hour of Service on or after April 1, 2011 your Normal Retirement Age is age 59. Accordingly, if you are still employed by a contributing Employer at age 59, your retirement date is the first day of the month following the month in which Employer contributions are no longer required to be made on your behalf.

3. Must I Receive My Benefit After I Terminate Employment?

No. After you have terminated Covered Employment for the required period of time, you may receive a benefit or you may delay the receipt of your benefit until a later date. You may not delay receipt of your benefit past April 1 of the calendar year following the calendar year in which you reach age 70½. If you terminate employment before age 55, any benefit you receive from the Plan before you reach age 59½ may be subject to a 10% additional early distribution tax, over and above the regular income tax you owe on the distribution. In order to avoid the additional tax you should consider delaying receipt of your benefit until age 59½. If you terminate employment after you reach age 55 and receive a distribution after such date, the additional tax will not apply. Also, the early distribution tax does not apply to distributions that are attributable to your disability or death, or paid to an alternate payee under a QDRO.

4. How are Benefits Payable under the Plan?

A benefit is payable automatically as a lump sum. You will receive your entire Account in a single lump-sum cash payment.

5. What are Eligible Rollover Distributions?

When a distribution is made to you from the Plan in the form of a lump-sum payment, the Plan is required by the IRS to withhold 20% of the distribution for federal income taxes (in some cases, state income taxes also apply) unless you request a rollover of your distribution directly to an individual retirement account or annuity (“IRA”), a Roth IRA or an eligible employer plan (including a 403(b) annuity or an eligible 457 governmental plan) that accepts rollover contributions. At the time of your distribution, the Fund Office will provide you with additional information regarding your rollover options. A surviving spouse and an alternate payee have the same rollover rights as a Participant. A surviving beneficiary other than a spouse may elect a direct rollover to an inherited IRA only. Federal income tax and, if applicable, an additional 10% early distribution tax (as described elsewhere in this booklet) will not apply if you roll over your Account to an IRA or an eligible employer plan. Special tax withholding rules apply to a required minimum distribution because it is not an eligible rollover distribution.

6. How Much Will My Benefit Be?

When you become eligible for the payment of your benefit, the amount you receive will be equal to:

The value of your Account as of the last Valuation Date

PLUS

Employer contributions, Employee Elective Deferrals, and Rollover Contributions received since the last Valuation Date.

The sum of these two amounts is known as your Account Balance.

7. When is a Disability Benefit Payable?

If you are vested in your benefits and you become totally and permanently disabled at any age, you are eligible to receive a disability benefit from the Plan. The disability benefit is payable in the same forms as other benefits under the Plan.

To be classified as permanently and totally disabled, you must be found, on the basis of medical evidence satisfactory to the Trustees, to be completely unable as a result of bodily injury or disease to engage in any further employment in the industry covered by the Plan. You may be required to submit to an examination by doctors selected by the Trustees. Also, the Trustees may allow as proof of total and permanent disability a Disability Award from the Social Security Administration.

8. Are There Survivor Benefits Paid If I Die Before My Benefits Begin?

If you die before receiving any benefits from the Plan, your Beneficiary will receive your entire Account Balance in the form of a single lump-sum payment. If you are married at the time of your death, your spouse is automatically your Beneficiary, unless she consents to your election of another Beneficiary as described in the next paragraph, and is entitled to receive your Account Balance within 90 days after your death. Your spouse may instead elect to defer receipt of your Account to a date no later than the date you would have reached age 59; although there will be no contributions made to the Account, your spouse will receive any gains or losses occurring in your Account after your death. If your Account Balance is \$5,000 or less, your Account will be distributed to your Beneficiary as soon as possible.

You may elect to designate a Beneficiary other than your spouse to receive the preretirement death benefits described above, if your spouse consents to your election and to the designated Beneficiary. If you and your spouse designate a Beneficiary other than your spouse to receive preretirement death benefits, your spouse will receive no benefits from the Plan upon your death.

9. How Do I Designate a Beneficiary?

When you become covered by the Plan, you may name someone to receive a benefit for which you are eligible in case you should die before payments to you begin. You will be provided with a Beneficiary Designation form. You may change your Beneficiary designation at any time by completing a new form with the Fund Office.

If you are married, and you designate a Beneficiary who is not your spouse, your spouse must execute the consent portion of the Beneficiary Designation form in the presence of a Notary Public. If the consent portion of the form is not executed by your spouse, your election of a Beneficiary other than your spouse will be invalid. If you change your Beneficiary designation, your spouse must execute a new consent form from the Fund Office in order to make the change effective.

10. Does the Plan Permit Hardship Withdrawals?

(1) What are the general rules regarding hardship withdrawal requests?

You must have an “immediate and heavy financial need” that would cause a severe financial hardship to you if the hardship withdrawal is not permitted in order to have a hardship withdrawal request approved. There are limited acceptable “immediate and heavy financial needs” under the Plan.

Please note that under the HEART Act, if you are on active duty in qualified military service for more than 30 days you may withdraw any portion or all of your Employee Elective Contribution Account and you do not need to apply for a hardship withdrawal. However, if you take a HEART Act withdrawal your elective deferrals to the Plan will be suspended for six months, and your

withdrawal will be subject to 20% Federal income tax withholding and possibly the additional 10% tax, described below in (5) B.

(2) What is an “immediate and heavy financial need”?

You may elect to withdraw all or part of your Account, excluding earnings on the contributions to the Account, in the event of a financial hardship in accordance with this Section. A financial hardship exists if you have an immediate and heavy financial need and the withdrawal is necessary to satisfy such financial need.

To constitute your immediate and heavy financial need, withdrawal must be on account of one or more of the following:

- (i) Expenses for (or necessary to obtain) medical care;
- (ii) Costs directly related to the purchase of your principal residence (excluding mortgage payments);
- (iii) Payment of tuition, related educational fees, and room and board expenses, for up to the next 12 months of post-secondary education for you or your spouse, children, or dependants;
- (iv) Payments necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of that residence
- (v) Payments for burial or funeral expenses for your deceased parent, spouse, children or dependents; or
- (vi) Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under the Code;

You will be required to provide documentation to establish an immediate and heavy financial need.

(3) Are there any other restrictions on the amounts that I may withdraw?

As stated above, the amount withdrawn must not exceed the specific amount of the immediate and heavy financial need, with one exception. You may request that the amount to be withdrawn include any amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the hardship withdrawal. You may then withdraw any portion or all of your vested balance, excluding investment earnings.

You are limited to two hardship withdrawals from the Plan in your lifetime, except that that if you already received two hardship withdrawals as of December 1, 2010, you remain eligible for a third hardship withdrawal for an event described in subsections (2) i or iv. above.

You are not required to obtain your spouse's consent prior to taking a hardship withdrawal.

(4) What are the consequences under the Plan if I make a hardship withdrawal?

If you take a hardship withdrawal, your Employee Elective Deferrals under the Plan will be suspended for at least six months. You may begin making contributions to the Plan again as of the first payday at least six months after the hardship withdrawal, after you give adequate notice to the Fund Office.

(5) What are the tax consequences of my hardship withdrawal?

A. Withholding. Any amount withdrawn for a hardship withdrawal from your Account will be subject to 10% Federal income tax withholding, unless you elect otherwise on the IRS Form W-4P that is provided to you. You may elect on Form W-4P to have 10% withholding, no withholding, or to have an additional amount (above 10%) withheld from your hardship withdrawal. If you do not return Form W-4P, 10% automatically will be withheld from your hardship withdrawal. Please note that you may not rollover hardship withdrawal amounts.

B. Additional 10% Tax. Your hardship withdrawal also may be subject to an additional 10% tax, subject to certain exceptions. For example, the additional 10% tax may not apply if you are disabled or age 59½ or to the extent that your hardship withdrawal does not exceed the amount of your deductible medical expenses. If you are subject to the additional 10% tax, you are responsible for paying the 10% additional tax and reporting the tax on your IRS Form 1040 personal income tax return.

C. Taxable Income. Regardless of the amount that is withheld from your hardship withdrawal, or from which Account the money is withdrawn, your hardship withdrawal is treated as taxable income to you for the year in which it is paid. You will receive an IRS Form 1099-R reporting the amount of your hardship withdrawal.

Please contact the Fund Office at (410)444-3759 if you have questions regarding a hardship withdrawal or to obtain the necessary withdrawal forms.

11. What Happens When I Attain Age 70½?

You must begin to receive your benefit no later than April 1 of the calendar year following the calendar year in which you attain age 70½ or, if later, the calendar year in which you terminate employment. If, however, you were working in Covered Employment and attained age 70½ before June 17, 2003, you may elect to start your benefit by April 1 of the calendar year in which you either attained age 70½ or retired.

12. Can I Sell, Assign, Pledge My Rights to Benefits? What Happens If I Divorce?

Benefits cannot be sold, assigned or pledged to anyone, nor can they be used as security for a loan. Furthermore, they are not generally subject to garnishment or attachment by your creditors, or to execution under any judgment or decree of a court, except that distributable benefits may be subject to an IRS levy for unpaid taxes. However, if a benefit under this Plan becomes subject to a legally binding qualified domestic relations order (“QDRO”), the Trustees are required to pay the benefit accordingly.

A QDRO is a judgment, decree or order of the court that: (i) relates to the provision of marital property rights, alimony payments or child support to a spouse, former spouse, child or other dependent of a participant, (ii) is made pursuant to state domestic relations law, and (iii) assigns to an alternate payee the right to receive all or a portion of the benefits payable with respect to the participant under the Plan. A QDRO must describe the amount or percentage of the participant’s benefit and the form of payment or number of payments to be paid by the Plan to such alternate payee. Guidelines for the review of a domestic relations order that may be accepted by the Plan as a QDRO may be obtained from the Fund Office.

13. Are My Rights Protected While I Am On Active Duty?

If you leave employment to engage in qualified military service and, after the period of military service terminates, you promptly return to work for a participating Employer, you may be entitled to make up any elective deferrals you would have been able to make if you had been employed during the period of military service, and your Employer may be required to make up any contributions that it may have otherwise been required to make during your military leave. You may obtain additional information about your rights and responsibilities during a period of military service from the Fund Administrator; you are encouraged to do so before you go on military leave.

E. APPLYING FOR BENEFITS

1. What Should I Know About Applying for Benefits?

The payment of benefits under this Plan is not automatic. You must apply for your benefits on the Application for Benefits form provided by the Fund Office. An Application for Benefits form may be obtained by writing to the Fund Office. Please make sure to complete the entire form. You are urged to file an Application for Benefits as soon as you decide when you want benefits to begin.

2. When Do Benefits Begin?

Benefit payments will begin no earlier than the first day of the month following the month in which your completed Application for Benefits is received and approved by the Fund Office.

3. What Happens If Your Request for Benefit Payments is Denied?

A written determination of your request for benefit payments will be sent to you within 90 days of the date that the Fund Office receives your Application for Benefits. In the case of a claim for disability benefits, a written determination will be sent to you within a reasonable period of time, but not later than 45 days after the Fund Office receives your Application for Benefits. Under special circumstances, these periods may be extended by an additional 90 days (or 30 days in the case of disability benefits). If your request for benefits is denied, in whole or in part, you will receive a written denial containing the following information:

- The specific reason or reasons for the denial;
- Reference to the provisions of the Plan document or rule on which your denial is based;
- A description of additional materials you would need to perfect your claim and an explanation of why this material is needed; and
- The steps you must take if you want to appeal the denial of your claim, including the amount of time you have to do this, as well as your right to bring a civil action regarding your denial after an appeal under the Plan.
- In addition to the above, in the case of a claim for disability benefits, an explanation of the clinical judgment for the determination, applying the terms of the Plan to the Participant's medical circumstances.

If your Application for Benefits is denied, in whole or in part, then within 60 days after you are notified of the denial you may file a written request with the Trustees asking that they review the denial. In the case of a claim for disability benefits, you will have 180 days after receipt of the denial to file a written appeal. You may also submit a written explanation of the issues, examine any pertinent Plan documents, and have anyone else you wish help you. Send your request for review to the Security Workers 401(k) Plan, c/o Benefits Administration Corporation, Inc., 9411 Philadelphia Road, Suite S, Baltimore, MD 21237.

Normally, the Board of Trustees will make a decision at its first regularly scheduled meeting following the receipt of your appeal. If your appeal is received within 30 days of a regularly scheduled meeting, the Trustees may postpone consideration of your request for review until their next regularly scheduled meeting. If the Trustees decide that special circumstances require them to postpone their decision until the third regularly scheduled meeting, you will receive a notice explaining why there is a delay and giving you the approximate date by which you can expect a decision. You will receive the Trustees' decision on your appeal not later than five days after the decision is made.

The Trustees' decision will be in writing and will include the specific basis for the decision and the specific references to the relevant provisions of the Plan document or rule on which the decision is based. In the case of a claim for disability benefits, the Trustees will consult a different physician or expert from the physician or expert who was consulted on the initial determination, and such person will be identified. The decision of the Board of Trustees will be final and binding on all concerned.

You have a right to bring a lawsuit under ERISA if your appeal is denied. You will have 90 days from the date of the denial to challenge the denial in court. No legal action may be commenced or maintained against the Plan with respect to a denial by the Trustees more than 90 days after the Trustees' denial.

F. OTHER IMPORTANT INFORMATION ABOUT THE PLAN

1. Are There Any Other Rules That May Affect My Contributions or Benefits From This Plan?

The Code contains complex rules restricting the amount of pre-tax contributions that highly paid employees can make to the Plan and other limits on the total amount of annual contributions and/or benefits that can be provided to participants. These rules generally have an effect only on highly compensated employees as defined in the Code. A highly compensated employee is defined in the Code as an employee with annual compensation in excess of \$110,000 (as adjusted periodically for inflation). You will find the detailed language describing these rules in the Plan itself and may obtain additional information regarding them from the Fund Office. The Board of Trustees will notify you if your contributions or benefits will be affected by these rules.

2. Are My Individual Plan Benefits Affected by Receipt of Social Security or Other Benefits?

No. Plan benefits are *in addition to* any Social Security or other retirement benefits and are not affected by them.

3. Do I Have to Pay Tax on the Money in My Account?

Generally, you are not taxed on the money in your Account until you actually receive it. When you receive the money in your Account, however, it must be reported as taxable income. As explained above, an additional early distribution tax also may apply. For you to determine the best way to receive your Account, including the proper tax reporting of the payments, you may wish to discuss your particular circumstances with a tax advisor.

4. What Happens If This Plan Should Terminate?

The Trustees, in their sole discretion, have the power to decide to amend or terminate the terms of the Plan. In the event the Plan is terminated, your Account Balance in the Plan will be distributed as it exists on the date distributions are made. No additional contributions will be made or benefits earned after the date of termination (or, if earlier,

the date your collective bargaining agreement no longer requires contributions by your Employer to the Plan).

5. What Other Rights Do I Have With Respect To This Plan?

As a Participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). ERISA provides that all Plan participants shall be entitled to:

- Examine, without charge, at the Fund Office and at other specified locations, such as work sites and union halls, all Plan documents, including insurance contracts, collective bargaining agreements, documents relating to mergers and a copy of the latest annual report (Form 5500 series) filed with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain copies of all Plan documents, including the documents listed above and updated summary plan description, upon written request to the Fund Office. There may be a reasonable charge for the copies.
- Receive a summary of the Plan’s annual financial report. The Fund Administrator is required by law to furnish each Participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive a benefit at your normal retirement date and, if so, what your benefit would be if you stopped working now. If you do not have a right to a benefit now, the statement will tell you when you will. You have to ask for this statement in writing. The Plan must provide this statement free of charge. You have the right to have such a statement once a year.

In addition to creating rights for Plan Participants, ERISA also imposes duties upon the people who are responsible for the operation of the Plan. The people who operate the Plan, the Plan “fiduciaries,” have a duty to do so prudently and in the interest of you and the other Plan Participants and Beneficiaries. You may not be fired or discriminated against in any way for the purpose of preventing you from getting Plan benefits or exercising your ERISA rights. If your claim for a benefit is denied in whole or in part, you must receive a written explanation of the denial and you have a right to obtain copies of documents relating to the decision without charge. You have a right to appeal any denial and to have the Trustees review and reconsider your claim.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan to provide the

materials and pay you up to \$110 dollars a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Fund Office. If you have a claim for benefits which is denied or ignored, you may file suit in a state or in a federal court. If you disagree with the Plan's decision or lack thereof concerning the qualified status of a Domestic Relations Order, you may file suit in federal court. If it should happen that the Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or may file suit in federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay them. If you lose, the court may decide you have to pay them, for example, if it finds your claim is frivolous.

If you have any questions about the Plan, you should contact the Fund Office. We are ready to serve you. If you have any questions about the rights described in this section or about your rights under ERISA, or if you need assistance in obtaining documents from the Fund Office, you should contact the nearest area office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

This section F.5. is mandated by the U.S. Department of Labor. Its inclusion should not be construed as providing legal advice.

G. PLAN INFORMATION

Useful guidance about how the Plan is administered and how to obtain information follows:

1. Plan Administration

The Plan is administered by a joint Board of Trustees, with an equal number of Union representatives and representatives of Employers in accordance with the Trust Agreement which establishes the Plan. The Trustees have hired a contract administrator, Benefits Administration Corporation, Inc., to administer the Plan on a day-to-day basis. The term "Fund Office" in this booklet refers to Benefits Administration Corporation, Inc. The Fund Office is located at 9411 Philadelphia Road, Suite S, Baltimore, Maryland 21237.

The name, address and phone number of the Board of Trustees is:

Board of Trustees
Security Workers 401(k) Plan
c/o Benefits Administration Corporation, Inc.
9411 Philadelphia Road, Suite S
Baltimore, MD 21237
(410) 444-3759 or 1(800) 592-8902

The names, titles, business addresses and phone numbers of the Trustees are:

BOARD OF TRUSTEES

UNION TRUSTEES

Emmanuel Osuchukwu
Ayana Cherry

United Union of Security Guards
2701 W. Patapsco Avenue, Suite 107
Baltimore, MD 21230
(410) 646-3120

EMPLOYER TRUSTEES

Gail Feustel
G4S Government Solutions, Inc.
7121 Fairway Dr., Suite 6301
Palm City Garden, FL 33418
(561) 472.3642

2. Employer Identification Number and Plan Number

The Employer Identification Number assigned by the Internal Revenue Service to the Board of Trustees is 52-1269849. The Plan Number assigned by the Board of Trustees is 001.

3. Plan Year

For purposes of the Plan's fiscal records, the Plan Year ends on March 31.

4. Service of Legal Process

The Board of Trustees is the agent for the service of legal process:

Board of Trustees
Security Workers 401(k) Plan
c/o Benefits Administration Corporation, Inc.
9411 Philadelphia Road, Suite S
Baltimore, MD 21237
(410) 444-3759 or 1(800) 592-8902

5. Contribution Source

All Employer contributions to the Plan are made in accordance with their collective bargaining agreements with the Union or participation agreements with the Board of Trustees. The collective bargaining agreements require contributions to the Plan at fixed rates per hour. Before-tax and rollover contributions are permitted.

6. Sponsors of the Plan

The Plan was established through collective bargaining. The Fund Office will provide you, upon written request, the information as to whether a particular employer is contributing to the Plan on behalf of employees working under a collective bargaining agreement with the Union. A copy of the collective bargaining agreement may be obtained by Participants and Beneficiaries upon written request to the Fund Office and is available for examination at the Fund Office as well as at other specified locations.

7. Funding Medium

Benefits are provided from the Plan's assets, which are accumulated under the provisions of collective bargaining agreements and the Trust Agreement and held in a trust fund with the sole purpose of providing benefits to covered Participants and Beneficiaries and defraying administrative expenses.

8. Fund Assets

The Plan assets are held in trust and are custodied by:

PNC Bank
PNC Client Services,
Two PNC Plaza 7th Floor,
620 Liberty Avenue
Pittsburgh ,PA 15222

9. Where to Get More Information

You may obtain additional information about the Plan by writing to or visiting the Fund Office at:

Security Workers 401(k) Plan
c/o Benefits Administration Corporation, Inc.
9411 Philadelphia Road, Suite S
Baltimore, MD 21237
(410) 444-3759 or 1(800) 592-8902

Be sure to include your name, address, date of birth, Social Security Number, the name of your participating Employer and your date of hire and termination in any correspondence to the Plan.