



SMC 401(k)

Plan Feature Flyer

The following is a brief summary of the main features of the SMC 401(k). A summary plan description that provides more detail will be made available to you at a later date.

Eligibility Requirements	All contributions	Complete 3 months of service														
Contributions	Employee Contributions	1% to 25% of eligible pretax pay EGTRRA Catch Up Provision														
	Company Matching	100% of the first 5% in eligible compensation deferred														
	Employer Discretionary	Discretionary														
Vesting	Employee Deferrals	100% immediate														
	Company Matching	<table border="1"> <thead> <tr> <th>Years of Service for Vesting</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>less than 1</td> <td>0</td> </tr> <tr> <td>1</td> <td>20</td> </tr> <tr> <td>2</td> <td>40</td> </tr> <tr> <td>3</td> <td>60</td> </tr> <tr> <td>4</td> <td>80</td> </tr> <tr> <td>5</td> <td>100</td> </tr> </tbody> </table>	Years of Service for Vesting	Percentage	less than 1	0	1	20	2	40	3	60	4	80	5	100
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Access To Your Money:

Loans from your Plan account are also available. Generally, you may borrow the lesser of 50% of your vested account balance or \$50,000. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. The minimum amount you may borrow is \$1000. Loan repayments (plus interest) to your plan account are automatically deducted from your pay through after-tax payroll deduction. You may have one loan outstanding at one time.

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan. Keep in mind that withdrawals are subject to income taxes and possibly to early withdrawal penalties.

Information On Your Account:

Fidelity *NetBenefits*SM at www.401k.com
Retirement Benefits Line at 1-800-835-5097

Investment Options

This plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

What follows is an introduction to the investment options you can choose for your plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the plan, including fees and expenses, log on to Fidelity NetBenefitsSM at www.401k.com or by calling Fidelity at 1-800-833-5097 for prospectuses. Read them carefully before you invest.

More Conservative

Potentially less investment risk and more inflation risk

More Aggressive

Potentially more investment risk and less inflation risk

Money Market	Stable Value	Bond	Balanced/Hybrid	Large Value	Domestic Equities	International / Global Equity	Specialty	Company Stock
<ul style="list-style-type: none"> Fidelity Retirement Money Market Portfolio 		<ul style="list-style-type: none"> PIMCO Total Return Fund - Administrative Class 	<ul style="list-style-type: none"> Fidelity Balanced Fund Fidelity Puritan[®] Fund 	<p>Large Value</p> <ul style="list-style-type: none"> Fidelity Dividend Growth Fund Fidelity Growth & Income Portfolio Fidelity Magellan[®] Fund Spartan[®] U.S. Equity Index Fund 	<p>Large Blend</p> <ul style="list-style-type: none"> Fidelity Blue Chip Growth Fund Fidelity Growth Company Fund 	<ul style="list-style-type: none"> Fidelity Diversified International Fund 		
				<p>Mid Value</p>	<p>Mid Blend</p>	<p>Mid Growth</p> <ul style="list-style-type: none"> Fidelity Mid-Cap Stock Fund 		
	<p>Small Value</p>				<p>Small Blend</p>	<p>Small Growth</p> <ul style="list-style-type: none"> Bacon Growth Fund Fidelity Small Cap Retirement Fund Managers Special Equity Fund 		

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investingstar options in the Domestic Equity Category are based on the options' Morningstar categories as of the most recent calendar quarter. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment option's future styles. Investment options are listed in alphabetical order within each investment category, and the relative risk of categories may change under certain economic conditions. The spectrum does not represent actual or implied performance.