

PACE UNIVERSITY DEFINED CONTRIBUTION RETIREMENT PLAN
SUMMARY PLAN DESCRIPTION

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INTRODUCTION TO YOUR PLAN

When does my participation begin?

ARTICLE II CONTRIBUTIONS

What kind of contributions may I make to the Plan and how do my contributions affect my taxes?

University %

Participant %

What compensation is used to determine Plan contributions?

How is the money in the Plan invested?

How will my benefits be paid?

May I elect to roll

When must the last payment be made to my beneficiary?

What happens if I'm a participant, terminate employment, and die before receiving all my benefits?

ARTICLE VI
IN-SERVICE DISTRIBUTIONS

What is a hardship distribution?

ARTICLE VIII
PROTECTED BENEFITS AND CLAIMS PROCEDURES

Is my benefit protected?

Are there any exceptions to the general rule?

Can the Plan be amended?

What happens if the Plan is discontinued or terminated?

What are my rights as a Plan participant?

What can I do if I have questions or my rights are violated?

ARTICLE IX
GENERAL INFORMATION ABOUT THE PLAN

Service of Legal Process