



Re: Explanation of Health Benefits and 401(k)

Welcome to Russell Landscape; we are excited to have you onboard. We care about your wellbeing and want to make sure you understand the benefits available to you and how to enroll in these benefits. Attached you will find instructions explaining the steps needed to enroll in health insurance and the cost per pay check as well as our 401(k) program. Below are a few points to pay special attention to.

- You only have **60 days** to enroll in benefits.
 - If you do not enroll within the first 60 days of your employment, you will not have another opportunity until open enrollment. (in November of each year)
- If you enroll in benefits, they will be effective the first month after 60 days.
 - Ex.- If your 60th day falls on May 23rd, your benefits will be effective June 1st.
- If you enroll and choose one of the HDHP (High Deductible Health Plan) you will receive an HSA (Health Savings Account).
 - \$5000 HDHP- Russell contributes \$120.00/month into your HSA account
 - \$2800 HDHP- Russell contributes \$60.00/month into your HSA account
- 401(k)
 - After 90 days of employment, you are eligible to participate in the 401(k) through an **automatic deferral feature**.
 - We will automatically withhold 2% from your paycheck each pay period and deposit that amount into your Plan.
 - More details are attached
 - ***2020 Contribution limit is \$19,500 if under age 50; \$26,000 for age 50 and over.**

Go to snellingswalters.mybenefitchoice.com and click on Get Answers to access all Legal Notices

If you should need assistance or have any questions please reach out to HR at 770-446-3552 ext. 1150

You're already signed up to save!

401(k) Retirement Plan starts the month after your 90th day



No time like the present to start planning for your future. We have started the ball rolling by **automatically enrolling** employees in our retirement plan.

Automatic enrollment features include ...

- All new hires will be automatically enrolled in the 401k PLUS will receive employer matching contributions.
- Contribution rate equals this percentage of your compensation: 2 %

What are the most important steps in saving for retirement?

Step 1: Begin contributions. If you put off saving in your retirement plan, you may be missing out on the opportunity for your money to accrue earnings and compound interest.

Step 2: Increase your contributions. Just keep saving and consider increasing your contribution rate. Experts suggest you think about increasing your contribution rate once a year if you can.

Step 3: Talk with your financial advisor. Get one-on-one guidance and answers to your retirement planning questions.

Got questions about retirement readiness? Let's talk.



**Peter Heidenreich, CFP
Financial Advisor**

2300 Windy Ridge Pkwy #240S
Atlanta, GA 30339

678-492-2650
peter.heidenreich@valic.com

Your Future is Calling. Meet It with Confidence.

CLICK VALIC.com **CALL** 1-800-426-3753 **VISIT** your financial advisor

This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment advisor. VFA registered representatives offer securities and other products under retirement plans and IRAs, and to clients outside of such arrangements.

Annuities issued by The Variable Annuity Life Insurance Company ("VALIC"). Variable annuities distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA. VALIC, VFA and ACS are members of American International Group, Inc. ("AIG").

VALIC represents The Variable Annuity Life Insurance Company and its subsidiaries, VALIC Financial Advisors, Inc. and VALIC Retirement Services Company.

AIG is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. All products and services are written or provided by subsidiaries or affiliates of AIG. Non-insurance products and services may be provided by independent third parties. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. www.AIG.com.



EMPLOYEE BENEFITS GUIDE

2020

- ✓ Medical
- ✓ Vision
- ✓ Critical Illness
- ✓ Accident Insurance
- ✓ Dental
- ✓ Voluntary Life
- ✓ Hospital Indemnity
- ✓ Health Savings Account (HSA)

The most important asset is our people. That's why we offer you an exceptional benefits program with many options designed to meet your needs and the needs of your family. In this booklet, you will find summaries of Medical, Dental, Vision, Vol Life, Accident, Critical Illness, Hospital Indemnity and HSA.

Enrollment Procedures

- Carefully review the plan information in this booklet. The insurance carriers' web sites also provide important information and tools that can help you make enrollment decisions.
- Consider the needs of any dependents you may have. If you are married, review the coverage currently offered through your spouse's employer to avoid costly duplicate coverage.
- Enroll at snellingswalters.mybenefitchoice.com once you have made your benefit choices. Use company code: GeorgiaAG.

You may also call
877-265-7699
 (Week days)
 (Spanish assistance is available)

Changing your Coverage

Make your benefit elections carefully, including the choice to waive coverage. Your pretax elections will remain in effect until the next annual open enrollment period unless you experience an IRS approved qualifying change in status.

Qualifying change in status events include, but are not limited to:

- ✓ Marriage, divorce, or legal separation
- ✓ Death of spouse or other dependent
- ✓ Birth or adoption of a child
- ✓ A spouse loses coverage under another employer group medical plan
- ✓ A spouse becomes eligible for coverage under another employer group medical health plan
- ✓ A dependent's eligibility status changes due to age
- ✓ You or your spouse are covered under a group health plan and experience a change in work hours

Dental Benefits | Guardian

You and your family have the opportunity to enroll in the dental insurance plan provided by Guardian. You can maximize your benefits by using an in network dentist since these providers charge a discounted rate for services. In addition, in network providers will file claims on behalf of members.

Dental Plan Options	Plan \$3,000	Plan \$1,000	Plan \$750
ANNUAL DEDUCTIBLE	\$50 per individual/3 family limit		
ANNUAL MAXIMUM BENEFIT	\$3,000/individual	\$1,000/individual	750/individual
PREVENTIVE AND DIAGNOSTIC	100% (deductible does not apply)	100% (deductible does not apply)	100% (deductible does not apply)
BASIC RESTORATIVE	80% after deductible	80% after deductible	50% after deductible
MAJOR RESTORATIVE	50% after deductible	50% after deductible	40% after deductible
ORTHODONTIA (FOR CHILDREN UP TO AGE 19)	50% (\$2,500/individual lifetime maximum benefit)	50% (\$1,000/individual lifetime maximum benefit)	Not covered

Vision Benefits | Guardian

This plan provides employees with the option of enrolling in a vision plan through Guardian. Vision care offers you and your family a benefit that covers all routine eye care, including eye exams and eyeglasses (lenses & frames) or contacts. (in-Network with VSP)

Vision Plan	In-Network	Out -Network
ROUTINE EYE EXAM	Once every 12 months (after \$20 copay)	
	100%	Up to \$39
LENSES	Once every 12 months (after \$20 eyewear copay)	
Single Vision	100%	Up to \$23
Bifocal	100%	Up to \$37
Trifocal	100%	Up to \$49
Lenticular	100%	Up to \$64
FRAMES	One pair every 24 months (after \$20 copay)	
	100% (up to \$130 + 20% balance) Additional information about Retail Chain Providers is available.	Up to \$46
CONTACT LENSES INSTEAD OF GLASSES	One pair every 12 months (after \$20 copay)	
Fitting and evaluation	Member pays up to \$60.	Included in the Contact Lens Allowance Up to \$100
Elective lenses	Up to \$130 (Copay may be waived)	
Necessary lenses	100% (after \$20 copay)	

Medical Benefits | AmeriBen-Anthem

Effective **January 1st, 2020** your medical benefits will renew with Ameriben-Anthem. You will be offered three plans to choose from. A summary of each of these plans is included here for your review.

Medical - ANTHEM	Copoly Plan \$1000		HDHP \$2,800 Plan - HSA		HDHP \$5,000 Plan - HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
CO-INSURANCE* (Plan pays)	80%	60%	100%	60%	100%	60%
CALENDAR YEAR DEDUCTIBLE						
Individual	\$1,000	\$3,000	\$2,800	\$8,400	\$5,000	\$15,000
Family	\$2,000	\$6,000	\$5,600	\$16,800	\$10,000	\$30,000
OUT OF POCKET MAX (Deductible Included)						
Individual	\$6,750	\$12,000	\$6,750	\$18,000	\$6,750	\$18,000
Family	\$13,500	\$24,000	\$13,500	\$36,000	\$13,500	\$36,000
OFFICE VISIT COPAY						
Primary	\$25 copay	60% after deductible	Deductible then \$25	60% after deductible	Deductible then \$25	60% after deductible
Specialist	\$60 copay	60% after deductible	Deductible then \$60	60% after deductible	Deductible then \$60	60% after deductible
PREVENTIVE VISITS	100% covered	60% after deductible	100% covered	60% after deductible	100% covered	60% after deductible
IMAGING: CT/PET SCANS, MRIS	80% after deductible	60% after deductible	100% covered after deductible	60% covered after deductible	100% covered after deductible	60% covered after deductible
INPATIENT SERVICES (Plan %)						
Primary	80% after deductible	60% after deductible	100% after deductible	60% after deductible	100% after deductible	60% after deductible
Specialist	80% after deductible	60% after deductible	100% after deductible	60% after deductible	100% after deductible	60% after deductible
OUTPATIENT SERVICES						
Primary	80% after deductible	60% after deductible	100% after deductible	60% after deductible	100% after deductible	60% after deductible
Specialist	80% after deductible	60% after deductible	100% after deductible	60% after deductible	100% after deductible	60% after deductible
EMERGENCY ROOM SERVICES (Waived if admitted)	\$250 copay then 80%	\$250 copay then 80%	Deductible then \$250 copay	Deductible then \$250 copay	Deductible then \$250 copay	Deductible then \$250 copay
URGENT CARE	\$100 copay	60% after deductible	Ded. then \$100 copay	60% after deductible	Ded. then \$100 copay	60% after deductible
Prescription Coverage (30 day supply)	Copoly Plan \$1000		HDHP \$2,800 Plan		HDHP \$5,000 Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
GENERIC	\$15 copay	Not covered	Deductible then \$15 copay	N/A	Deductible then \$15 copay	N/A
PREFERRED BRAND	\$35 copay	Not covered	Deductible then \$35 copay	N/A	Deductible then \$35 copay	N/A
NON-PREFERRED BRAND	\$55 copay	Not covered	Deductible then \$55 copay	N/A	Deductible then \$55 copay	N/A
SPECIALTY	25% coinsurance	Not covered	Deductible then 25%	N/A	Deductible then 25%	N/A

*Coinsurance applies after deductible is satisfied.

-The above information is intended as a benefit summary only. It does not include all of the benefit provisions, limitations and qualifications. If this information conflicts in any way with the contract, the contract will prevail.

-For detail about each plan you may request to the appropriate summary plan description (SPD) or Summary of Benefit Coverage (SBC)



Health Savings Account (HSA): Rptum'D^nj

The HSA is only available to employees electing an HDHP-HSA Medical Plan.

- A Health Savings Account (HSA) is a tax-advantaged medical savings account available to taxpayers who are enrolled in a high-deductible health plan (HDHP). The funds contributed to an HSA account are not subject to federal income tax at the time of deposit.
- Funds roll over and accumulate year to year if not spent. HSAs are owned by the individual.
- HSA funds may be used by the employees and their dependents to pay for qualified medical, dental, vision and prescription expenses at any time without federal tax liability or penalty.

2020 IRS Contribution Limits

Individual: \$3,550

Family/Household: \$7,100

**IRS contribution limits are inclusive of any employer contributions

Russell Landscape Contributions to your HSA

*For the HDHP \$2,800 Plan:
contribution of \$720 per year

*For the HDHP \$5,000 Plan:
contribution of \$1,440 per year



Voluntary Life | Guardian

This plan offers eligible employees the option of purchasing life insurance on themselves and/or their dependents.

Employee: \$10,000 Increments up to \$500,000

Guarantee Issue: \$200,000 without evidence of insurability (EOI) (Less than age 65)

Spouse: \$10,000 Increments to a max of the lesser of \$100,000

Children: \$2,000 Increments to a max of the lesser of \$10,000

For more information, log in to: snellingswalters.mybenefitchoice.com



Critical Illness Insurance | Guardian

A critical illness can be expensive – even if you have good medical coverage. On top of your medical plan deductible and copays, you may lose income from missing work, need to pay someone to care for your children...the list goes on. Critical illness insurance pays you a lump sum, to use as you see fit, if you're diagnosed with covered critical illnesses (such as cancer, heart attack, stroke, and more).

You can buy a lump sum benefit of \$5,000 to \$20,000 in increments of \$5,000 of coverage for you. For your Spouse you can also buy a lump sum benefit of \$2,500 to \$10,000 in increments of \$2,500 up to 50% of the employee benefit. Your child(ren) will be automatically enrolled in the plan with a 25% of your lump sum benefit. For more information, log in to: snellingswalters.mybenefitchoice.com



Hospital Indemnity Insurance | Guardian

Even with good medical insurance, a stay in the hospital will cost you a lot. Whether you are hospitalized for a covered accident or illness, hospital indemnity insurance provides you with needed cash. For example, if you have a covered hospital stay, the plan pays you \$500 for your admission and \$200 per day that you remain in the hospital (up to 15 days per year). You can use this money as you see fit; for out-of-pocket medical expenses such as your deductible and copays, or to cover other expenses.

Coverage is available at group rates for you, or you and your spouse and/or children under age 26. For more information, log in to snellingswalters.mybenefitchoice.com



Accident Insurance | Guardian

This plan pays you based on every procedure you receive as a result of a covered accident. Whether it is a minor injury like a twisted ankle or a major fracture, there will be set amounts paid out for each treatment. For example, if you injure your leg in a covered accident, go to the hospital, and the emergency room doctor diagnoses a fracture, you would leave the hospital on crutches and the plan would pay up to \$5,500.

Coverage is available at group rates for you, or you and your spouse and/or children under age 26. For more information, log in to snellingswalters.mybenefitchoice.com



Medical | Ameriben

Member Services:

855-258-2658

www.myameriben.com

Prescription Drugs | Magellan

Member Services:

800-711-4550

www.magellanrx.com

Dental, Vision, Voluntary Life & AD&D , Accident, Critical Illness, Hospital Indemnity | Guardian

Member Services:

800-627-4200

www.GuardianAnytime.com

Health Savings Account (HSA) | Optum Bank

Effective January 2020

HSA customer care:

866-234-8913

www.OptumBank.com



MONTHLY

RUSSELL LANDSCAPE

2020 BENEFIT OPTIONS AND MONTHLY PREMIUM RATES

Premiums shown are **monthly** rates. To calculate your per paycheck amount:

If you are paid every other week:
 Monthly rate X 12
 divided by 26

If you are paid twice a month:
 Monthly rate X 12
 divided by 24

If you are paid weekly:
 Monthly rate X 12
 divided by 52

Medical- Anthem-AmeriBen			
Plan	PPO \$1,000	HDHP \$2,800	HDHP \$5,000
Employee Only	\$134.00	\$100.00	\$75.00
Employee + Spouse	\$915.00	\$792.00	\$563.00
Employee + Child(ren)	\$826.00	\$706.00	\$507.00
Employee + Family	\$1,516.00	\$1,310.00	\$796.00

Dental - Guardian			
Plan Benefit	Up to \$3000	Up to \$1000	Up to \$750
Employee Only	\$45.06	\$35.97	\$21.36
Employee + Spouse	\$92.86	\$74.32	\$44.23
Employee + Child(ren)	\$110.07	\$89.36	\$51.59
Employee + Family	\$169.94	\$137.70	\$80.08

Vision - Guardian	
Vision Plan	
Employee Only	\$8.43
Employee + Spouse	\$14.18
Employee + Child(ren)	\$14.46
Employee + Family	\$22.88

Critical Illness - Guardian						
Child Cost is included with Employee election						
Amount/Employee Issue Age	< 30	30-39	40-49	50-59	60-69	70+†
\$5,000	\$4.27	\$5.62	\$10.12	\$18.27	\$27.97	\$53.72
\$10,000	\$7.52	\$10.22	\$19.22	\$35.52	\$54.92	\$106.42
\$15,000	\$10.77	\$14.82	\$28.32	\$52.77	\$81.87	\$159.12
\$20,000	\$14.02	\$19.42	\$37.42	\$70.02	\$108.82	\$211.82

Accident - Guardian	
Accident Plan	
Employee Only	\$18.63
Employee + Spouse	\$26.02
Employee + Child(ren)	\$26.35
Employee + Family	\$33.74

Benefit Amount Up To 50% of Employee Amount to a Maximum of \$10,000						
Amount/Spouse	< 30	30-39	40-49	50-59	60-69	70+†
\$2,500	\$2.55	\$3.22	\$5.47	\$9.55	\$14.40	\$27.27
\$5,000	\$4.17	\$5.52	\$10.02	\$18.17	\$27.87	\$53.62
\$7,500	\$5.80	\$7.82	\$14.57	\$26.80	\$41.34	\$79.97
\$10,000	\$7.42	\$10.12	\$19.12	\$35.42	\$54.82	\$106.32

Hospital Indemnity	
With Guardian	
Employee Only	\$11.90
Employee + Spouse	\$27.57
Employee + Child(ren)	\$20.83
Employee + Family	\$36.50

†Benefit reductions may apply. See plan details.

Voluntary Life - Guardian

Amount/Employee Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$10,000	\$0.82	\$0.89	\$1.06	\$1.46	\$2.13	\$3.14	\$4.95	\$7.07	\$10.57
\$20,000	\$1.64	\$1.78	\$2.12	\$2.92	\$4.26	\$6.28	\$9.90	\$14.14	\$21.14
\$30,000	\$2.46	\$2.67	\$3.18	\$4.38	\$6.39	\$9.42	\$14.85	\$21.21	\$31.71
\$40,000	\$3.28	\$3.56	\$4.24	\$5.84	\$8.52	\$12.56	\$19.80	\$28.28	\$42.28
\$50,000	\$4.10	\$4.45	\$5.30	\$7.30	\$10.65	\$15.70	\$24.75	\$35.35	\$52.85
\$60,000	\$4.92	\$5.34	\$6.36	\$8.76	\$12.78	\$18.84	\$29.70	\$42.42	\$63.42
\$70,000	\$5.74	\$6.23	\$7.42	\$10.22	\$14.91	\$21.98	\$34.65	\$49.49	\$73.99
\$80,000	\$6.56	\$7.12	\$8.48	\$11.68	\$17.04	\$25.12	\$39.60	\$56.56	\$84.56
\$90,000	\$7.38	\$8.01	\$9.54	\$13.14	\$19.17	\$28.26	\$44.55	\$63.63	\$95.13
\$100,000	\$8.20	\$8.90	\$10.60	\$14.60	\$21.30	\$31.40	\$49.50	\$70.70	\$105.70
\$110,000	\$9.02	\$9.79	\$11.66	\$16.06	\$23.43	\$34.54	\$54.45	\$77.77	\$116.27
\$120,000	\$9.84	\$10.68	\$12.72	\$17.52	\$25.56	\$37.68	\$59.40	\$84.84	\$126.84
\$130,000	\$10.66	\$11.57	\$13.78	\$18.98	\$27.69	\$40.82	\$64.35	\$91.91	\$137.41
\$140,000	\$11.48	\$12.46	\$14.84	\$20.44	\$29.82	\$43.96	\$69.30	\$98.98	\$147.98
\$150,000	\$12.30	\$13.35	\$15.90	\$21.90	\$31.95	\$47.10	\$74.25	\$106.05	\$158.55
\$160,000	\$13.12	\$14.24	\$16.96	\$23.36	\$34.08	\$50.24	\$79.20	\$113.12	\$169.12
\$170,000	\$13.94	\$15.13	\$18.02	\$24.82	\$36.21	\$53.38	\$84.15	\$120.19	\$179.69
\$180,000	\$14.76	\$16.02	\$19.08	\$26.28	\$38.34	\$56.52	\$89.10	\$127.26	\$190.26
\$190,000	\$15.58	\$16.91	\$20.14	\$27.74	\$40.47	\$59.66	\$94.05	\$134.33	\$200.83
\$200,000	\$16.40	\$17.80	\$21.20	\$29.20	\$42.60	\$62.80	\$99.00	\$141.40	\$211.40
\$210,000	\$17.22	\$18.69	\$22.26	\$30.66	\$44.73	\$65.94	\$103.95	\$148.47	\$221.97
\$220,000	\$18.04	\$19.58	\$23.32	\$32.12	\$46.86	\$69.08	\$108.90	\$155.54	\$232.54
\$230,000	\$18.86	\$20.47	\$24.38	\$33.58	\$48.99	\$72.22	\$113.85	\$162.61	\$243.11
\$240,000	\$19.68	\$21.36	\$25.44	\$35.04	\$51.12	\$75.36	\$118.80	\$169.68	\$253.68
\$250,000	\$20.50	\$22.25	\$26.50	\$36.50	\$53.25	\$78.50	\$123.75	\$176.75	\$264.25
\$260,000	\$21.32	\$23.14	\$27.56	\$37.96	\$55.38	\$81.64	\$128.70	\$183.82	\$274.82
\$270,000	\$22.14	\$24.03	\$28.62	\$39.42	\$57.51	\$84.78	\$133.65	\$190.89	\$285.39
\$280,000	\$22.96	\$24.92	\$29.68	\$40.88	\$59.64	\$87.92	\$138.60	\$197.96	\$295.96
\$290,000	\$23.78	\$25.81	\$30.74	\$42.34	\$61.77	\$91.06	\$143.55	\$205.03	\$306.53
\$300,000	\$24.60	\$26.70	\$31.80	\$43.80	\$63.90	\$94.20	\$148.50	\$212.10	\$317.10
\$310,000	\$25.42	\$27.59	\$32.86	\$45.26	\$66.03	\$97.34	\$153.45	\$219.17	\$327.67
\$320,000	\$26.24	\$28.48	\$33.92	\$46.72	\$68.16	\$100.48	\$158.40	\$226.24	\$338.24
\$330,000	\$27.06	\$29.37	\$34.98	\$48.18	\$70.29	\$103.62	\$163.35	\$233.31	\$348.81
\$340,000	\$27.88	\$30.26	\$36.04	\$49.64	\$72.42	\$106.76	\$168.30	\$240.38	\$359.38
\$350,000	\$28.70	\$31.15	\$37.10	\$51.10	\$74.55	\$109.90	\$173.25	\$247.45	\$369.95
\$360,000	\$29.52	\$32.04	\$38.16	\$52.56	\$76.68	\$113.04	\$178.20	\$254.52	\$380.52
\$370,000	\$30.34	\$32.93	\$39.22	\$54.02	\$78.81	\$116.18	\$183.15	\$261.59	\$391.09
\$380,000	\$31.16	\$33.82	\$40.28	\$55.48	\$80.94	\$119.32	\$188.10	\$268.66	\$401.66
\$390,000	\$31.98	\$34.71	\$41.34	\$56.94	\$83.07	\$122.46	\$193.05	\$275.73	\$412.23
\$400,000	\$32.80	\$35.60	\$42.40	\$58.40	\$85.20	\$125.60	\$198.00	\$282.80	\$422.80
\$410,000	\$33.62	\$36.49	\$43.46	\$59.86	\$87.33	\$128.74	\$202.95	\$289.87	\$433.37
\$420,000	\$34.44	\$37.38	\$44.52	\$61.32	\$89.46	\$131.88	\$207.90	\$296.94	\$443.94
\$430,000	\$35.26	\$38.27	\$45.58	\$62.78	\$91.59	\$135.02	\$212.85	\$304.01	\$454.51
\$440,000	\$36.08	\$39.16	\$46.64	\$64.24	\$93.72	\$138.16	\$217.80	\$311.08	\$465.08
\$450,000	\$36.90	\$40.05	\$47.70	\$65.70	\$95.85	\$141.30	\$222.75	\$318.15	\$475.65
\$460,000	\$37.72	\$40.94	\$48.76	\$67.16	\$97.98	\$144.44	\$227.70	\$325.22	\$486.22
\$470,000	\$38.54	\$41.83	\$49.82	\$68.62	\$100.11	\$147.58	\$232.65	\$332.29	\$496.79
\$480,000	\$39.36	\$42.72	\$50.88	\$70.08	\$102.24	\$150.72	\$237.60	\$339.36	\$507.36
\$490,000	\$40.18	\$43.61	\$51.94	\$71.54	\$104.37	\$153.86	\$242.55	\$346.43	\$517.93
\$500,000	\$41.00	\$44.50	\$53.00	\$73.00	\$106.50	\$157.00	\$247.50	\$353.50	\$528.50
Amount/Spouse									
\$10,000	\$0.84	\$0.86	\$1.04	\$1.46	\$2.42	\$4.31	\$7.52	\$16.78	\$29.69
\$20,000	\$1.68	\$1.72	\$2.08	\$2.92	\$4.84	\$8.62	\$15.04	\$33.56	\$59.38
\$30,000	\$2.52	\$2.58	\$3.12	\$4.38	\$7.26	\$12.93	\$22.56	\$50.34	\$89.07
\$40,000	\$3.36	\$3.44	\$4.16	\$5.84	\$9.68	\$17.24	\$30.08	\$67.12	\$118.76
\$50,000	\$4.20	\$4.30	\$5.20	\$7.30	\$12.10	\$21.55	\$37.60	\$83.90	\$148.45
\$60,000	\$5.04	\$5.16	\$6.24	\$8.76	\$14.52	\$25.86	\$45.12	\$100.68	\$178.14
\$70,000	\$5.88	\$6.02	\$7.28	\$10.22	\$16.94	\$30.17	\$52.64	\$117.46	\$207.83
\$80,000	\$6.72	\$6.88	\$8.32	\$11.68	\$19.36	\$34.48	\$60.16	\$134.24	\$237.52
\$90,000	\$7.56	\$7.74	\$9.36	\$13.14	\$21.78	\$38.79	\$67.68	\$151.02	\$267.21
\$100,000	\$8.40	\$8.60	\$10.40	\$14.60	\$24.20	\$43.10	\$75.20	\$167.80	\$296.90
Amount/Child(ren)									
\$2,000	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52
\$4,000	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03
\$6,000	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55
\$8,000	\$2.06	\$2.06	\$2.06	\$2.06	\$2.06	\$2.06	\$2.06	\$2.06	\$2.06
\$10,000	\$2.58	\$2.58	\$2.58	\$2.58	\$2.58	\$2.58	\$2.58	\$2.58	\$2.58

†Benefit reductions may apply. See plan details.

Spouse coverage premium is based on Employee age. Coverage for the spouse terminates at spouse's age 70.

Questions about your benefits?

Milliman Benefits Center

Phone: 877-265-7699

Updated Safe Harbor Notice – Automatic Deferral Notice (2019 Plan Year)

Russell Landscape 401(k) Plan

Each year we are required to provide you with a special Safe Harbor Notice describing the provisions of the above-referenced Plan. As a result of a recent amendment to the Plan, the language in the current Safe Harbor Notice has been modified. This Updated Safe Harbor Notice has been revised to address the modifications to the Plan and replaces the prior Safe Harbor Notice. This Updated Safe Harbor Notice is being provided to you so that you have an opportunity to review your current Salary Deferral election in light of these Plan changes and provides you with the opportunity to update your deferral election, if you so desire. The modifications described in this Updated Safe Harbor Notice are effective as of 9-1-2019 .

If you are an eligible participant in the Russell Landscape 401(k) Plan (the “Plan”), you may make contributions (called “Salary Deferrals”) directly from your paycheck into the Plan. The ability to make Salary Deferrals provides you with an easy method to save for retirement on a tax-deferred basis. If you make Salary Deferrals to the Plan, you generally will not be taxed on those deferrals or on any earnings on those contributions until you withdraw those amounts from the Plan. However, see the discussion under “**Taxation of Salary Deferrals**” below for special tax rules that apply if you make Roth Deferrals under the Plan.

If you have any questions regarding your eligibility to make Salary Deferrals under the Plan or any other questions regarding the Plan that are not addressed in this Notice, please review your Summary Plan Description. For example, Article 5 of the Summary Plan Description contains a discussion of the eligibility conditions applicable to Salary Deferrals. In addition, from time to time we may make changes to the Plan and/or Summary Plan Description, which are described in a Summary of Material Modifications supplementing the Summary Plan Description. Any reference to the Summary Plan Description in this Notice includes any Summary of Material Modifications we may have issued with respect to the Plan. If you do not have a copy of the Summary Plan Description or any Summary of Material Modifications, if applicable, please contact the Plan Administrator named below.

Automatic Deferral Feature

To assist you in your decision whether to make Salary Deferrals, we have established an automatic deferral feature under the Plan. Under this automatic deferral feature, if you do not specifically elect to make Salary Deferrals into the Plan, we will automatically withhold a designated percentage of your compensation from each paycheck and deposit such amount into the Plan in your name as a Salary Deferral. If you wish to defer a greater or lesser amount (including no deferral), you must complete a Salary Deferral election designating a different percentage of deferral.

This Notice provides important information regarding the Plan’s automatic enrollment feature and describes:

- your right to make Salary Deferrals under the Plan;
- what amounts you may contribute to the Plan;
- how the automatic deferral feature applies to you;
- when you can change your Salary Deferral election;
- how your account will be invested; and
- other valuable information regarding your rights under the Plan.

For a full discussion of your benefits under the Plan, please review your Summary Plan Description.

Procedures for making Salary Deferrals under the Plan -- automatic deferral feature. As described above, the Plan provides for an automatic deferral feature. Thus, if you do not specifically elect an alternative deferral amount (including zero), we will automatically withhold 2% from your paycheck each pay period and deposit that amount into the Plan in your name as a Salary Deferral. This is called your **automatic contribution rate**. If you wish to defer a greater or lesser amount (including no deferral), you must specifically elect to defer a different amount. If you have any questions about how to change your automatic contribution rate, you should contact the Plan Administrator.

Automatic Deferral Notice
Russell Landscape 401(k) Plan

Application of automatic deferral feature. The current automatic deferral feature under the Plan applies to all eligible participants who are hired on or after the Effective Date of this Plan as set forth under Article 2 above and who do not complete a Salary Deferral election designating an alternate deferral percentage (including an election not to defer).

Special withdrawal rule. If amounts are automatically withheld from your paycheck, you may withdraw those amounts within 90 days after the first amounts are withheld from your pay, regardless of any other withdrawal restrictions under the Plan. If you withdraw automatic deferrals under this special withdrawal rule, you will lose any matching contributions associated with those deferrals. Such withdrawal also will not be subject to the 10% penalty for early withdrawal. If you withdraw the automatic deferrals, no additional deferrals will be withheld from your paycheck unless you enter into a subsequent election to defer into the Plan.

Taxation of Salary Deferrals. The amount that you defer into the Plan reduces your taxable income, meaning you do not pay income taxes on those amounts until you withdraw your deferrals from the Plan. Any gains or earnings made from the investment of these contributions within the Plan are also not subject to income tax until they are withdrawn from the Plan. Alternatively, you may elect to treat all or any portion of your deferrals as “Roth deferrals.” Roth deferrals do not reduce your taxable income when made so that you will pay taxes on the amount contributed as a Roth deferral. However, if you take a “qualified distribution” of your Roth deferrals, you will not be taxed on any amounts attributable to those Roth deferrals, including any earnings on those amounts, at the time of the qualified distribution. To be a qualified distribution, the distribution must occur at least 5 years after the year in which you first make a Roth deferral to the Plan and must be on account of death, disability or attainment of age 59½.

Change in deferral amount. You may increase or decrease the amount of your current Salary Deferrals or stop making Salary Deferrals altogether, as of any designated election date. For this purpose, the designated election date for changing or modifying your Salary Deferral election is the first day of each calendar month. However, regardless of the Plan’s normal deferral procedures, you will have a reasonable time after receipt of this notice and before the first amount is withheld from your paycheck under the automatic deferral feature to modify the automatic contribution rate. In addition, unless provided otherwise under the Plan, you may revoke an existing deferral election at any time. Any change you make to your Salary Deferrals will become effective as of the next designated election date, and will remain in effect until modified or canceled during a subsequent election period.

Other contributions. In addition to the Salary Deferrals you may make to the Plan, the Plan provides for the following contributions:

- Employer contributions
- Matching contributions

For more information about the type of contributions permitted under the Plan, how the amount of such contributions is determined, any limits that might apply to such amounts and the eligibility conditions for receiving such contributions, see the Summary Plan Description.

Vesting of contributions. You are always 100% vested in any Salary Deferrals you make to the Plan. This means that you have an immediate ownership right to such contributions and you will not lose that right if you should terminate from employment.

As mentioned above, the Plan also provides for regular matching contributions and employer contributions. These matching contributions and employer contributions will become vested based on your years of service, as described in the following table:

Years of service	Vested percentage
0	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

You will not have any ownership rights to such matching contributions or employer contributions to the extent you have not vested in those amounts. If you should terminate employment with a nonvested benefit, you will forfeit the nonvested portion of those contributions.

Withdrawal restrictions. Generally, you may withdraw amounts held on your behalf under the Plan upon death, disability or termination of employment. In addition, the following withdrawal options apply while you are still employed.

- **Salary Deferrals.** You may withdraw amounts attributable to Salary Deferrals from the Plan while you are still employed under the following circumstances:
 - You have reached age 59½.
 - You have reached Normal Retirement Age under the Plan.
 - You suffer a hardship (as defined in the Plan). See the Summary Plan Description for a list of permissible hardship events.

Note: No in-service distribution of Salary Deferrals will be permitted on account of an age earlier than 59½ except for a distribution on account of a hardship, to the extent allowed under the Plan.

- **Rollover contributions.** You may withdraw any rollover contributions you make to the Plan at any time.
- **Other contributions.** As described above, the Plan also provides for employer contributions and matching contributions. You may withdraw amounts attributable to such contributions while you are still employed if:
 - You have attained age 59½.
 - You have reached Normal Retirement Age under the Plan. See your Summary Plan Description for the definition of Normal Retirement Age.

Special distribution rules. In applying the withdrawal provisions under the Plan, the following special rules apply:

- In service distributions are only permitted if you are 100% vested in the amounts being withdrawn
- Hardship distributions may not be taken from Roth accounts.

Plan investments. The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan's investment procedures. Any earnings on the investment of your contributions under the Plan will be allocated to your Plan account.

The Plan allows you to direct the investment of your Plan account within the available investment options under the Plan. If you do not elect to invest your Plan account, such amounts will automatically be invested in the Plan's default investment fund. Even if your Plan account is invested in the Plan's default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan.

To learn more about the available investments under the Plan, you may contact the Plan Administrator.

Additional information. Please refer to the Summary Plan Description for additional information regarding Plan contributions, withdrawal restrictions, and other Plan features. You also may contact the Plan Administrator for more information. The following is the name, address and phone number of the Plan Administrator.

The Russell Corporate Groups, Inc.
4300 Woodward Way
Sugar Hill, GA 30518
770-446-3552