

PACIFIC COAST PROPANE, LLC PROFIT SHARING 401(K) PLAN
PPA PS/401(k) VS AA
Plan Document Summary
Prepared as of 12/10/2015

This Plan Document Summary (“Summary”) is intended to provide you with a high level overview of the major features of your plan based on the most recently drafted plan document in our files. The Summary is not intended to replace your plan document or Summary Plan Description (SPD). If this Summary describes any provisions of your plan that have not been adopted (including provisions in an amendment to the plan that has not been signed), those provisions will not be operational until the plan or amendment has been signed and dated. Finally, if the provisions described in this Summary and the plan document or SPD conflict, the provisions of the plan document and SPD govern.

EMPLOYER/PLAN INFORMATION
[AA §1 / AA §2]

EFFECTIVE DATE OF PLAN:

- **Plan restatement effective:** 1-1-2016
- **Original effective date:** 1-1-2010

EMPLOYER INFORMATION

Name: Pacific Coast Propane, LLC
Address:
 539 W. Main St
 Ontario, CA 91762
Phone: (909) 395-0566
EIN: 33-0723422

PARTICIPATING ERS: No

PLAN ADMINISTRATOR: Plan Administrator is Employer

ENTITY TYPE: LLC

ER TAX YEAR END: 12-31

PLAN YEAR: Calendar Year

TOTAL COMPENSATION: W-2 Compensation

Deferrals	ER Contributions	Match
PLAN COMPENSATION: No exclusions	PLAN COMPENSATION: No exclusions	PLAN COMPENSATION: No exclusions
COMPENSATION PERIOD: Plan Year	COMPENSATION PERIOD: Plan Year	COMPENSATION PERIOD: Plan Year
COMPENSATION ONLY WHILE PARTICIPANT: No	COMPENSATION ONLY WHILE PARTICIPANT: No	COMPENSATION ONLY WHILE PARTICIPANT: No

NORMAL RETIREMENT AGE: Later of age 65 or 5 anniversary of Plan participation

EXCLUDED EMPLOYEES
[AA §3]

Deferrals	ER Contributions	Match
Following Employees excluded: <ul style="list-style-type: none"> ▪ Collectively Bargained EEs ▪ Nonresident Aliens with no U.S. source income ▪ Leased EEs 	Following Employees excluded: <ul style="list-style-type: none"> ▪ Collectively Bargained EEs ▪ Nonresident Aliens with no U.S. source income ▪ Leased EEs 	Following Employees excluded: <ul style="list-style-type: none"> ▪ Collectively Bargained EEs ▪ Nonresident Aliens with no U.S. source income ▪ Leased EEs

MINIMUM AGE AND SERVICE
[AA §4]

Deferrals	ER Contributions	Match
Minimum Age: Age 21	Minimum Age: Age 21	Minimum Age: Age 21
Minimum Service: Completion of 250 hours during first 3 months or one Year of Service	Minimum Service: Completion of 250 hours during first 3 months or one Year of Service	Minimum Service: Completion of 250 hours during first 3 months or one Year of Service
Year of Service: 1,000 HOS	Year of Service: 1,000 HOS	Year of Service: 1,000 HOS
Computation Period: Shift to Plan Year	Computation Period: Shift to Plan Year	Computation Period: Shift to Plan Year

ENTRY DATES
[AA §4-2]

Deferrals	ER Contributions	Match
Entry Dates: Quarterly	Entry Dates: Quarterly	Entry Dates: Quarterly
Timing of Entry Dates: Coinciding with or next following	Timing of Entry Dates: Coinciding with or next following	Timing of Entry Dates: Coinciding with or next following

SALARY DEFERRALS
[AA §6A]

CATCH-UP CONTRIBUTIONS: Yes

FREQUENCY OF DEFERRAL CHANGES: Each payroll period

ROTH CONTRIBUTIONS: Yes

IN-PLAN ROTH CONVERSIONS: No

ADP TESTING METHOD: Current Year Testing

EMPLOYER CONTRIBUTIONS
[AA §6]

EMPLOYER CONTRIBUTION FORMULA:

- Discretionary contribution with Employee group allocation using following groups:
 - o Each participant in his/her own group
- Discretionary QNEC

ALLOCATION CONDITIONS:

- Employment on last day of Plan Year
- Completion of at least 1,000 hours of service during Plan Year using actual Hours

EXCEPTIONS: Allocation conditions do not apply upon death, disability, NRA

MATCHING CONTRIBUTIONS
[AA §6B]

MATCHING CONTRIBUTION FORMULA:

- Fixed match equal to 30% of Eligible Contributions
- Discretionary QMAC

ELIGIBLE CONTRIBUTIONS: Following amounts are eligible for match:

- Pre-tax Salary Deferrals
- Roth Deferrals
- Catch-Up Contributions

LIMIT ON MATCHING CONTRIBUTIONS:

- Eligible Contributions up to 6% of Plan Compensation
- Total match limited to \$1800

PERIOD FOR DETERMINING MATCH: Plan Year

ALLOCATION CONDITIONS:

- Employment on last day of Plan Year
- Completion of at least 1,000 hours of service during Plan Year using actual Hours

EXCEPTIONS: Allocation conditions do not apply upon:

- Death
- Disability
- Normal Retirement Age

ACP TESTING METHOD: Current Year Testing

SAFE HARBOR CONTRIBUTIONS
[AA §6C]

PLAN IS NOT SAFE HARBOR

AFTER-TAX CONTRIBUTIONS
[AA §6D]

NOT ALLOWED

VESTING
[AA §8]

ER Contributions	Match
Normal Vesting Schedule: Modified schedule: 20% after 1 YOS 40% after 2 YOS 60% after 3 YOS 80% after 4 YOS 100% after 5 YOS 100% after 6 YOS	Normal Vesting Schedule: Modified schedule: 20% after 1 YOS 40% after 2 YOS 60% after 3 YOS 80% after 4 YOS 100% after 5 YOS 100% after 6 YOS

EXCLUDED SERVICE: All service counts

INCREASE IN VESTING: Vesting increases to 100% upon:

- Death
- Disability

SPECIAL RULES:

ER Contributions	Match
No special rules apply	No special rules apply

FORFEITURES:

ER Contributions	Match
• Employer may decide how to use forfeitures	• Employer may decide how to use forfeitures

DISTRIBUTIONS
[AA §9 / AA §10]

FORM OF DISTRIBUTION:

- Lump sum

JOINT AND SURVIVOR ANNUITY RULES: Not subject to QJSA

TIMING OF DISTRIBUTIONS – ABOVE \$5,000: Reasonable time following termination

TIMING OF DISTRIBUTIONS – NOT EXCEEDING \$5,000: Reasonable time following termination

INVOLUNTARY CASH-OUT THRESHOLD: \$5,000

AUTOMATIC ROLLOVER RULES: Do not apply to Cash-Outs less than \$1,000

Deferrals	ER Contributions	Match
In-Service Distributions: • Age 59½ • Hardship • NRA • Qualified Reservist Distribution	In-Service Distributions: • Age 59½ • Hardship • NRA	In-Service Distributions: • Age 59½ • Hardship • NRA

ROLLOVER CONTRIBUTIONS: May be distributed at any time

LIMITS ON IN-SERVICE DISTRIBUTIONS:

- Must be 100% vested

ADMINISTRATIVE PROVISIONS
[AA §11 / APPENDIX A / APPENDIX B]

Deferrals	ER Contributions	Match
VALUATION DATE: Daily	VALUATION DATE: Daily	VALUATION DATE: Daily

DEFINITION OF HCE: Top Paid Group Test does not apply

LOANS: Not permitted

PARTICIPANT DIRECTION: Allowed from all Accounts

ROLLOVERS: Yes

FAIL-SAFE COVERAGE: Does not apply