



RETIREMENT SAVINGS PLAN DEFAULT STATEMENT

The Retirement Savings Plan for Employees of Janus Youth Programs, Inc., is a 401(k) retirement plan established for and adopted by Janus Youth Programs, Inc. Currently the plan is managed by The Standard.

Employee Contributions:

Employees are eligible to contribute pre-tax deferrals into the plan beginning the first day of the first payroll period following employment.

Employer Contributions:

Employees who are at least 19 years of age are eligible for employer contributions into the plan following 1 year of employment and 1,000 service hours. Employer contributions, if applicable, begin the first day of the pay period following 1 year of employment.

Default Fund:

The plan document provides for a default fund and in the event you do not complete the necessary enrollment forms prior to your eligibility date the agency will deposit its discretionary profit-sharing contribution, if any, into the default fund as provided for in the plan document. Funds will be sent to the investment trustee under your name and social security number. You can change this investment fund at any time. Under no circumstances will a retroactive matching contribution, if applicable, be available to you.

Your signature below indicates you have read and understood the above and that you release Janus Youth Programs, Inc. from any liability which should arise due to your not completing the necessary enrollment forms. These forms include an election form to direct participant investments, an election form to defer, on a pre-tax basis, compensation into the plan, and a form to designate a beneficiary in the event of your death.

Information regarding our 401(k) plan can be obtained by contact Melissa Allen, Human Resources Assistant, at 503-542-4615 (mallen@janusyouth.org) or by contacting The Standard at 1-800-858-5420.

Employee Signature

Date

11/2015