

Features of Your Plan

ELIGIBILITY

Your plan excludes certain categories of employees, such as priests, sisters, independent contractors, collectively bargained employees, non-resident aliens, and employees who are not regularly scheduled to work 20 hours a week.

If you qualify as an employee, you are eligible to participate in the plan if you are also at least 18 years of age and have completed one year of service.

YOUR CONTRIBUTIONS

The Internal Revenue Code limits the amount you can contribute each calendar year. The federal general limit is \$17,500 for 2014.

Additional catch-up contributions under a 403(b) plan may be available for employees who have completed at least 15 years of service with certain eligible employers (e.g., schools). The additional 403(b) "catch-up" is \$15,000 and the amount that may be made in any year may not exceed \$3,000; and further depends on the years of service and the amount of contributions in prior years. Elective contributions generally may not exceed 100 percent of your compensation and there is an overall limit on aggregate contributions (including employer and employee contributions) that can be made to your employer's plan. If you have questions about these limits, please contact your employer.

ROLLOVERS

If you have an existing retirement plan account with a prior employer or an IRA, you may be able to roll over all or some of that account into this plan once you enroll. You may want to consider this, for example, if your old plan or IRA's costs, features or investment options are not satisfactory to you.

ARCHDIOCESE OF OKLAHOMA CITY CONTRIBUTION

One of the highlights of your plan is the employer contribution.

Your employer will match 50% of each dollar you contribute on the first 4% of pay that you defer to your plan. Additionally, your employer will contribute on a monthly basis, as a nonelective contribution, 3% of your benefit compensation.

To be eligible to receive your employer contributions, you must be at least 18 years of age and have completed one year of service. You must also work 20 hours weekly or 1,000 cumulative hours in the year.

VESTING

"Vesting" refers to whether you have an absolute right to your plan account or something else must occur before you have a right to it, such as additional years of service or reaching a certain age. Anything you contribute — including rollover contributions and any earnings on that money — is always 100% vested. Your employer's contributions are vested according to the following schedule:

Years of Service	1	2	3	4	5	6
Percent	0	20	40	60	80	100

CHOOSING FUNDING OPTIONS

You may choose from a range of funding options across a variety of asset classes. For a list of the funds available to you, please see the next section of this guide.

LOANS

Loans are not permitted at this time.

WITHDRAWALS

Since your plan is designed primarily to help you save for retirement, the Internal Revenue Code has placed restrictions on when money may be withdrawn from your plan account before you retire. You may withdraw money from your plan account under the following circumstances:

- Termination of Employment
- Disability²
- Death
- Hardship²
- In-Service Withdrawals¹

Always consult your tax advisor or investment professional about the income tax consequences of any withdrawals. Ordinary federal income taxes generally apply to taxable distributions. State income taxes may also apply. Distributions before age 59 ½ may be subject to ordinary income tax and an additional 10 percent tax penalty, unless an exception applies.

¹ As defined by your plan ² Subject to IRC requirements

COST OF PARTICIPATION

An annual plan administrative fee of 10 basis points (or 0.10%) on Fund assets in your plan account will be charged to your MFSP account in quarterly installments. In addition, for the services it provides, MetLife retains the Fund compensation that it receives with respect to the plan assets. If your employer directs MetLife to pay fees that are charged by other third parties for the services they provide to the plan, the annual plan administrative fee may be increased and/or the Fund compensation retained by MetLife may be net of such payments.

ACCOUNT ACCESS

Each quarter, you will receive a personal account statement with a detailed summary of all activity. You can also access your information on the web at mlr.metlife.com and the Interactive Voice Response on the web at mlr.metlife.com and the Interactive Voice Response system at 1-800-543-2520.