

**SUMMARY PLAN DESCRIPTION
FOR
THE HANKIN GROUP 401(K) PLAN**

The Hankin Group 401(k) Plan

Summary Plan Description

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**SUMMARY PLAN DESCRIPTION
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INTRODUCTION

Effective January 1, 1995, Milbern Builders Associates, Inc. established the Hankin Group 401(k) Plan for the exclusive benefit of all eligible employees and their beneficiaries with the intention to provide a measure of retirement security for your future.

This Summary Plan Description reflects the plan options as of January 1, 2016.

This Summary Plan Description is a brief description of your plan and your rights and benefits under the plan and is not intended to cover every plan provision. This Summary Plan Description is not meant to interpret or change the provisions of your plan. A copy of your plan is on file at your employer's office and may be read by you, your beneficiaries, or your legal representatives at any reasonable time. This plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). If you have any questions regarding either your plan or this Summary Plan Description, you should ask your plan administrator. If any discrepancies exist between this Summary Plan Description and the actual provisions of the plan, the plan shall govern.

GENERAL INFORMATION

Plan Name: The Hankin Group 401(k) Plan

Employer: Milbern Builders Associates, Inc.
707 Eagleview Boulevard
Exton, PA 19341
(610) 458-1900

Employer Tax ID: 23-1649997

Three Digit Plan Number: 001

Type of Plan: Cash or Deferred Profit Sharing Plan

Administration Type: Plan Administrator

Plan Administrator: Milbern Builders Associates, Inc.
707 Eagleview Boulevard
Exton, PA 19341
(610) 458-1900

Plan Administrator ID Number: 23-1649997

Legal Agent: Milbern Builders Associates, Inc.
707 Eagleview Boulevard
Exton, PA 19341
(610) 458-1900

Service of legal process may also be made upon a plan trustee or the plan administrator as listed herein.

Trustees: Richard Hankin
Robert Hankin
Christine Helmig
707 Eagleview Boulevard
Exton, PA 19341
(610) 458-1900

Funding Arrangement: Trust

Trust Tax ID Number: 42-0127290

Plan Year: January 1st to December 31st

Limitation Year: January 1st to December 31st

Anniversary Date: December 31st

Valuation Date: Daily

PARTICIPATION IN YOUR PLAN

In order to take advantage of the opportunities provided by your plan you must participate in the plan. There may be certain restrictions to your eligibility and participation. The following is information about how you can participate in the plan.

Who may participate?

As an employee of Milbern Builders Associates, Inc. you may participate in the plan, once you have met the eligibility requirements.

Who is considered an employee?

An employee is an individual who performs services for the employer as a common law employee, a self-employed individual who is treated as an employee, or a leased employee.

Are any employee groups ineligible to participate?

The following individuals are not eligible for participation in the plan:

1. Members of a collective bargaining unit where retirement benefits were the subject of good faith bargaining;
2. Non-resident aliens with no U.S. source income;
3. Employees that were acquired in an acquisition, merger or similar transaction; and
4. Leased Employees.

What types of contributions are available in the plan?

There are 5 different contribution types available in the plan:

1. Employer Non-Elective: This is also known as a profit sharing contribution. Your employer may, at its discretion, make a profit sharing contribution to the plan.
2. Elective Deferrals: This type of contribution is also known as a 401(k) contribution or a salary deferral contribution. Roth salary deferrals are after-tax elective deferrals.
3. Employer Matching: In order to share in matching contributions, you must be making salary deferrals to the plan. Matching contributions, if any, are based on your salary deferrals.
4. Safe Harbor: The employer may make a required contribution to the plan. Each plan year you will receive a notice regarding the safe harbor contribution.
5. Rollovers: You may make rollovers to this plan as described in the question "Does the plan accept rollovers?" in the "Contributions" section.

What are the requirements to be eligible to make salary deferrals?

To be eligible to make a salary deferral contribution you must have attained age 21 and completed 3.0 months of service. Once you have met this requirement, you will enter the plan on the first day of each calendar month of the plan year, coincident with or next following satisfaction of the eligibility requirements.

What are the requirements to be eligible for employer profit sharing contributions?

To be eligible to receive an employer Non-Elective contribution you must have attained age 21 and completed 3.0 months of service. Once you have met this requirement, you will enter the plan on the first day of each calendar month of the plan year, coincident with or next following satisfaction of the eligibility requirements.

What are the requirements to be eligible for matching contributions?

To be eligible to receive a matching contribution you must have attained age 21 and completed 3.0 months of service. Once you have met this requirement, you will enter the plan on the first day of each calendar month of the plan year, coincident with or next following satisfaction of the eligibility requirements.

How do I start contributing salary deferrals?

To contribute to your plan, your employer will ask you to complete a salary deferral agreement. It is here that you tell your employer how

much of your income you wish to defer to your plan. These contributions will be deducted from your paycheck on a pre-tax or after-tax basis. You do not have to complete a salary deferral agreement to receive an employer profit sharing contribution.

What compensation will be used for my contributions in the plan?

The compensation used to calculate your salary deferral contribution will be based on your W-2 wages, including compensation due to SEP deferrals (section 402(h)(1)(B)), cafeteria plan deferrals under section 125, deemed section 125 compensation, transportation compensation (section 132(f)(4)), 401(k) and 403(b) deferrals (section 402(e)), 457(b) deferrals, and 402 (k) deferrals (section 408(p)).

Your compensation for the employer profit sharing contribution will exclude Rental discounts and medical opt-out reimbursements. Your compensation for salary deferrals will exclude Rental discounts and medical opt-out reimbursements. Compensation for your matching contributions will exclude Rental discounts and medical opt-out reimbursements.

The first year you are a participant your compensation will be for the entire 12-month compensation period.

Is there a limit on compensation for plan purposes?

The IRS limits the amount of compensation that may be taken into account for each participant for each plan year. For 2015, that limit is \$265,000. For future years, the limit is subject to cost-of-living increases as published by the IRS.

Does plan compensation include monies paid to me during an absence or after my employment ends?

Usually, only the amounts paid to you while you are an employee are considered plan compensation (described above). However, the plan may consider certain types of pay as plan compensation, though paid during an absence or after you leave employment.

If you are totally and permanently disabled, compensation under your plan will not include disability-related salary continuation payments.

If you are not actively working for the employer due to military service, but are receiving compensation as if you were working for Milbern Builders Associates, Inc., those payments are included as compensation under your plan.

Payments you receive after terminating employment might be considered plan compensation, if they meet the definition of "post-severance compensation." To be considered post-severance compensation, the payment must be one that you would have received had employment continued, such as your salary or wages. Post-severance compensation does not include severance pay, or other amounts you receive only because your employment ended.

To be included in plan compensation, post-severance compensation must be paid to you by the later of the end of the limitation year in which your employment ends, or within 2-1/2 months after the date your employment ends.

Payments for unused accrued sick, vacation, or other leave that you would have been able to use if your employment had continued are included in your plan's post-severance compensation.

How are hours of service determined?

You are credited with the actual hours you work, and for hours for which you are paid but not at work, such as paid vacation or paid sick leave.

What is a year of service for eligibility purposes?

You will earn a year of service for purposes of eligibility if you are credited with 12.0 months of service during the eligibility computation period. The "eligibility computation period" is the 12-month period that begins with the date you were hired and each subsequent period begins on the anniversary of the date you were hired.

What is a period of severance?

Your employer does not count the actual hours that you work to determine if you have a period of severance. If you fail to work at least 12 months of continuous service, you will incur a period of severance in the plan.

CONTRIBUTIONS

As a plan participant, you can contribute your pay on a tax-deferred basis (that is, before federal income taxes are deducted) or on an after-tax basis (that is, after federal income taxes are deducted). Your employer may also make contributions to the plan.

YOUR CONTRIBUTIONS TO THE PLAN:

When you enroll in the plan, you may make your salary deferrals on a pre-tax basis, an after-tax basis or a combination of the two. You will also select the percentage or dollar amount of your pay to be deducted as a pre-tax or an after-tax salary deferral. Your employer will deduct the amount you've elected from your paycheck in accordance with procedures established by your employer.

What are pre-tax salary deferrals?

Pre-tax salary deferrals are deducted from your pay before federal income taxes are calculated. This reduces your taxable income by the amount you have elected to save under the plan. Since your taxable income is reduced, you pay less in current federal income taxes. This money is accumulated on a tax deferred basis until it is distributed from the plan. You should consult your plan administrator or tax advisor regarding treatment of salary deferrals for purposes of state and local taxes. See "Distributions" for additional information on tax consequences when you withdraw your money from the plan.

What are Roth salary deferrals?

All employees who are eligible to make pre-tax salary deferrals can also make after-tax salary deferrals, on or after January 1, 2010. These contributions are also known as Roth deferral contributions. This means that you will be taxed on the money when it is withheld from your paycheck. You can contribute all or a portion of salary deferrals as a Roth deferral. There are certain withdrawal restrictions for Roth deferral contributions. See "May I take a distribution of my Roth deferrals?" in the distribution section of this SPD.

Are there limits to how much I can contribute?

There are no plan imposed limits on the amount you may defer.

The IRS limits the maximum amounts that can be contributed on a pre-tax or after-tax salary deferral basis. For 2015, that limit is \$18,000. For future tax years, the limit is subject to cost-of-living increases as published by the IRS.

If you are age 50 or older, you may be able to contribute in excess of this limit. See "What are catch-up contributions?" below.

What are catch-up contributions?

All employees who are eligible to make salary deferrals under this plan and who are age 50 or older before the close of a plan year, are eligible to make catch-up contributions. The catch-up contributions are in addition to the regular salary deferrals mentioned above. The IRS limits the amount that can be contributed as a catch-up contribution. For the 2015 tax year, that limit is \$6,000. For future tax years, the limit is subject to cost-of-living increases as published by the IRS.

When can I expect my salary deferrals to be deposited?

Salary deferrals are deposited in the trust as soon as reasonably possible, following guidelines issued by the Department of Labor.

When can I change my salary deferral election?

You may make, revoke or change an election at any time.

What happens if I am contributing to another plan from a different employer?

If you participate in two or more deferred compensation plans (which include 401(k), Simplified Employee Pensions and 403(b) plans), your total deferrals to all plans could exceed IRS limits for the year. To avoid paying excise taxes if excess contributions have to be returned, you may want to designate which plan is to return any excess contributions to you.

If you elect to have this plan return any excess, you should notify the plan administrator so that the excess can be returned to you, along with any earnings, before April 15th following the year in which the deferrals were withheld.

Does the plan accept rollovers?

Rollovers are permitted even if you are not yet a participant.

Direct transfer rollovers are permitted from a qualified plan described in Code sections 401(a) or 403(a), excluding after-tax employee contributions, an annuity contract described in Code sections 403(b), excluding after-tax employee contributions, and an Individual Retirement Account or Annuity described in Code sections 408(a) or (b) or 408A that is eligible to be rolled over, limited to amounts that would otherwise be includible in gross income.

You may rollover an eligible distribution from a qualified plan described in Code sections 401(a) or 403(a), excluding after-tax employee contributions, an annuity contract described in Code sections 403(b), excluding after-tax employee contributions, an Individual Retirement Account or Annuity described in Code sections 408(a) or (b) that is eligible to be rolled over, limited to amounts that would otherwise be includible in gross income.

In-kind rollovers are not permitted.

YOUR COMPANY CONTRIBUTIONS TO THE PLAN:

In addition to your salary deferrals, your employer may make other types of contributions to the plan, such as a profit sharing contribution, a matching contribution, or a safe harbor contribution.

What are matching contributions?

As an incentive to make salary deferrals to the plan your employer may contribute a certain percentage or dollar amount each year. This additional employer contribution is known as a matching contribution.

Which employee contributions are eligible to receive matching contributions?

Pre-tax salary deferral contributions, Roth deferral contributions, and catch-up salary deferral contributions are eligible to be matched, and will be matched at the same rate, as described in the following questions.

Are there requirements to receive the matching contributions?

You will be eligible to receive an allocation of matching contribution regardless of the hours you work during the plan year.

What happens if I die, retire or become disabled during the plan year?

If you die or become disabled while in qualified military service on or after January 1, 2016, you will receive an employer contribution as if you had returned to work, and then died or became disabled while working for your employer.

How is the matching contribution determined?

The amount of the match depends on your salary deferrals. Each year, at their discretion your employer's match may be a discretionary percentage allocated proportionate to your salary deferrals, flat dollar amount, or tiered formula, as the employer elects each year. There are no additional limits imposed on the matching contributions.

When can I expect the matching contributions to be allocated?

The matching contributions made by your employer will be allocated to your matching contribution account as of the last day of the plan year.

What are profit sharing contributions?

The company may make a profit sharing contribution to the plan each year and in such amount, if any, as it may determine.

Are there requirements to receive a profit sharing contribution?

You will be eligible to receive an allocation of the employer's discretionary profit sharing contributions regardless of the hours you work during the plan year. However, according to the allocation formula, no participant is guaranteed to receive a contribution in any given plan year.

What happens if I die, retire or become disabled during the plan year?

If you die or become disabled while in qualified military service on or after January 1, 2016, you will receive an employer contribution as if you had returned to work, and then died or became disabled while working for your employer.

How is the profit sharing contribution determined?

Your share of the discretionary contribution is determined each year as a percentage of compensation or a dollar amount per participant. Your plan creates a separate employee classification group for each eligible employee.

When can I expect the employer profit sharing contributions to be allocated?

The profit sharing contributions made by your employer will be allocated to your profit sharing account as of the last day of the plan year.

When can I expect the employer contributions to be deposited?

The employer contributions to the trust are normally paid by the company directly to the Trust either during the plan year or after the close of the plan year (within the time during which the Company has to file its federal tax return).

When is a plan top heavy?

The plan becomes top heavy if more than 60% of the account balances are attributable to "key employees". Key employees are certain highly compensated officers or owner/shareholders.

Each year, the plan administrator will make a top heavy determination.

How will the plan operate in top heavy years?

If your plan is top heavy, all participants except those who are key employees, must receive a minimum contribution for such plan year. This amount is based on the amount of contribution that the key employees receive and may be zero. There may also be a change to the vesting schedule for that year. See "What is the top heavy vesting schedule?"

What is a safe harbor contribution?

This 401(k) plan takes advantage of certain rules that provide alternative methods to pass the non-discrimination tests required of 401(k) plans. Under these rules, your employer has elected to provide a contribution to each participant who has a deferral election on file.

How is the safe harbor contribution determined?

The safe harbor contribution will be a match of 100% your salary deferrals that do not to exceed 6% of compensation. The ADP safe harbor matching contribution is 100% vested at all times.

The Employer's safe harbor contribution is based on your eligible pay or Compensation. Compensation means your total wages reported on Form W-2, plus, any other deferred compensation that is not included in your gross taxable income due to Section 125 (Cafeteria Plan), Deemed Section 125 Compensation, Section 132(f)(4) (Transportation), Section 402(e)(3) deferrals, in a 401(k) or 403(b) plan, Section 457(b) deferrals, Section 402(h)(1)(B) deferrals in a Simplified Employee Plan and Section 408(p) (Simple Retirement Account 402(k) deferrals).

This safe harbor contribution is allocated to your account each payroll period.

VESTING

Vesting is the non-forfeitable balance of your employer contribution account(s) that you will be entitled to receive after your employment with the company ends. If you terminate employment before you meet the requirements for retirement, the distribution from your employer contribution account(s) will be limited to the vested portion. Your vesting percentage grows with your years of vesting service.

What is a year of service for vesting purposes?

You are credited with the actual hours you work, and for hours for which you are paid but not at work, such as paid vacation or paid sick leave. You will earn a year of service for purposes of vesting if you are credited with 1000 hours of service during the plan year. You cannot earn more than one year of vesting service during the plan year.

What is a break in service for vesting purposes?

When you fail to complete more than 500 hours during the plan year, you incur a break in service. If you have incurred a break in service, your vesting percentage will not increase for the period in which the break occurs.

However, in certain circumstances, your plan is required to credit you with 500 hours, even though you didn't actually work that number of hours. This is primarily if you take time off to have, adopt or care for a child for a period immediately following the birth or adoption. You will receive this credit only for the purpose of determining whether you have incurred a break in service and not for receiving additional credit for a contribution or for vesting.

Is any of my service excluded for vesting purposes?

No, all years of vesting service with your employer except those excluded due to a break in service will be included in determining your vested account balance.

How is my vested percentage calculated?

If you leave employment due to termination, you are entitled to your employer accounts along with earnings, based on the following schedules:

Vesting Schedule for Employer Profit Sharing:

<u>Years of Vesting Service</u>	<u>Percent Vested</u>
Less than 1	0%
1 but less than 2	0%
2 but less than 3	50%
3 or more	100%

Vesting Schedule for Employer Matching:

<u>Years of Vesting Service</u>	<u>Percent Vested</u>
Less than 1	0%
1 but less than 2	0%
2 but less than 3	50%
3 or more	100%

Vesting Schedule for Employer ADP Safe Harbor Account:

Immediately 100% vested upon plan participation.

What is the top heavy vesting schedule?

When the plan is top heavy, your employer accounts will be vested according to the following top heavy vesting schedule:

Vesting Schedule for Top Heavy Employer Profit Sharing:

<u>Year(s) of Vesting Service</u>	<u>Percent Vesting</u>
Less than 1	0%
1 but less than 2	0%
2 but less than 3	50%
3 or more	100%

What vesting schedule applies to my employee contribution account(s)?

Salary deferrals (including catch-up contributions and Roth contributions) and rollovers along with the earnings associated with these accounts are always 100% vested.

Does my vested percentage change if I die?

If you die while still an employee, your employer profit sharing account, and employer matching account will become 100% vested. Your beneficiary will be entitled to receive 100% of your accounts.

What is my vested percentage if I become disabled?

If you are disabled while still an employee, you will be entitled to 100% of your employer profit sharing account, and employer matching account.

What happens if I terminate employment before I am fully vested?

The non-vested portion of your account will be forfeited and used to offset plan expenses or may be used to reduce the employer or matching contribution. The forfeiture takes place as of the earlier of the end of the plan year in which you receive the final (complete) distribution of your distributable benefit or as of the last day of the plan year in which your fifth consecutive break in service occurs.

What happens to my forfeited amounts, if I am rehired into a position covered by the plan?

If you were not vested (that is, 0% vested), when you severed employment, and you rejoin the plan before incurring a 5-year break in service, the amounts you forfeited will be restored as of your rehire date.

If you were partially vested (more than 0% but less than 100%), and received a distribution of your vested amounts, the forfeited amount may be restored. However, to restore the forfeiture, you must repay the full amount of your distribution by the earlier of:

- * five (5) years after your rehire date, or
- * the date you incur a 5-year break following the date of the distribution

If you are entitled to a restoration of your account balance that was forfeited, the plan will first use any forfeitures arising in the year of restoration. If that amount is not enough, the employer will make an additional contribution specifically allocated to your account.

If I am rehired into a position covered by the plan, how is my vesting service calculated?

If you were fully (100%) vested at the time your employment ended, you will resume participation and be 100% vested immediately, on your rehire date. This means that the vesting service you earned prior to severing employment (pre-break) will be added to the vesting service you earn after reemployment (post-break).

If you were not fully vested when your employment ended, the length of your break in service determines how your vesting service will be calculated, when you resume participation in the plan.

If your break in service is less than 5 years, your pre-break vesting service will be added to your post-break vesting service. Thus, your total years of vesting service are counted toward vesting in:

- * the employer contributions credited to your account after you return, and
- * the pre-break non-vested employer account remaining in the plan, if you did not receive a distribution.

However, if you received a distribution from your employer account, and you would like to have your total years of vesting service (pre-break plus post-break) count toward vesting in your pre-break non-vested employer account, you must repay the full amount of your

distribution by the earlier of:

- * five (5) years after your rehire date, or

- * the date you incur a 5-year break following the date of the distribution. If your break in service is five years or more and you were not fully vested (less than 100%) when you ended your employment, when you are reemployed you will no longer have a vested interest in any pre-break non-vested employer account balance.

However, all your service (pre-break plus post-break) counts toward vesting in employer contributions credited after you are reemployed.

INVESTMENT ACCOUNTS

Under The Hankin Group 401(k) Plan, the money you deposit and any employer contributions are held in a trust, and placed into investment accounts, which are credited with gains and losses at each valuation date.

Separate accounts are set up for each different type of money, for example: 401(k) deposits, matching, discretionary, rollover, employer contributions (if any) and qualified non-elective contributions because there are different plan and IRS rules for each type of contribution.

What is the value of my account?

The value of each of your accounts is established as of the valuation date under your plan. The valuation date is daily.

As of the valuation date:

- * Contributions may be added to your accounts (see "Contributions")
- * Distributions you have received since the prior valuation date will be subtracted from your accounts
- * Plan expenses may be subtracted from your accounts
- * Interest and/or dividends, if any, will be added to your accounts

Also, current market values will be reflected in your accounts as of the valuation date. Depending on stock and/or bond market conditions, the value of your accounts may increase or decrease from one valuation date to the next.

How are my accounts invested?

You may direct the investment of all of your accounts. It is intended that your plan meet the requirements of ERISA section 404(c) by providing you with sufficient information for you to make informed investment choices. This information will be provided by the financial institutions managing the investment options. This means that you exercise control over the investments in your plan account, and you can modify those investment choices as your needs change or as you otherwise see fit. This allows you to invest in the way that best meets your personal goals. Therefore, the plan fiduciaries may be relieved of liability for losses that your account may experience as a result of your investment elections.

Please note that the trustee is considered the owner of all the assets held in the trust. The trustee, as owner of the securities and other trust property, has the exclusive right to vote the stock in the trust and exercise any other rights of ownership. As a plan participant, you merely have a beneficial interest in the trust and may not exercise the rights of ownership, as can the trustee.

Does my plan offer life insurance as an investment?

No. Life insurance policies are not available as a plan investment.

May I take a loan from my accounts?

Your plan permits loans. See Appendix 1 - Loan Policy attached to this SPD.

Where can I learn about the plan expenses?

Reasonable administrative expenses of the plan and trust may be paid by the plan to the extent not paid by the employer. For more information on plan expenses, contact the plan administrator.

DISTRIBUTIONS

Does my plan allow hardship distributions?

Hardship distributions of your pre-tax salary deferrals are permitted.

You may request a hardship distribution while employed for one of the following reasons:

- * **Medical Care** - Expenses for or necessary to obtain medical care for yourself, your spouse, dependents, or named primary beneficiaries.
- * **Principal Residence** - Costs directly related to the purchase of your principal residence (not including mortgage payments).
- * **Eviction and/or Foreclosure** - Payment to prevent eviction from your principal residence and/or foreclosure on the mortgage of your principal residence.
- * **Tuition** - Payment of tuition for the next 12 months of post secondary school education for yourself, your spouse, dependents, or named primary beneficiaries.
- * **Funeral Expenses** - Payments for burial or funeral expenses for your parents, spouse, children, dependents, or named primary beneficiaries.
- * **Principal Residence Repair** - Expenses for repair of damage to your principal residence that qualify for the casualty deduction (as defined in IRC 165, determined without regard to whether the loss exceeds 10% of adjusted gross income).

The Hardship distribution cannot exceed the amount necessary to meet your financial hardship. The plan administrator may request proof that the amount requested does not exceed the financial hardship, including evidence that you have received all other available distributions and/or loan proceeds from this and other plans (including those of other employers).

The maximum amount that you may receive is limited to your total salary deferrals.

If you receive a hardship distribution, you will not be allowed to make salary deferrals to this plan or any other retirement plan for six (6) months following the date of your hardship distribution.

Does the plan allow for in-service distributions?

An in-service distribution is one that you receive while you are actively employed. The primary purpose of the plan is to provide benefits to you upon your retirement; however, you may request an in-service distribution of all or a portion of some of your accounts as listed below:

In-service distributions may be taken from all of your accounts. You may receive an in-service distribution of your accounts after you have reached age 59.5. However, if you are on qualified military service active duty for more than 30 days, you may request a distribution from the above account(s). You do not have to reach age 59.5 or satisfy any other requirements to request this type of distribution.

There is no restriction on in-service distributions if the distribution is from amounts attributable to rollover contributions or voluntary after-tax contributions.

There are no limitations on the number of in-service distributions that you may take during a plan year and no minimum amount that you must take.

May I take a distribution of my Roth deferrals?

There are certain restrictions that apply to receiving a distribution from your Roth deferral account. If any deferral contribution designated as a Roth deferral is withdrawn prior to the five (5) taxable year period beginning with the taxable year in which the Roth account is first established or prior to age 59-1/2 your distribution will consist of a pro-rata share of Roth earnings and Roth deferral. The earnings will be included in your gross income. To avoid a tax on the earnings of Roth deferral accumulated amounts, the withdrawal must be made after the fifth taxable year that your Roth account is first established and after age 59-1/2 or on account of your death or disability.

What are my normal retirement benefits?

You will reach the plan's normal retirement age when you reach age 65. Your normal retirement date is the date you reach normal retirement age. At your normal retirement age, you will be fully vested in your employer contribution account.

When will I receive my normal retirement benefits?

Payment of your benefits will begin as soon as practicable following your retirement, based on your account value on the preceding valuation date.

When will my beneficiary receive my benefits if I die?

Payment of your benefits will begin as soon as practicable following your death, based on your account value on the preceding valuation date.

Does the plan have disability benefits?

Should you become permanently disabled while an employee, you will receive 100% of your account balance under this plan.

You will be considered disabled if you suffer from a medically determinable physical or mental disability that is expected to result in death or to last a continuous period of 12 months that renders you incapable of performing your job duties. A determination of disability will be made by the plan administrator in a uniform, nondiscriminatory manner on the basis of medical evidence. You will also be considered disabled if the Social Security Administration has determined that you are eligible to receive Social Security disability benefits or if you have begun to receive payments under a long term disability program or a comparable disability program maintained by your employer.

You become entitled to a distribution due to disability as of the date the plan administrator determines that you are disabled.

If it is determined you are entitled to a distribution due to disability, payment of your benefits will begin as soon as practicable following such determination, based on your account value on the preceding valuation date.

What benefits will I receive upon termination?

If your employment is terminated for any reason other than those set out above, you will be entitled to that portion of your employer accounts in which you are vested.

"Vesting" refers to the percentage of your account balance you are entitled to at any point in time. For each year you remain a participant in the plan, you may become vested with a higher percentage of your employer account balance. See the "Vesting" section for more information.

Payment of your benefits will begin as soon as practicable following your termination of employment, based on your account value on the preceding valuation date. However, benefits from your salary deferral account, and rollover account will begin as soon as practicable following your retirement.

How might divorce or a Qualified Domestic Relations Order affect my benefits?

Because your spouse has certain rights under your plan, you should immediately inform the plan administrator of any changes in your marital status.

In general, contributions made by you or your employer to this plan are not subject to alienation. This means they cannot be sold, used as collateral for a loan, given away or otherwise transferred. They are not subject to the claims of your creditors. However, they may be subject to claims under a Qualified Domestic Relations Order (QDRO).

A Domestic Relations Order is court-issued decree or order that allocates all or any portion of your plan benefits to your (former) spouse, your child, or other dependent. It is the plan administrator's responsibility to determine if a Domestic Relations Order is qualified (is a QDRO), as defined by law.

Distributions pursuant to a Qualified Domestic Relations Order are permitted on or after the date a Domestic Relations Order is determined to be a Qualified Domestic Relations Order, even if you are employed and have not attained the "earliest possible retirement age" (as defined below).

For QDRO purposes, the "earliest possible retirement age" means the earlier of these two dates:

1. the date you are entitled to a distribution; or
2. the later of:

- A. the date you reach age 50; or
- B. the earliest date you could begin receiving benefits under the plan if you separated from service.

Participants and beneficiaries can obtain, from the plan administrator, without charge, a copy of the plan's procedures governing Qualified Domestic Relations Orders.

How will I receive my distribution?

Your plan provides for a lump sum distribution.

Will the plan automatically distribute any of my benefit?

The plan may elect to make a mandatory distribution of account balances that are \$5,000.00 or less. The distribution will be made as soon as administratively feasible after the next valuation date. The plan will make the distribution as a direct rollover for any amounts greater than \$1.00. The plan administrator will notify you, if the automatic rollover provisions apply to your distribution. After receiving this notice, you will have an opportunity to decide whether you wish to receive your account distribution in cash or have it rolled into an eligible retirement plan or IRA. If no election is made, the mandatory distribution provisions will apply and your automatic payment will be processed.

The automatic rollover will be invested in an investment product designed to preserve principal and provide a reasonable rate of return, whether or not such return is guaranteed, consistent with liquidity.

What is a Required Minimum Distribution?

Under certain circumstances, the law requires that your distributions begin no later than April 1 of the year following the date you reach age 70-1/2 (the date six months after your 70th birthday) if you are an owner of the company. All participants that still have a vested account balance after reaching 70-1/2 and are terminated are required to take these distributions. Your beneficiaries may elect the 5 year rule for distributions if you die before the required distributions begin. Your plan administrator will contact you if you are affected by this requirement.

How will my distributions be taxed?

The benefits you receive from the plan will be subject to ordinary income tax in the year in which you receive the payment, unless you defer taxation by a "rollover" of your distribution into another qualified plan or an IRA. Also, in certain situations, your tax may be reduced by special tax treatment such as "10-year forward averaging."

VERY IMPORTANT NOTE: Under most circumstances, if you receive a distribution from this plan, twenty percent (20%) of your distribution will be withheld for federal income tax purposes, unless you instruct the trustees of this plan to transfer your distribution DIRECTLY into another qualified plan or an IRA. You must give these instructions to the trustees no more than 180 days before the date you receive the payment. Also, the trustees must wait at least 30 days after receiving your instructions before making the payment, to allow you time to change your decision, unless you waive the waiting period in writing.

In addition to ordinary income tax, you may be subject to a 10% tax penalty if you receive a "premature" distribution. If you receive a distribution upon terminating employment before age 55 and you don't receive the payment as a life annuity, you will be subject to the 10% penalty unless you roll over your payment. If you take a hardship withdrawal before age 59-1/2, the withdrawal will usually be subject to the 10% penalty. But, there is no penalty for payments due to your death or disability.

As the rules concerning "rollovers" and the taxation of benefits are complex, please consult your tax advisor before making a withdrawal or requesting a distribution from the plan. As required by law, the plan administrator will provide you with a brief explanation of the rules concerning "rollovers."

Who may I name as my beneficiary?

The plan requires that your spouse be your beneficiary and receive 100% of your account balance on your death (see vesting section). You may name someone other than your spouse as your beneficiary only if your spouse gives written consent to your choice of beneficiary. A notary public or plan representative must witness your spouse's signature on the consent form. You have a right to designate your beneficiary or beneficiaries at any time. If you fail to designate a beneficiary or if your beneficiary designation is not valid, or if your beneficiary fails to survive you, then your benefits will be paid in the following order to: (1) your spouse; (2) your descendants; (3) your surviving parents in equal shares; and (4) your estate. You can designate your beneficiary by completing a beneficiary form that is provided to you or is acceptable to the Plan Administrator.

OTHER IMPORTANT INFORMATION

Are my benefits protected?

Except for the requirements of a Qualified Domestic Relations Order, your plan benefits are not subject to claims, indebtedness, execution, garnishment or other similar legal or equitable process. Also, you cannot voluntarily (or involuntarily) assign your benefits under this plan.

Can the Plan be amended or terminated?

The employer has reserved the right to amend or terminate the plan. However, no amendment can take away any benefits you have already earned. If your plan is terminated, you will be entitled to the full amount in your account as of the date of termination, regardless of the percent you are vested at the time of termination.

Does Pension Benefit Guaranty Corporation Insurance apply to this plan?

The benefits provided by this plan are not insured by the Pension Benefit Guaranty Corporation (PBGC). Such insurance is only required under Title IV of the Employee Retirement Income Security Act (ERISA) for defined benefit pension plans.

What are the claims for benefits procedures under this plan?

When you request a distribution of all or any part of your account, you will contact the plan administrator who will provide you with the proper forms to make your claim for benefits.

Your claim for benefits will be given a full and fair review. However, if your claim is denied, in whole or in part, the plan administrator will notify you of the denial within 90 days of the date your claim for benefits was received, unless special circumstances delay the notification. If a delay occurs, you will be given a written notice of the reason for the delay and a date by which a final decision will be given (not more than 180 days after the receipt of your claim.)

There is an exception to the above rules if your claim is for disability benefits. The plan administrator shall notify you or your beneficiary within a reasonable period of time, but not later than 45 days after the date your claim was received.

The plan administrator may extend this deadline by up to 30 days if there are special circumstances beyond the control of the plan that require additional time to process the claim. If a delay occurs, you will be notified in writing before the end of the initial 45-day period.

If, prior to the end of the first 30-day extension period, the plan administrator determines that, due to matters beyond the control of the plan, a decision cannot be made within that extension period, the period for making the determination may be extended for up to an additional 30 days, provided that the plan administrator notifies you or your beneficiary, prior to the expiration of the first 30-day extension period, of the circumstances requiring the extension and the date as of which the plan expects to render a decision.

In the case of any extension under a claim for disability benefits, the notice of extension will specifically explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on your claim, and the additional information needed to resolve those issues. Further, you will be given at least 45 days within which to provide the specified information.

Notification of a denial of claims will include:

the specific reason(s) for the denial,

reference(s) to the plan provision(s) on which the denial is based,

a description of any additional material necessary to correct your claim and an explanation of why the material is necessary, and

an explanation of the steps to follow to appeal the denial, including notification that you (or your beneficiary) must file your appeal within 60 days of the date you receive the denial notice.

If you or your beneficiary do not file an appeal within the 60-day period, the denial will stand. If you do file an appeal within the 60 days, your employer will review the facts and hold hearings, if necessary, in order to reach a final decision. Your employer's decision will be made within 60 days of receipt of the notice of your appeal, unless an extension is needed due to special circumstances. In any event, your employer will make a decision within 120 days of the receipt of your appeal.

PARTICIPANT RIGHTS UNDER ERISA

As a participant in The Hankin Group 401(k) Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA).

Receive information about your Plan and your benefits:

ERISA provides that all plan participants shall be entitled to:

- * Examine, without charge, at the plan administrator's office all documents governing the plan and a copy of the latest annual report filed by the plan with the U.S. Department of Labor.
- * Obtain copies of all plan documents and other plan information upon written request to the plan administrator (the administrator may make a reasonable charge for the copies),
- * Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.
- * Obtain a statement telling you whether you have a right to receive a benefit at normal retirement age and if so, what your benefits would be at normal retirement age if you stop working under the plan now. If you do not have a right to a benefit, the statement will tell you how many more years you have to work to get a right to a benefit. This statement must be requested in writing and is not required to be given more than once a year. The plan must provide the statement free of charge.

Actions by Plan Fiduciaries:

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries.

No one, including your employer may fire you or otherwise discriminate against you in any way to prevent you from obtaining a retirement benefit or exercising your rights under ERISA.

Enforcing your rights:

If your claim for a benefit is denied in whole or in part, you have the right to know why this was done and to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request written materials from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator.

Assistance with your questions:

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court.

If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

If you have questions about your plan, you should contact the plan administrator. If you have any questions about this statement or your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

APPENDIX 1 - LOAN POLICY

Pursuant to the terms of The Hankin Group 401(k) Plan ("the Plan") the Plan Administrator has adopted a participant loan program as part of such Plan and Trust. All loans granted or renewed on or after the 1st day of January, 2016 shall be made in accordance with the provisions specified in the Plan and under this Loan Policy. The Plan intends this loan program to comply with all applicable requirements under the Internal Revenue Code and by the Department of Labor. Violating the terms of this Policy may cause a loan to be treated as a taxable distribution from the Plan.

Administration of Program.

Milbern Builders Associates, Inc. is responsible for the administration of this loan program. All loan requests and other inquiries should be delivered to:

Milbern Builders Associates, Inc.
707 Eagleview Boulevard
Exton, PA 19341
(610) 458-1900

Application Procedure

The Loan Administrator will make loan applications available to any individual who has a vested interest under the Plan.

An eligible individual defined within this Policy may apply for a loan from the Plan by returning a completed loan application to the Loan Administrator.

The Loan Administrator will review the loan application for completeness. Incomplete applications will be returned and must be resubmitted for consideration. All loan applicants must meet the requirement of this Policy for consideration and approval. If the loan applicant fails to meet the requirement of this Policy and receives a loan disbursement, the loan will be treated as a "deemed distribution" and reported as taxable to the IRS.

Basis for Approvals

Loans are available to all actively employed participants without regard to any individual's race, color, religion, sex, age or national origin.

Each application is reviewed on a nondiscriminatory basis, however its approval will depend on the participant's creditworthiness.

If a participant defaulted on a previous loan, their loan application may be denied. In addition, if a participant submits a loan application at a time when a decision concerning a domestic relations order is pending or the Plan Administrator is on notice that divorce is in progress, the loan request will be placed on hold until the order is finalized or the determination period expires.

Once the loan is approved, a Promissory Note will be generated and issued to the participant. The participant must sign the Promissory Note to acknowledge and document the participant's receipt of the loan disbursement from the Plan and to affirm his obligation to make the required repayments.

Approved loan applications will be processed on an as needed basis.

Terms of the Loan

Subject to the limitations on the amount of any loan, a participant may request a loan for any purpose.

Loan Amounts

The Loan Administrator will determine the available loan amount at the time the loan request is approved. The maximum amount of any loan is the lesser of \$50,000 or 50% of the vested interest of the participant in the Plan; reduced by the participant's highest outstanding loan balance in the previous twelve months and the existing loan balance; even if all or a portion of this amount has been repaid.

To calculate the maximum loan amount, the participant's vested interest in all plans established or maintained by the Employer or a Related Employer of the Employer will be considered. Notwithstanding, the Plan limits the minimum amount of any loan to \$1,000.

An individual may have no more than 1 loan(s) outstanding at any one time. Refinancing of an existing loan is not permitted.

Sources for a Loan - Accounts and Investment Options

Loans are limited to the vested interest in all participant accounts.

The loan shall be established as a participant directed investment in the Plan. During the term of the loan, each scheduled principal and interest repayment shall be made to this loan account until the entire loan is paid in full.

Interest Rate and Fees

Interest will be charged on each Loan. From time to time, the Loan Administrator will review the interest rate charged for a loan, with the intention of providing the Plan with a return commensurate with the interest rates that a commercial lender would charge for loans made under similar circumstances. The interest rate will take into account your creditworthiness and the terms of the loan.

The interest rate on the loan will be based on the prime rate of interest published by the Wall Street Journal as of the date of the loan, plus 1 percent.

Once the interest rate is determined, the amount of the loan will be amortized according to the selected repayment terms. Each repayment will include both principal and interest until the loan is no longer outstanding in the Plan.

For more information regarding the administrative costs associated with initiating/processing and maintaining a loan under the Plan, please contact the Plan Administrator.

Security for a Loan

All loans must be adequately secured with at least fifty percent (50%) of the present value of a participant's vested interest in the Plan. The security interest shall be determined and measured at the time the loan is granted. Each participant must secure each loan with an irrevocable pledge and assignment of at least fifty percent (50%) of their vested account balance under the Plan.

Repayment Terms

With limited exceptions, the Internal Revenue Code requires a loan to be repaid through level installment payments at least quarterly, over a period not to exceed five (5) years.

Under this Loan Policy, a loan is required to be repaid within five (5) years, starting from the payment date outlined in the Promissory Note.

However, if the loan application is for a residential loan and the Loan Administrator confirms that there is sufficient documentation that the entire proceeds of the loan will be used to acquire a dwelling unit that will be used as their principal residence, within a reasonable time, then this residential loan must be repaid within 15 years of the original date of the loan.

A principal residence is a house, apartment, condominium or mobile home (not used on a transient basis) established and used as the participant's principal dwelling unit.

Loans are to be repaid based on substantially level amortization over the term of the loan with payments made through salary reduction each pay period.

Early Payoff: If the participant notifies the Loan Administrator in writing, they may elect to pay off their entire outstanding loan balance, in full, prior to its due date, or to accelerate their loan payment, by making one or more schedule payments.

Leave of Absence or Suspension Period: Loan payments may be suspended for up to one year if the participant is on an approved leave of absence from the Employer either without pay or with a pay rate that will not cover the scheduled installment payments. When your leave has ended, you may request that the missed payments be re-amortized over the remaining terms of the loan or be added to your final payment. The loan must be repaid according to its original repayment terms.

Special Provisions for Military Service: The Loan Administrator may temporarily suspend loan repayments, if a participant is not actively employed due to a qualified military leave or because they are performing service in the uniformed services (as defined in chapter 43 of title 38 United States Code). In addition, the period of military suspension will extend the original loan term.

Once the military service has ended, loan repayments must resume. The loan must be repaid in full by the end of its original term plus the period of military service.

For example, if the loan was due in 5 years, and the military leave was for 18 months, then the Loan Administrator would extend the 5 years, by the length of the military leave. The final installment payment would be due within 6 years and 6 months of the date it was originally issued.

In addition, upon receipt of proper notice of active military service, the Loan Administrator will reduce the interest rate on any outstanding loan to six percent (6%) during a period of military service.

Repayment upon Termination

When a participant no longer works for the Employer sponsoring the Plan, the repayment terms within the Promissory Note, are accelerated. Under these terms, the participant is required to either pay off the outstanding loan balance or have the outstanding loan treated as a taxable distribution. The terminated participant must make arrangements, before a final distribution is processed to pay off the entire outstanding loan balance.

Without this arrangement, when a distributable event occurs for the participant, their final distribution will be reduced ("offset") by the outstanding loan amount (including interest accruing through the distribution date). The offset amount will be reported on IRS Form 1099-R as a taxable distribution.

Default

A loan is in default when a scheduled installment payment has not been received by the scheduled due date. If the participant fails to arrange for the repayment of the missed payments, in a manner that is reasonably acceptable to the Loan Administrator, the remaining principal and accrued interest on the loan shall be declared due and payable.

The missed payment must be received by the last day of the calendar quarter following the calendar quarter in which the last scheduled installment payment was due. After this date, the Loan Administrator will notify the participant in writing that the loan is in default and that the outstanding loan (including accrued interest) will become taxable and treated as a "deemed distribution".

The defaulted loan (outstanding principal plus accruing interest) will be reported as personal income on Form 1099R. It will be subject to federal and state income taxes, and a 10% penalty tax, if the default occurs before age 59.5.

The participant is still under an obligation to the Plan to repay the loan. Therefore the Promissory Note will remain outstanding. This outstanding loan obligation will not be offset against the participant's vested account balance until he or she severs their employment with Employer sponsoring the loan program, retires, dies, becomes disabled and takes their final distribution; or until he or she reaches the earliest date on which an in-service distribution is permitted under the Plan.

Milbern Builders Associates, Inc.
The Hankin Group 401(k) Plan
SUMMARY OF MATERIAL MODIFICATIONS

To: Participants of The Hankin Group 401(k) Plan
From: Milbern Builders Associates, Inc.
Date: December 31, 2015

Effective January 1, 2016 the Plan has been amended to add in-plan Roth conversion Feature(s). Under these provisions a participant can elect to roll all or a portion of a non-designated Roth account into a designated Roth rollover account within the Plan.

Only the following fully vested accounts may be converted:

- All Accounts
- Elective Deferrals
- Non-Elective Contributions (Profit Sharing)
- ADP Safe Harbor Contributions
- ACP Safe Harbor Contributions
- Matching Contributions
- Qualified Matching Contributions
- Qualified Non-Elective Contributions
- Rollovers

The Employer will not be responsible for withholding any taxes on the amount rolled over under the in-plan Roth conversion feature. The taxable amount of your in-plan Roth conversion must be included in your gross income and reported by you on your personal tax forms. For the explanation on the tax treatment for a designated Roth account, please review the In-Plan Roth Conversion Special Tax Notice and Options document and 402(f) Special Tax Notice for designated Roth accounts.

Please file this "Summary of Material Modifications" with your Summary Plan Description (the booklet that explains your Plan). If you would like to see the full text of the changes, you may inspect the Plan Document or receive a copy of the changes as explained in the "ERISA Rights" section of your Summary Plan Description.

A participant notice and election form will be distributed upon request. If you have any questions on this Summary or the amendment, contact your Plan Administrator:

Milbern Builders Associates, Inc.
707 Eagleview Boulevard
Exton, PA 19341
(610) 458-1900