



PEAK Technical Staffing USA
Corporate Headquarters
583 Epsilon Drive
Pittsburgh, PA 15238

Dear Employee:

PEAK is proud to offer an exceptionally attractive 401(k) plan. We strongly encourage all employees to enroll.

A 401(k) plan is essentially a tax deferred savings account. Employees contribute some portion of their earnings into selected investment(s) of their choosing. The contribution is exempt from federal personal income taxes until withdrawn. Most states also exclude 401(k) plan contributions from taxable income. All investment income is also tax-free while in the plan. A modest contribution can become financially significant when compounded at current investment rates.

.....HIGHLIGHTS OF THE PLAN.....

- ELIGIBILITY** Our 401 (k) plan is available to all employees the 1st of the month following six (6) months of employment. Employees may enter the plan at any time once eligibility is met. Investment Statements are directly mailed to participants each quarter on a timely basis.
- QUALITY INVESTMENTS** Our plan offers ten (10) varied investment options. The plan will be administered by The Hartford Financial Service Group, Inc., is one of the world's leading providers of insurance and financial services products for more than 190 years. We are also pleased to offer a variety of American Funds as well as a few Goldman Sachs Funds.
- ACCESSING AN ACCOUNT** Once a participant's account has been set up, the account may be accessed by either telephone or internet to obtain balances, exchange among investment options, or obtain information on the funds offered in the plan. Go to <http://retire.hartfordlife.com>
- ROLL-IN** The plan actively encourages participants who have inactive IRA Accounts, Keogh, or 401(k) plan to roll-in (combine) their funds within our 401(k) plan. There is no charge attributable to roll-in.
- CONTRIBUTION CEILING** A plan participant may select any contribution percentage of wages to fund his/her plan. **The Internal Revenue Service will allow contributions up to 75% of an individual's annual salary not to exceed \$17,500 for plan year 2013. If you are age 50 or older you can contribute an additional \$5,500 up to \$23,000 for plan year 2013.**

To receive the electronic Enrollment Kit return this form to Deb Letterle or Sue Smerdell. Fax (412) 696.1037 or deborahletterle@peaktechnical.com or susannesmerdell@peaktechnical.com. For additional information call 888-623-4088.

Please Send Enrollment Kit to: **EMAIL:** _____

Complete ONLY if you prefer to receive a hard copy:

NAME: _____

STREET: _____

CITY: _____ STATE: _____

ZIP: _____