

Win-River Resort & Casino  
Team Member Handbook  
**Section Six: Benefits**

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## **6.6 Retirement Benefit**

### POLICY

Team members that meet eligibility requirements may participate in a 401(k) retirement savings plan provided by the Redding Rancheria Tribe. The purpose of this plan is to provide an avenue for team members to save for their retirement. If eligible, team members may defer from 1% to 100% of their gross pay to the plan up to the annual maximum amount allowed by federal regulations. Maximum deferral amounts will be communicated to eligible team members at the beginning of each plan year. The Resort & Casino will make a matching contribution equal to the percentage the team member contributes, up to a maximum of 7%. (See SPD for summary of details of the 401(k) plan)

### PROCEDURE

1. When eligible to participate, team members will receive a Summary Plan Description that describes the provisions of the Plan.
2. Team members may enter the plan the first day of the quarter after successful completion of six (6) continuous months of service, provided they are at least age eighteen (18) and are still employed on that date.
3. Changes in elective deferrals may begin or be changed on or before the first day of each quarter. Deferrals may be stopped at any time.
4. The purpose of this program is to provide team members with an investment program for retirement. Funds may only be withdrawn from the plan according to IRS regulation for the following reasons:
  - a. Separation from employment
  - b. Death, disability or retirement
  - c. Allowable financial hardship (limited to team member elective deferral only)
  - d. Participant loan
5. Distributions will be made as soon as administratively feasible following approval of the withdrawal.