

Atlantic Truck Center 401(k) Retirement Savings Plan Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

About the 401(k) Plan

A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

To the extent possible, your retirement savings plan is intended to comply with Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA). This means that if you direct the investment of your retirement savings plan accounts, plan fiduciaries, including your employer, may not be responsible for any losses relating to your investment choices. Because you are permitted to direct the investment of your retirement savings plan accounts, you are being provided with this information and the other enclosed materials to help you make informed investment decisions. Keep this information for future review when making changes in your investments. Please review all of the material provided to ensure that your current investment choices meet your personal objectives.

Eligibility Requirements

To enroll in the Plan, employees must meet the following criteria:

- Be age 18 or older
- Completed one month of service

Eligible employees may enroll the first day of each month.

Enrollment

You may enroll by using the online enrollment option.

1. Visit the Plan Web site www.retirementlink.ipmorgan.com. If you have not received your PIN, you may call the automated voice response system (VRS) to request a temporary PIN.
2. Enter your Social Security number and PIN under "Let's Get Started"

2013 Contribution Limits

Combined maximum limit of 100% (1% minimum) of your compensation or \$17,500, whichever is less for all retirement contributions.

Participants turning age 50 or older in 2013 may contribute an additional \$5,500.

Employer Contributions

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not exceed a dollar amount or percentage of included compensation that is determined by the employer.

Profit Sharing

Your Plan may provide for a profit sharing contribution in an amount to be determined by your employer. To be eligible for this contribution into the Plan, employees must meet the following criteria:

- Completed at least 1,000 hours during the Plan year
- Be employed on the last day of the Plan year

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of distributable events. Your contributions and any earnings are always 100% vested (including rollovers from previous employers).

The value of employer **matching and profit sharing** contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
1 year	10%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

Investment Options¹

A wide array of core investment options is available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the website at

www.retirementlink.ipmorgan.com or by calling the Retirement Service Center toll free at **(855) JPM-PLAN**. The website and Voice Response System (VRS) are available to you 24 hours a day, seven days a week.²

Deferrals, Transfers and Allocation Changes

Use your Personal Identification Number³ (PIN) and Username to access the website, or you can use your Social Security number and PIN to access the VRS. You can move all or a portion of your existing balances among investment options (subject to Plan rules) and change how your payroll contributions are invested.²

Rollovers

Only Plan administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some Plans may only allow rollovers from other 401(k) plans.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Permanent disability
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59½
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Distribution Fees:

Benefit disbursement fee	\$15.00
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Investment Option Fees:

Each investment option has an investment management fee that varies by investment option. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.

Funds may impose redemption fees on certain transfers, redemptions or exchanges. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

There may be a recordkeeping or administrative fee for investing in certain investment options. Please see your Plan's website for more information.

Disclosure Statement attached to the Enrollment Form and also located on your Plan's website.

Loans

Your Plan allows you to borrow the lesser of \$50,000 or 50% of your total vested account balance. The minimum loan amount is \$1,000, and you have up to five years to repay your loan. There is a \$100 origination fee for each loan that is deducted from the loan proceeds.

How Can I Get More Information?

Visit the website at www.retirementlink.jpmorgan.com or call the Retirement Service Center toll free at (855) JPM-PLAN for more information. The website provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

Please note: For more information on the investment options available in your plan, you may obtain digital copies of the prospectus on www.retirementlink.jpmorgan.com. Under the "Participant" tab, click on "Fund Documents" and insert your Plan ID 169018-01 in the "Online Prospectus" link.

1 All information contained on the website, in prospectuses, and in other investment option documents is offered in English. Please have this information translated for your understanding.

2 Access to Retirement Service Center and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or VRS received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

3 The account owner is responsible for keeping the assigned PIN confidential. Please contact a client service representative immediately if you suspect any unauthorized use.

Certain recordkeeping and administrative services for plans may be provided on behalf of J.P. Morgan Retirement Plan Services LLC (J.P. Morgan) by FASCore, LLC (FASCore). Securities transactions are effected by an affiliate of FASCore: GWFS Equities, Inc. (GWFS), a registered broker-dealer and member of FINRA. For transactions involving units of collective investment trusts GWFS is also a member of SIPC. GWFS and FASCore are independent entities and are not affiliated with J.P. Morgan. If retirement brokerages services are available in the Plan, those services are offered by Charles Schwab & Co, Inc. (SCHWAB). SCHWAB receives fees for providing these services and is not affiliated with J.P. Morgan, FASCore or GWFS. 11/9/12