

Know **how** your plan works

Eligibility and Entry Dates - Employee Contributions

Participation in the plan is open to employees who have met the following requirements:

- Attainment of age 21.
- Completion of 1 year of service, as defined by the plan.

You may participate in the plan on January 1, April 1, July 1 or October 1 coinciding with or next following completion of the eligibility requirement(s).

Eligibility and Entry Dates - Employer Contributions

Participation in the plan is open to employees who have met the following requirements:

- Attainment of age 21.
- Completion of 1 year of service, as defined by the plan.

You may participate in the plan on January 1, April 1, July 1 or October 1 coinciding with or next following completion of the eligibility requirement(s).

Employee Contributions

- Generally, you may contribute up to 100% of your eligible pay or \$15,500 for year 2008, whichever is less, subject to plan and statutory limits. It is recommended that elective deferral contributions not exceed between 80% and 90% of your eligible pay to allow for withholding of Social Security, federal, and state taxes. This maximum deferral percentage will also allow for employer contributions, if any.

Changing Contribution Amounts

You may increase or decrease your contributions quarterly. You may stop your contributions as allowed by the plan.

Employer Contributions

- The plan provides for discretionary matching contributions on pre-tax contributions in an amount to be determined by Bear Transportation on an annual basis.

Vesting

You are always 100% vested in your employee contributions, plus any earnings they generate. Bear Transportation's contributions to the plan, plus any earnings they generate, are vested as follows:

Years of Vesting Service	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Withdrawals/Distributions

Money may be withdrawn from the plan in these events:

- Retirement at the plan's normal retirement age.
- Attainment of age 59½.
- Death.
- Disability.
- Termination of employment.
- Loans.
- Financial hardship.
- Early retirement at age 55.

A 10% IRS tax penalty may apply to withdrawals taken before you reach the age of 59½. Be sure to talk with your tax advisor before withdrawing any money from your plan account.

Enrolling and Account Information

You can enroll, select your investment option elections or check account activity information via the Web (www.eretirement.aul.com) or through an automated telephone response system (1-800-249-6269). You may also contact a Participant Service Representative by calling 1-800-249-6269. You will find additional information about these services at the back of this booklet.