

Pilkington North America, Inc. - Lathrop Retirement Savings Value Plan (RSVP) 401(k) Highlights

Eligibility

All active full-time bargaining unit employees are eligible 90 days after employment. Entry into the Plan will be the first payroll period following your eligibility date.

Plan Enrollment

New full time employees will be automatically enrolled to contribute 3% of pay upon entry into the Plan. These automatic contributions are invested in the Target Maturity Fund whose expiration date is closest to the date the participant turns age 65. Information will be mailed prior to their eligibility date which will give instructions on choosing a different contribution percentage or other investment funds or on declining auto enrollment.

Plan participants will participate in the Auto Contribution Escalation feature. All participants between 1-4% will auto escalate each August to their existing rate plus 1% unless you contact the Plan administrator. A letter will be mailed 30 days prior to the effective date with further instructions.

Employee Pre-tax and Roth 401(k) Contributions

The minimum amount required to start contributing to the Plan is just 1% of pay. Employees may increase their contributions in increments of 1% up to the Plan maximum of 40% of their pay either on a before-tax basis or after-tax Roth basis (subject to the IRS limit of \$19,000 in 2019 for employees under age 50 and \$25,000 for employees age 50 or older).

Company Match Contributions

The Company match gives participants an immediate return on their money. For instance, if a participant contributes 5%, they get a 2.5% Company match. No individual investment plan can show an immediate return on investment like the PNA matching feature provides. The full matching schedule is shown below.

Participant Contributes*	1%	2%	3%	4%	5-40%
Company contributes	0.5%	1.0%	1.5%	2.0%	2.5%

* Subject to the IRS limits noted above.

Company Fixed Non-elective Contributions

PNA provides a Company Fixed Contribution equal to 4.5% of employee pay, credited every pay period.

Company Senior Value Non-elective Contributions

If a participant is at least age 56 and actively employed as of the end of the plan year, the participant will receive an additional contribution of 1.5% of their pay in the first quarter of the following calendar year provided they had earnings in the prior year and are on the seniority list as of the end of the calendar year.

Roll-In Contributions

If you receive a qualifying distribution from another employer's plan, you may elect to roll over that distribution into the Retirement Savings Value Plan. For additional details, please call the Prudential 401(k) Center.

Vesting

Employee Contributions and Company Match Contributions are immediately vested while Company Fixed Non-elective and Company Senior Value Non-elective Contributions vest at 25% per year. That means after 4 years of service the Company Fixed Non-elective Contributions and Senior Value Non-elective Contributions will be 100% vested. Once a participant is vested, all future contributions will also be 100% vested. If a participant leaves the Company, all vested money is theirs to keep. Roll-In contributions are always the employee's to keep.

Investment Options

Core Investment Options are for those who wish to make their own asset allocations.

<i>Stable Value</i>	- Prudential Guaranteed Income Fund (No ticker symbol)
<i>Intermediate-Term Bond</i>	- The Prudential Total Return Bond Z Fund (PDBZX)
<i>50-70% Equity Allocation</i>	- The Dodge & Cox Balanced Fund (DODBX)
<i>Large-Cap Value</i>	- The Dodge & Cox Stock Fund (DODGX)
<i>Large-Cap Blend</i>	- The Vanguard Institutional Index Fund (VINIX)
<i>Large-Cap Growth</i>	- The American Funds AMCAP R6 Fund (RAFGX)
<i>Mid-Cap Blend</i>	- Vanguard Mid-Cap Index Fund (VMCIX)
<i>Mid-Cap Growth</i>	- MFS Mid-Cap Growth R3 Fund (OTCHX)
<i>Small-Cap Value</i>	- MFS New Discovery Value R3 Fund (NDVTX)
<i>Small-Cap Blend</i>	- The Vanguard Small Cap Index I Fund (VSCIX)
<i>International Large Growth</i>	- The Oppenheimer International Growth R Fund (OIGNX)

Target Maturity Fund Options are for those who do not wish to make their own asset allocations. Asset allocations in the following funds automatically change over time based on the target retirement date of the fund selected.

T. Rowe Price Retirement 2005 (TRPFX)	T. Rowe Price Retirement 2010 (TRPAX)
T. Rowe Price Retirement 2015 (TRFGX)	T. Rowe Price Retirement 2020 (TRBRX)
T. Rowe Price Retirement 2025 (TRPHX)	T. Rowe Price Retirement 2030 (TRPCX)
T. Rowe Price Retirement 2035 (TRPJX)	T. Rowe Price Retirement 2040 (TRPDX)
T. Rowe Price Retirement 2045 (TRPKX)	T. Rowe Price Retirement 2050 (TRPMX)
T. Rowe Price Retirement 2055 (TRPNX)	T. Rowe Price Retirement 2060 (TRPLX)

Loan Provisions

One home loan and one general purpose loan is available from your pre-tax, roll-in and/or Roth 401(k) funds and the earnings on these contributions (subject to Federal limits) at any one time. You may not borrow from Company contributions or the earnings on Company contributions. Please call the Prudential 401(k) Center for your available loan balance and current interest rates. Each loan application will cost \$50. This amount may be subject to periodic adjustment. An employee must wait 30 days after paying off a loan before they can apply for a new loan.

The Prudential 401(k) Center and Web Site

If you have any questions on how the Plan works or about your rights and obligations under the Plan, or if you would like a copy of the Plan's Summary Plan Description (SPD) or other Plan Notices, you may visit the 401(k) website at <http://pnaretire.com> or call the Prudential 401(k) Center at **1-877-778-2100**.

Registration is easy and secure. Click "Register Now" to create a user ID and password. If a participant has forgotten their user ID or password, they can reset it directly utilizing the security questions set up at registration or call the Prudential 401(k) Center. **Please take a moment to update your 401(k) Beneficiary information when you register.** A beneficiary's name, date of birth and social security number are required fields.

A participant may change his or her contribution level at any time by either logging on the website or calling the Prudential 401(k) Center. A contribution rate change will become effective within two pay periods of the participant's call or website change. Similarly, a participant may also change the funds in which their money is invested. If a call (or website change) is made by 4 pm Eastern Time on any business day, the investment fund change will be effective on the next business day.