



Quick guide to your retirement plan

The **California Times Defined Contribution Retirement Plan** may be the best place to save for your future.

Get started right away



You'll need your plan number (**094625**) to take some of these actions.

- ➔ **Join the plan** at vanguard.com/jointoday.
- ➔ **Sign up for online access** at vanguard.com/registertoday.
- ➔ **Get the free mobile app** at vanguard.com/mobilenow.
- ➔ **Name beneficiaries and sign up for electronic delivery** by logging on to your account at vanguard.com/actnow.

Top 7 questions

When can I join the plan?

You can join once you complete one year of service with NantMedia Holdings, LLC, work at least 1,000 hours, and are at least 21 years old.

Can I roll over money from another retirement plan?

In most cases, you can roll over money into this plan from a former employer's plan or an IRA. Call Vanguard to get started.

How much can I contribute?

You can contribute up to 100% of net pay after pre-tax deductions. The IRS also sets dollar limits on contributions. For current IRS, limits, visit vanguard.com/contributionlimits.

Can I access my money while I'm still working?

This account is designed to help you save for retirement. But you can withdraw money under certain circumstances, such as a serious financial hardship, while you are still working.* Or you can take a loan from your account. Of course, you would have to repay the loan with interest. You could also owe taxes and a 10% federal penalty tax if you don't repay on time.

Where can I learn more about the plan?

For up-to-date information on the plan's features, log on to your account at vanguard.com/planrules.

Does NantMedia Holdings, LLC make contributions?

Yes. For every \$1 you contribute of the first 6% of your pay, NantMedia Holdings, LLC will contribute \$0.50.

Can I keep my money if I leave my job?

Any money you contribute from your paycheck is immediately vested. That means you have complete ownership and can take that money with you if you leave your job, but your employer's contributions will vest over time. You will be fully vested in your employer's contributions after 5 year(s) of service.

Connect with Vanguard® > vanguard.com/retirementplans > 800-523-1188

Whenever you invest, there's a chance you could lose the money.

***Taxes:** The money you take from your retirement account will be taxed as income. You may also need to pay a 10% federal penalty tax if you're under age 59½. If required by law, Vanguard will withhold some taxes for you.

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