



# Quick guide to your retirement plan

Regular full-time and part-time employees (30 hours or more per week)

The **California Times 401(k) Plan** may be the best place to save for your future.

## Get started right away



You'll need your plan number (**094880**) to take some of these actions.

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

## Top seven questions

### When can I join the plan?

You can join once you complete 30 days of service with NantMedia Holdings, LLC, and are at least 21 years old. Once eligible, you will automatically be enrolled after 30 days with a 3% contribution rate, which will increase by one percentage point each year until you reach 10%.

### 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. To get started, log in to [vanguard.com/actnow](https://vanguard.com/actnow) or call Vanguard.

### How much can I contribute?

You can contribute up to 100% of your pay on pre-tax, Roth 401(k) after-tax basis, or a combination of the two. The IRS also sets dollar limits on contributions. For current IRS limits, visit [vanguard.com/contributionlimits](https://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 in to your account at [vanguard.com/planrules](https://vanguard.com/planrules).

## Does NantMedia Holdings, LLC, make contributions?

Yes. For every \$1 you contribute of the first 2% of your pay, NantMedia Holdings, LLC, will contribute \$1. Then, for every \$1 you contribute of the next 4% of your pay, they'll contribute \$0.50. So to get the full amount, contribute at least 6% of your pay. (This match will be discretionary until January 1, 2022, when it will be reinstated as a plan rule.)

## 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 two years of service.

Connect with Vanguard® > [vanguard.com/retirementplans](https://vanguard.com/retirementplans) > 800-523-1188

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

**\*Taxes:** Taking money from your retirement account can affect how much you'll have to pay in taxes. You'll owe taxes on pre-tax money. You won't owe taxes on Roth earnings as long as you are age 59½ or older and it's been at least five years since your first Roth contribution. If required by law, Vanguard will withhold some taxes for you. You may need to pay a 10% federal penalty tax if you take money out early.

**Vanguard®**

Participant Education

P.O. Box 2900  
Valley Forge, PA 19482-2900

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