

Quick guide to your retirement plan

The California Times 401(k) Plan for regular full-time and part-time employees (30 hours or more per week)—contribute to your future!

Make your account your own

Check some of these items off your list at vanguard.com/retirementplans:



Sign up for online access to your account.



Name your beneficiary.



Roll over money into your account.



Explore the plan.



Turn off paper statements with e-delivery.



You can also scan this code with your phone to get started.

Here's your plan number, if you need it:
094880.

Your top 7 questions—answered

When can I join the plan?

You can join once you complete 30 days of service with NantMedia Holdings, LLC, and are at least age 21. 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. With your savings all in one place, it's easier to manage them. And you can benefit from the low-cost investments in the plan. To get started, log in to vanguard.com/retirementplans or call Vanguard.

How much can I contribute?

You can contribute up to 100% of your pay on a pre-tax or 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.

Can I take my money out while I'm still working?

The plan is all about helping you save for retirement. But yes, you can take money out in an emergency. Or you can borrow from your account—and pay yourself back with interest. Just keep in mind that if you withdraw money—or take a loan and don't pay it back—you could owe taxes and a 10% federal penalty tax.*

Where can I find out more about the plan?

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

Does NantMedia Holdings, LLC make contributions to my plan account?

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, you'll need to save at least 6% of your pay.

Can I keep my money if I leave my job?

Yes. The money you put in your account is yours and you can take it with you if you change jobs. That's because it's immediately "vested." You'll be fully vested in your company's contributions after 2 years of service.

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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.

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