

CAP vs IATSE Annuity Fund Retirement Plan Comparison

401(k) Vendor	NBCUniversal Capital Accumulation Plan (a 401(k) plan) Fidelity	IATSE L768 and B192 IATSE Annuity Fund Wells Fargo	Key Differences CAP vs IATSE
Eligibility	Immediate/Date of Hire for Standard Regular FT and Standard Regular PT	L768 - Immediate for Standard Regular FT B192 - One year of service and Standard Regular FT	Under the CAP, Standard Regular PT employees can participate and B192 wouldn't have a 1 year wait
Employee Contributions	1-50% up to annual IRS limit	1-85% up to annual IRS limit	CAP provides additional option of Roth contributions
Catch-up Contributions	Pre-Tax and Roth Options	Pre-Tax Only	CAP auto-enrolls after 30 days
Pre-Tax or Post Tax	3.5% after 30 days	None	IATSE provides for non-elective 3% of straight-time earnings contribution
Automatic Enrollment	1% each year until contribution reaches 6.5%	None	CAP match of 3.5% is on all earnings
Automatic Increase	None	3% of straight-time earnings	CAP allows loans
Other Employer Contribution	None	100% Immediate Vesting	\$5.00/year difference
Company Match Amount	100% on 1st 3.5% of pay	None	
Vesting	100% Immediate Vesting	N/A	
Vesting	2 Outstanding at a time	None	
Loans	\$6.75/quarter (or \$27.00/year)	None	
Administrative Fees	Charged directly to participants	None	
Transaction Fees	\$50	None	
Loan Set-up	None	None	
Loan Maintenance	None	None	
Withdrawals	None	None	
Enrollment (one-time)	None	None	
Investment Fund Options	Vanquard Target Retirement Funds - Default	IATSE Annuity Balanced Fund - Default	
Balanced/Target Date Fund	0.05%	Vanquard Target Retirement Funds	
Money Market/Stable Value Fund	Comcast Stable Value Fund	Stable Value Fund	
Bonds - U.S.	0.33%	Wellis Fargo Govt Money Market	
Bonds - Non U.S.	Mellon EB Aggregate Bond Index	Vanquard Total Bond Market Index	
Stocks - U.S.	0.02%	Vanquard Inflation-Protected Sec Inst	
Large Cap	Global Fixed Income Fund	Vanquard Institutional Index I	
Mid Cap	0.40%	William Blair Growth I	
Small Cap	Fidelity Spartan 500 Index Advantage Fund	Vanquard Mid-Cap Index Inst	
Stocks - Non U.S.	0.02%	Artisan Mid-Cap Institutional	
Large Cap	0.45%	Vanquard Small Cap Index Inst	
Mid Cap	Small/Mid Cap Fund	RBC Small Cap Core I	
Small Cap	0.04%	Vanquard Total Intl Stock Index Inst	
Stocks - Non U.S.	Fidelity Spartan Global ex U.S. Index	Dodgje & Cox International Stock	
Large Cap	0.06%	0.09%	
Mid Cap	0.54%	0.64%	
Small Cap	0.22%	0.30%	
Weighted Average Investment Fund Fees*			For every \$10,000 in account balance, participants are paying roughly \$8.00 more in investment fees annually under IATSE.

* Weighted average investment fund fees for the CAP Plan were determined assuming assets were mapped to the corresponding CAP funds based on asset class listed. Weighted average investment fund fees for the IATSE Annuity Fund were determined based on fund balances as of 12/31/16.