

# Plan Comparison – Midwest Core CWA

	AT&T Savings and Security Plan (ASSP)	AT&T Retirement Savings Plan (ARSP)
Employee Contributions	<ul style="list-style-type: none"> <li>Limited to 30%</li> <li>Maximum Basic weekly contribution of \$65 (banded based on pay rate)</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 50%</li> <li>Roth contributions</li> <li>Catch-up contributions</li> <li>Annual increase program of 1% - 10% per year</li> </ul>
Company Match	<ul style="list-style-type: none"> <li>One year of service requirement</li> <li>80% of Basic Contributions of eligible compensation, averages approximately <b>3.3%</b></li> </ul>	<ul style="list-style-type: none"> <li>One year of service requirement for Core bargained</li> <li>80% of Basic Contributions up to 6%</li> </ul>
Maximum # of Loans	Two total outstanding loans at one time	Three total outstanding loans at one time
Administrative Fees	Charged through the plan <ul style="list-style-type: none"> <li>Most admin fees collected thru plan funds spread across all participants regardless of individual usage</li> </ul>	Pay per use. Charged to the participant directly
Investment Options	<ul style="list-style-type: none"> <li>7 core funds and age-based target date funds</li> <li>Max of four investment exchanges per quarter</li> </ul>	<ul style="list-style-type: none"> <li>9 core funds and age-based target date funds</li> <li>Unlimited investment exchanges</li> <li>BrokerageLink</li> </ul>
Definition of Compensation	<ul style="list-style-type: none"> <li>Basic Wages</li> <li>Certain lump sum awards</li> <li>Most incentive compensation</li> <li>Excludes overtime</li> </ul>	<ul style="list-style-type: none"> <li>Actual pay, including base pay</li> <li>Incentive compensation</li> <li>Short-term disability payments</li> <li>Excludes overtime, recognition awards</li> </ul>
Distribution options	<ul style="list-style-type: none"> <li>Full lump sum distribution</li> <li>Annual installments</li> <li>Max of four distributions per year</li> </ul>	<ul style="list-style-type: none"> <li>Full lump sum distribution</li> <li>Annual, quarterly, or monthly installments</li> <li>Max of eight distributions per year</li> </ul>