

# 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 (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> </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	<p>Charged through the plan</p> <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> </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>