

Republic Airways—401(k) Plan Pilots/Non-Union/Dispatchers

The 401(k) Plan allows you to save for your retirement on a pre-tax basis or through a Roth after-tax option and has the advantage of helping you save on your state and federal taxes.

Eligibility:

- Eligible to participate upon hire if age 18 or older. Enrollment in the Plan may be requested through Schwab after the first paycheck is received or any time thereafter. Changes to contribution percentages may be requested at any time through Schwab.
- Newly hired or rehired Non-Union Associates will automatically be enrolled at 6% after 30 days of employment if they do not affirmatively elect a different contribution rate or elect to “opt-out” of the Plan. Each year the contribution amount will increase by 1% automatically, unless any change is made in contribution amount or an election to “opt-out” of the Plan is made.
- Newly hired or rehired Pilots will automatically be enrolled at 3% after 30 days of employment if they do not affirmatively elect a different contribution rate or elect to “opt-out” of the Plan.
- Dispatchers are welcome to enroll at any time at a contribution level of choice.

Investing: There are numerous investment selections to choose from. A useful guide detailing the Plan investment options is on the intranet: Associate Central/Retirement-401(k)/How to Enroll. Make changes via the internet or by calling Schwab at 800-724-7526.

Contribution: You may elect to contribute up to 90% of your eligible pay each pay period (up to the federal annual maximum allowed - \$19,000 for 2019). You may also make separate catch-up contributions up to the federal maximum (\$6,000 for 2019) beginning the year you will attain age 50.

Matching: Republic immediately matches **100% of your contributions, up to the following maximums:**

0 < 5 years of service	100% of the first 3% contributed
5 < 12 years of service	100% of the first 5% contributed
12 < 15 years of service	100% of the first 7% contributed
15+ years of service	100% of the first 8% contributed

Vesting: You are always 100% vested in both the money you contribute and the Company Matching funds.

Enrollment is quick and easy!

You may enroll via the internet or by phone. Don't forget to designate a beneficiary!

Enroll at www.workplace.schwab.com

- Use the **Register Now** link to establish your login ID and password.
- Once you have successfully created your login credentials, you will be able to log in to www.workplace.schwab.com or the Schwab Workplace Retirement app and follow the prompts to enroll.

OR

Call **800-SCH-Plan (800-724-7526)** to speak with a Schwab Participant Services Representative from 7:00 a.m. to 11:00 p.m. ET, Monday through Friday.