

COMERICA INCORPORATED
Retirement Account Plan
Summary Plan Description

January 1, 2012

Revised July, 2015

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Introduction

Comerica Incorporated is pleased to provide you with this Summary Plan Description (“SPD” or “handbook”) for the Comerica Incorporated Retirement Account Plan (“RAP”). This SPD provides a general overview of the RAP. We encourage you to review this SPD carefully. You should understand how the RAP works so that you can take maximum advantage of its benefits. If you have any questions about the RAP which are not discussed in this summary plan description, please visit the website at www.comericaretirement.com or call Comerica Retirement at 1-888-366-2687.

About This Summary Plan Description

This SPD is intended to serve only as a summary of the Plan and does not constitute the Plan document. Because this SPD attempts to summarize very complex rules, it is possible that inconsistencies between the actual provisions of the Preferred Savings Plan document and this SPD will occur.

In the event of any inconsistencies between this SPD and the actual Plan provisions, the actual Plan document governs.

Furthermore, you should not rely on any oral explanation, description, or interpretation of the Plan, because the written terms of the Plan always will control.

You will not gain any new rights or benefits because of a misstatement or omission in this booklet or as a result of information given to you by a Comerica employee or an external customer service representative.

The benefits, terms and conditions of the Plan are subject to change and Comerica reserves the right to amend, modify or discontinue the Plan at any time.

If you wish to read the actual Plan document, a copy is available for inspection upon request at the office of the Director of Benefits during regular business hours.

The provisions in this SPD are effective beginning on or after January 1, 2012. You will be provided with updates concerning any important changes to the SPD.

Overview

The Comerica Incorporated Retirement Account Plan was restated January 1, 2012. The Retirement Account Plan (RAP) is a tax qualified profit sharing Plan that allows Comerica to provide eligible employees with funds toward their retirement. Under the terms of the Plan, the Company intends to make an annual contribution to the Plan. The contribution is then allocated to eligible employee’s individual accounts as described in the allocation section of this SPD. Plan Participants are 100% vested in Company contributions upon the completion of 3 years of vesting service. Effective January 1, 2011, the Comerica Retirement Account and Preferred

Savings Trust was established for the sole purpose of holding assets of the RAP and the Comerica Incorporated Preferred Savings Plan (PSP). The trustee is Comerica Bank.

You choose how your RAP account is invested from a variety of funds, each with its own degree of risk and reward. You may change how your existing account balance and future allocations are invested, subject to fund market timing rules.

RAP allocations and associated earnings are generally not taxable until you receive a distribution from the Plan. The RAP is intended to meet the requirements of Section 401(a) of the Employee Retirement Income Security Act of 1974, as amended (ERISA). In addition, you have full responsibility for investing your account under ERISA regulation 404(c)-1.

Contacts and Resources

Topic	Contact For:	Web address or Mailing address	Phone Number
RAP Plan	RAP Plan Information	Comerica Retirement at www.comericaretirement.com	888-366-2687
Paycheck	Deduction Information	ADP at https://adp.com	866-830-8422
QDRO Administrator	How To file a QDRO and Sample QDRO	QDRO Consultants 3071 Pearl Road Medina, OH 44256	Phone: 800-527-8481 Fax: 330-722-2735

Accessing Your Account

Participants access their RAP account through the ComericaRetirement web site www.comericaretirement.com or by calling ComericaRetirement at 888-366-2687. Individual user names and passwords are required each time a participant accesses their account. If you do not have your PIN, you can request a temporary PIN be issued immediately by calling ComericaRetirement and speaking to a customer service representative.

Eligibility

You are eligible to become a participant in the RAP if:

- You are at least age 21 and have completed a period of service of at least one year.
- Participants in the RAP Plan who complete at least 1,000 hours of service during a calendar year will be eligible for a contribution under that plan.
- Current employees, who were not accruing benefits in the Pension Plan as of December 22, 2011 are eligible to participate in the RAP after meeting the eligibility requirements of the Plan.
- Effective January 1, 2012, part-time employees who were hired prior to January 1,

2012 and met the eligibility requirements under the RAP will be eligible to participate in the RAP.

- New employees, including part-time employees, hired on or after December 23, 2011 are eligible to participate in the RAP after meeting the eligibility requirements of that plan.
- Employees who were participating in the Pension Plan as of December 22, 2011 and who subsequently leave Comerica and are rehired are not eligible to re-enter the Retirement Plan. These rehired employees will be eligible to participate in the RAP Plan after completing any applicable eligibility requirements of the plan. Their benefit in the RAP Plan will be based on their age and Benefit Service earned on and after their rehire date.
- Pension Plan Participants who were not currently employed on December 22, 2011 and who are rehired on or after December 23, 2011, will no longer be eligible to re-enter the Retirement Plan. These employees will be eligible to participate in the RAP Plan after completing any applicable eligibility requirements and their benefit in the RAP Plan will be based on their age and Benefit Service earned on and after their rehire date.

Employee means an individual who renders service to the Company as a common law employee or officer and whose compensation is subject to US. Federal income tax withholding. Any individuals rendering services to the Company as temporary workers or as independent contractors are not eligible to participate in the Plan.

Compensation

Compensation you receive that is eligible to be contributed to the Plan is referred to as your Compensation. Compensation includes your regular wages or base salary, overtime, commission and bonuses. If you have questions regarding Compensation, please contact ComericaRetirement and speak with a customer service representative. Please note that certain compensation you receive is not considered Compensation. Short term disability pay, reimbursement and expense allowances, fringe benefits, moving expenses, deferred compensation, welfare benefits, management incentive plan bonuses paid to highly compensated employees, and payments made under the severance pay plan are excluded from Compensation.

Any post-termination pay is not Compensation, unless it is paid to you within 2½ months after your termination and represents pay you would have been eligible to receive if you remained working.

Vesting

Vesting means you have the right to take your account with you when you leave Comerica. You are 100% vested in your RAP account balance if you:

- complete 3 Years Of Service, or
- reach 65 while an Employee, or
- die while an Employee.

A Year of Service is defined as each Plan Year (calendar year) in which an Employee is credited with 1,000 or more Hours of Service.

If you terminate before you are vested, you will forfeit the entire balance in your account. Forfeitures are used to offset future Company Contributions.

Contributions

Only Company contributions are allowed under the Plan. Employee contributions, including rollover contributions, are not allowed into this Plan.

Allocations to Your Account

You are eligible to receive an allocation to your account if you are a Participant and have completed at least 1,000 Hours of Service during the Plan Year.

The allocation you receive will equal a percentage of your compensation while you were in an eligible class of employees, based upon the sum of your age and service points as of the last day of the Plan Year according to the following table:

Total Age & Service Points	Allocation Percentage
Less than 40	3.0%
40-49	4.0%
50-59	5.0%
60-69	6.0%
70-79	7.0%
80 or more	8.0%

You will receive one age point for each year of attained age and for this purpose, you will receive one service point for each Plan Year (calendar year) commencing with your first year of participation in which you are credited with 1,000 hours of service as an eligible employee (as determined for purposes of vesting in your RAP contribution account).

Age Points: Age points are calculated as of the end of the calendar year (December 31) for the year of the calculation. For example, if you were born on June 14, 1965, your attained age as of December 31, 2010 is 45.

Service Points: You will earn one service point for each year on and after your participation date in which you are credited with 1,000 hour or more with the company. You may earn service points in years you are an hourly employee as long as you are credited with 1,000 hours or more of service.

An hour of service is defined as each hour you are paid for working for the Company including PTO hours and sick pay hours (where applicable) to a maximum of 501 hours per year. Hours of service used to determine your pay while on Short-Term Disability or Workers Compensation

are not eligible. If you leave the Company for U.S. military service, your period of military service is no longer than five years, and you return to work for the Company while you have veteran’s reemployment rights, you also will receive hours of service for your “qualified military service”.

Allocations are generally deposited to your account by the end of the 1st quarter following the end of a Plan Year.

Contribution Limits

The Internal Revenue Code (IRC) rules and regulations limit the amount the employer may contribute through company contributions.

Contribution Limit (Applicable IRS Code Section)	What it means to you:
Annual Compensation Limit (Sections 401(a)(17), 404(l), 408(k)(3)(C), and 408(k)(6)(D)(ii))	Limits the annual compensation that may be taken into account under the Plan. For 2015 the limit is \$265,000.
Maximum Annual Contribution (Section 415)	Limits the total amount that may be allocated to your account during a Plan Year (calendar year). This includes the sum of your contributions and Company contributions made to your account. The 2015 limit is \$53,000.

Enrollment

You do not need to enroll in the Plan to be eligible to receive your RAP allocation. However, unless you designate an investment fund for your contributions, all funds Comerica contributes will be invested in the Comerica Destination Retirement Fund based on your birth date as follows:

Comerica Destination Retirement Fund	Date of Birth Range
Comerica Destination Retirement Fund	Born in 1945 and Earlier
Comerica Destination Retirement Fund – 2015	Born between 1946 and 1955
Comerica Destination Retirement Fund – 2025	Born between 1956 and 1965
Comerica Destination Retirement Fund – 2035	Born between 1966 and 1975
Comerica Destination Retirement Fund – 2045	Born between 1976 and 1985
Comerica Destination Retirement Fund - 2055	Born after 1986

You may change your RAP investment fund elections at any time by accessing the Plan’s web site at www.comericaretirement.com or by calling ComericaRetirement at 888-366-2687.

The first time you access your account you will need your Social Security number and PIN. If you do not have your PIN, you can request that a temporary PIN be issued immediately by calling ComericaRetirement. You will be required to select a user name and password the first

time you access the site. The user name and password you select will be required each time you access your account.

Investing Your Account

The Plan offers a range of investment options for you to choose from, each offering various degrees of risk and reward. If you do not make an investment election, your contributions will be invested in one of the Destination Funds based on your birth date. Before you make your investment election, you should research the investment options carefully. Information regarding the fund options, including current prospectuses (where available), a description of fund operating expenses, a listing of assets comprising the portfolio of an investment alternative and the value of such assets, the value of shares of each fund and the current and past performance records and the value of shares held in your account can be found on the ComericaRetirement web site. The investment election(s) will remain in effect until you make a change unless there is a change in the funds available under the Plan. In the event of a change in funds available under the Plan, all participants will receive notification of the change prior to the change effective date.

Changing the Investment of Future Contributions

Participants may change the investment of future contributions to their account on the ComericaRetirement web site or by calling ComericaRetirement. Changing your future contributions does not change the investment of any existing account balance. Allocation change requests will be effective the day following the request. This transaction does not transfer your existing account balances.

Changing the Investment of Current Account Balances

Participant may change the investment of existing account balances by completing a transfer request through the ComericaRetirement web site or by calling ComericaRetirement. Changing the investment direction of your existing account balance does not affect the investment direction of your future contribution allocations.

Transfer requests received after close of the New York Stock Exchange on business days, or anytime on non-business days, will be initiated at the close of the next business day. The actual effective date of your transaction may vary depending on the investment option selected.

Transfer requests are subject to the market timing and excessive trading policy for each investment fund.

Market Timing And Excessive Trading Policy

Investment funds require the Plan to agree to restrict market timing and/or excessive trading in their funds. Each fund has specific rules regarding market timing. Review the funds' Prospectus or fund fact sheet to determine the restrictions for individual funds.

Stable Value Fund Competing Fund Transfer Restrictions. You may not transfer directly from The Stable Value Fund to the Invesco STIT Treasury Fund I or to the PIMCO GNMA A fund. These funds are competing funds. If you want to transfer from The Stable Value Fund to either of these funds, you must first transfer monies to another fund for 90 days. You may transfer funds directly from The Stable Value Fund to any other fund (or combination of funds).

Daily Valuation and Account Statements

The Plan operates in a daily valuation environment. This means the market value of all the assets held by the Plan are determined on each business day (Monday through Friday, excluding holidays). Participants may access their account information 24 hours a day 7 days a week through the ComericaRetirement web site.

Quarterly account statements are provided to participants at their home mailing address on file approximately 20 days after the close of the quarter.

Loans

Loans are not permitted.

Withdrawals from Your Account While Employed

In-service withdrawals, including hardship and age 59 ½ distributions are not permitted.

Withdrawals From Your Account After Your Employment Ends

If you terminate from the Company for any reason, you are eligible to take a distribution from the plan. Depending on your account balance, you may have one or more distribution options available with each having a different tax consequence. Options include a rollover, lump sum distribution or monthly, quarterly, or annual installments over a fixed period that is no longer than your life expectancy or the life expectancy of you and your designated beneficiary. A direct rollover is a payment by the plan to an Eligible Retirement Plan specified by the Distributee. A Distributee includes an Employee or former Employee. A Distributee can also be the Employee's or former Employee's surviving spouse or former spouse who is the alternate payee under a qualified domestic relations order with regard to the interest of the spouse or former spouse. Also, effective January 1, 2010, a Distributee includes a non-spouse Beneficiary of a Participant. Consider each option carefully and consult a qualified tax advisor before making any decisions. Distributions may be requested through the Plan web site or by calling ComericaRetirement. Distribution requests are payable 30 days after your termination date in order to accommodate any final pay adjustments. Cash distributions are subject to a mandatory federal income tax withholding of 20% and may be subject to additional 10% early distribution tax penalty.

Account balance of \$5,000 or Less - If your vested RAP account balance is \$5,000 or less, you may not remain in the Plan. If you do not submit a distribution form at the time of your

termination, your account balance will be subject to a mandatory distribution. Mandatory distributions occur one time per quarter. You will be notified if you are required to take a mandatory distribution and will have 30 days to submit a distribution election. You will have 30 days from the date on the letter to request your distribution.

If you do not make a distribution request within 30 days, and your vested account balance is \$1,000 or less, your account will be liquidated (sold) and paid to you by check. All applicable taxes and penalties will be withheld from the amount you receive. If your vested account balance is greater than \$1,000 and less than \$5,000, your account balance will be rolled over into an IRA established at Comerica Bank.

Account balance of Greater Than \$5,000 - If your vested RAP account balance is greater than \$5,000, you may remain in the Plan or you may elect a distribution. If you choose to leave your account in the Plan, you may continue to direct the investment of your accounts.

If your vested account balance, falls under the \$5,000 limit during the Plan's quarterly review period, you will be notified that you are required to take a mandatory distribution and will have 30 days to submit a distribution election. If your form is not received and your vested account balance is \$1,000 or less, your account will be paid to you and applicable taxes and penalties will be withheld. If your vested account balance is greater than \$1,000 and less than \$5,000, and you do not submit a distribution form, an IRA will be established at Comerica Bank.

Required Minimum Distributions - You must begin withdrawing the minimum distribution amount established by IRS regulations by April 1 of the calendar year following the later of the calendar year in which you reach age 70-½ or retire.

Qualified Domestic Relations Order (QDRO)

Federal law requires the Plan to honor qualified domestic relations orders (QDROs) issued in certain cases of legal separation or divorce. In general, QDROs require a plan to provide a retirement benefit to a spouse, former spouse, child or other dependent. Upon receipt of a domestic relations order that is determined to be a QDRO, the Plan is required to pay benefits as directed by the order. If an order is received, you and the affected individual are notified about the procedures used by the Plan to determine whether the order is qualified. You may obtain a copy of such procedures, without charge, by contacting the QDRO Administrator.

Once the Plan is notified of a potential QDRO, restrictions will be placed on your RAP account.

Beneficiary

It is important that you designate a beneficiary to receive the balance of your account upon your death. You may change or update your beneficiary at any time. If you do not make a beneficiary designation, the Plan will pay the balance of your account according to the rules below.

- If you are married at the time of your death, your spouse will automatically be your "designated beneficiary".

- If you are unmarried at your death and have not designated a beneficiary, or if you are married at your death but all of your designated beneficiaries died before you, your vested account will be distributed to your estate.

Participants make their beneficiary designation through Comerica Retirement.

- If you are not married or if you are married and designating your spouse to be your beneficiary, you may make your beneficiary designation on the ComericaRetirement web site.
- If you are married and wish to name someone other than your spouse as your beneficiary, you will be required to complete a paper beneficiary form as your spouse must provide written consent, witnessed by a notary public.

Fees

There are fees associated with administering the Plan and investing its assets. Most of the administrative expenses, such as recordkeeping, postage, and the cost of administering a QDRO, are paid by the Company are covered by revenue sharing at Great West.

Certain fees are charged directly to a participant’s account. These fees include:

Fee Type	Fee Amount
ACH Transaction	\$15.00
Express check delivery	\$25.00

Investment management fees are paid directly by you from your account, based upon the fee structure for the funds in which you invest. Each investment fund charges a separate investment management fee based upon a variety of factors, but mainly on how actively the fund is managed. Information about investment management fees charged by each of the funds is fully disclosed and will be detailed on participant’s quarterly statements. Investment management fees are subtracted from your account balance before your balance is reported on the information line, web site and your quarterly statements. In addition, each fund’s investment performance information is always stated after fees have been withheld.

Other Important Information About the Plan

Assignment of Interests

You may not transfer your benefit in the Plan; meaning you may not sell it, use it as collateral, or otherwise give it away. Your creditors may not attach or garnish your benefit in the Plan. However, the following are circumstances where this general rule does not apply in the case of: a QDRO or a judgment resulting in unpaid Federal taxes.

No Guarantee of Benefit

The Plan is intended to provide you with a valuable retirement benefit. However, some employees may never become eligible for a benefit, and the benefits of others may be reduced. Following are some, but not all, of the possible reasons for losing part or all of a Plan retirement benefit:

- You do not meet the eligibility requirements and never participate in the Plan.
- You choose to invest your account in funds that decrease in value.
- Your account becomes subject to a qualified domestic relations order, and part or all of your account is assigned to your spouse, former spouse, child, or other dependent.
- Your account is reallocated because of a recordkeeping error.
- Your account is charged for administrative expense.

Top Heavy Rules

The Internal Revenue Code provides a complicated set of rules for determining whether the Plan is top-heavy. The Plan is top-heavy if the value of account balances belonging to “key employees” exceeds 60% of the total value of all account balances for all employees. Key employees are generally officers, shareholders, owners and highly compensated employees. Periodically, the Benefits Committee or its designee determines if the Plan is top-heavy for the year. If it is, the Plan must provide certain minimum contributions for that Plan Year. This generally means you must receive a contribution equal to at least 3% of your pay for that year, or a lesser percentage if all key employees receive a contribution of less than 3% of their pay. The top-heavy minimum allocation requirement may be satisfied by matching contributions. If the Company maintains another plan in which you participate, the minimum contributions may be provided by that plan. If the contributions are provided by another plan, they will not be provided in this Plan. If the other plan is a defined benefit plan, your accrued benefit must equal at least 2% of your pay per year (up to a maximum benefit) of 20% of average annual pay. You can contact the Benefits Committee or its designee to see if a top-heavy minimum allocation applies to the Plan.

Filing a Dispute

If you or anyone else has any dispute over rights to benefits under the Plan, over the amount or timing of Plan benefits or any other dispute relating to rights he or she may have with respect to the Plan, that individual may make a claim under the Plan. Claims must be in writing and sent to the Benefits Committee, in care of the Director of Benefits, Comerica Incorporated, P.O. Box 650282, Mail Code 6515, Dallas, Texas 75265-0282.

Your claim must include your name, mailing address, and telephone number, and the specific basis for your claim in a manner which can be understood by the Committee and any additional materials which you desire to present. If any claim is incorrect or incomplete, the Benefits Committee or its designee may give the claimant a reasonable opportunity to correct the claim. Within 90 days after a claim is properly filed, the Benefits Committee or its designee will notify the claimant in writing what action has been taken with respect to the claim. If all or any part of the claim has been denied, the Benefits Committee or its designee will provide the claimant with:

- The specific reason or reasons the claim has been denied.
- A description of any additional material or information which may be required for the claimant to pursue the claim.
- An explanation of the Plan's claim review procedure.

Upon denial of all or any part of a claim, the claimant will be given 90 days within which to file a written request with the Benefits Committee for a review of such denial. Not later than 60 days after its receipt of any such request for review, the Benefits Committee will schedule a hearing to review denial of the claim. The claimant or the claimant's representative may submit written comments to be considered at the hearing. Hearings will be held at Comerica's main office during regular business hours unless all parties agree to a different place and/or time. At least a majority of the Benefits Committee members must attend all hearings. The Benefits Committee must render its final decision within 120 days after receiving a written request to review its initial denial of the claim. Final decisions of the Benefits Committee must be in writing and include specific reasons and pertinent provisions of the Plan to support decisions. Final decisions must also be written in a manner which the claimant is capable of understanding

Your Legal Rights

Name of Plan:	Comerica Incorporated Retirement Account Plan
Plan Number	004
Plan Year:	January 1 to December 31
Type of Plan:	Defined Contribution Profit Sharing Plan
Type of Administration:	Employer self-administration
Plan Sponsor:	Comerica Incorporated P.O. Box 650282, Mail Code 6515 Dallas, Texas 75265-0282
Employer Identification Number:	38-1998421
Plan Administrator:	Benefits Committee c/o Director of Benefits Comerica Incorporated P.O. Box 650282, Mail Code 6515 Dallas, Texas 75265-0282 (214) 462-4103
Trustee:	Comerica Bank 411 West Lafayette Detroit, Michigan 48226

Agent For Service of Process

If you believe that your rights under the Plan have been violated, you have the right to bring legal action against the Plan in a court of law. The Plan Administrator and the Plan Trustee may receive service of legal process, as well as the following designated agent for service of process:

Executive Vice President, Governance, Regulatory Relations and Legal Affairs
Comerica Incorporated
Comerica Bank Tower
1717 Main Street
Dallas, Texas 75201

Your Rights Under ERISA

As a participant in the Company's Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites, all documents governing the Plan, including insurance contracts, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries.

No one, including the Company, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining your Plan benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within thirty (30) days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court.

If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or you may file suit in a Federal court.

The court will decide who will pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Ave. N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

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