

Novaspect ESOP

B O C O M P A N Y S T O C K K F Y N P I D A M S
S F W S U D X Z X K D C Y U V M A H H V E S O P
I Y V Q M A V E N G F M X H M O V N U G Q O E D
H S I Y E Y S U O U J Y F I L N S O M X U D L G
H V N Q D R L I P U E B S T F T L I K N S E X R
O C G O G N R E R X H G P F V T J T F H O U O R
E K W N I I S L B E R M G G I C F A D Z V L E O
U Z X X H T S E E B E G T N N B D U E D H A P J
T T W B T Q U B V X S Z M U I K X L F F X V F T
S V P I L C T B E V T N F M K T Z A N M Q T B A
N K A N U H D R I G A Y Z U Y L S V S U F E L Q
O P E L L B R K U R J V T F X D K E N U Q K P J
I Q B R X S X U F S T K K X R H K A V A L R M M
T I G S H H Z J U M T S R E O O Z U J I S A B H
U H U A M Z A M W X Y E I S K Q M I H T X M C H
B E K E A O R C Z U R F E D J D D E B J V R N D
I Z S U M M A R Y P L A N D E S C R I P T I O N
R Q H G E X Y T I L I B I G I L E D K S J A Y L
T T U Q R O T A R T S I N I M D A J K U X F Z J
N A L P T N E M E R I T E R D E I F I L A U Q W
O A B V A V R A D W V E M T O D R M Q Q I H O K
C W T S W A B H M B P P A R T I C I P A N T R P
Q H J I Z X G B Y J S G D S P A M D W S K B K F
Z B J F K J A Q S V Y B V K S P L D R D X W A G

Qualified Retirement Plan

Summary Plan Description

Fair Market Value

Distributions

Contributions

Company Stock

Administrator

Participant

Exempt Loan

Eligibility

Valuation:

Vesting

Trustee

ERISA

ESOP