

November 1, 2007 – SES 401k Plan Highlights

WHO CAN PARTICIPATE AND WHEN MAY I JOIN?

You will be eligible to defer a portion of your salary as of the first day of the quarter (January 1, April 1, July 1 or October 1) once you have met the following requirements:

- Completed 90 Days of Service
- Attained Age 21.

You will be eligible to receive **Employer** contributions on the first day of the quarter (January 1, April 1, July 1 or October 1) once you have met the following requirements.

- Completed 1 Year of Service (1,000 hours in 12 consecutive months).
- Attained Age 21.

HOW DO I CONTRIBUTE TO THE PLAN?

- Through payroll deduction, you can make pre-tax contributions up to the maximum allowed by law. The dollar limit is \$15,500 for 2008.
- If you have an existing qualified retirement plan (pre-tax) with a prior employer, you may transfer or roll over that account into the Plan anytime.

CAN I MAKE CATCH-UP CONTRIBUTIONS TO THE PLAN?

If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional “catch-up contribution”. The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their careers. The maximum catch-up contribution is \$5,000 for 2008. See your Benefits Administrator for more details.

CAN I STOP OR CHANGE MY CONTRIBUTIONS?

- You may stop your contributions at anytime. Once you discontinue contributions, you may only start again as provided under the terms of the Plan.
- You may increase or decrease the amount of your contribution on a semi-annual basis (January 1 or July 1).

HOW DOES YOUR EMPLOYER CONTRIBUTE TO THE PLAN?

The Plan also provides for your Employer to make contributions.

- Your Employer may make a matching contribution up to the first 6% deferred.
- Your Employer match also applies to any catch-up contributions you are allowed to make to the Plan, subject to the same terms and conditions.
- Your Employer may make a profit-sharing contribution, which will be allocated among all eligible employees, whether or not they make contributions.

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HOW DO I BECOME “VESTED” IN MY PLAN ACCOUNT?

Vesting refers to your “ownership” of a benefit from the Plan. You are always 100% vested in your deferral contributions and your rollover contributions, plus any earnings they generate. All other contributions to the Plan, plus any earnings they generate, are vested as follows:

Years of Vesting Service	Vesting Percentage
1	20%
2	40%
3	60%
4	80%
5	100%

All accounts are fully vested at the Normal Retirement Age, Death and Disability.

WHEN CAN MONEY BE WITHDRAWN FROM MY PLAN ACCOUNT?

Money may be withdrawn from your Plan account in these events:

- Retirement at the Plan’s Normal Retirement Age of 65
- Your attaining age 59 ½
 - from accounts that are 100% vested only
 - the minimum distribution is \$1,000
- Death
- Disability
- In-service withdrawal of any rollover contributions
- Termination of Employment
 - your benefit will be paid as soon as administratively feasible following your date of termination

Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

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MAY I BORROW MONEY FROM MY ACCOUNT?

The plan is intended to help you put aside money for your retirement. However, your Employer has included a Plan feature that lets you borrow money from the Plan.

- The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of: one-half of your vested account balance or \$50,000.
- The minimum loan is \$1,000.
- You will be limited to two (2) loans at any one time.
- In general, all loans must be repaid within five years.
- A \$75.00 processing fee for all new loans and a \$50.00 per year maintenance fee will be charged to your account.
- Loans are permitted from all accounts.

Other requirements may apply.

WILL I BE RESPONSIBLE FOR ANY PLAN COSTS?

Your Employer will pay the general administrative fees on the plan. You will, however, be responsible for any fees above and beyond general administration, including: fees related to QDRO reviews by an attorney, loan fees, if applicable, and fees associated with distributions.

HOW ARE PLAN CONTRIBUTIONS INVESTED?

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by your Employer.

- More information about your Plan's investment choices can be found elsewhere in these materials.

SUMMARY PLAN DESCRIPTION

The above highlights are only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be provided to you. Please read it carefully and contact Scott Miner (402) 292-8660 ext. 229 or sminer@SESolutions.com if you have any further questions.