RETIREMENT PROGRAM

SUMMARY OF BASIC PLAN PROVISIONS
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This “Summary of Basic Plan Provisions” is provided for general informational purposes only. It is not intended to provide advice or recommendations. In the event of any inconsistency between the information provided here, including its level of detail and completeness, and actual policies or documents, or to the degree the actual policies or documents contain more complete or detailed information, the policies or documents, will govern and take precedence. Although MITRE intends to continue the Retirement Program, it reserves the right to alter, amend, or rescind any part of the Retirement Program at any time for any reason, to the extent permitted by law. MITRE shall not have any obligation whatsoever to maintain the Retirement Program for any given length of time, and MITRE may, at any time, amend or terminate the Retirement Program, in whole or in part, with respect to any or all of its participants and/or beneficiaries.
# Program Structure

<table>
<thead>
<tr>
<th>Level</th>
<th>Program</th>
<th>Details</th>
</tr>
</thead>
</table>
| Level I | **A1-Employee’s Required Contributions** | 2% of base salary up to Social Security Base  
4.7% of base salary over Social Security Base |
| Level I | **B1-MITRE’s Basic Contributions** | 7.5% of base salary up to Social Security Base  
10.5% of base salary over Social Security Base |
| Level II | **A2-Employee’s Voluntary Matched Contributions** | 1 to 10% of base salary up to Social Security Base  
1 to 6% of base salary over Social Security Base  
(May be limited by law) |
| Level II | **A3-MITRE’s Matching Contributions** | 1/4 Matching of your Part A2 contribution |
| Level III | **A4-Employee’s Voluntary Unmatched Contributions** | Up to limit set by law |
|         | Parts A1, A2, A3, A4 = 403(b) Tax-Sheltered Annuity Plan  
Part B1 = 401(a) Qualified Plan |

* Begins after 12 months of credited service. Rehired employees with 12 months of credited service are eligible for Parts B1 and A3 contributions immediately.

## Contributions
- Pre-tax contributions and earnings are tax-deferred (federal and state) until withdrawn.
- Choice of pre-tax or after-tax Roth contributions to Parts A2 and A4.
- Your annual maximum contribution amount is based on IRS limitations and expressed as a percentage of your base salary. This percentage is allocated among the various Program Parts (A1, A2, and A4) up to the maximum amount you are entitled to.
- Your voluntary maximum contribution is the amount you can contribute to Parts A2/A4 (pre-tax contributions plus any applicable after-tax Roth contributions) in a particular year.
- You may increase or decrease the amount you contribute to the voluntary portions (Parts A2/A4) of the MITRE Program any time during the year, subject to your maximum contribution amount. However, you may not cease contributions altogether to the Program as a regular employee.

## Eligibility

### Regular (Full-time and Part-time) Employees  
*(Scheduled at least 20 hours per week)*
- Immediately eligible to participate
- Must join within 60 days of hire date
- Once enrolled, you must remain in the Program
- If you waive participation during the first 60 days, you can join unmatched (Part A4) only until the mandatory enrollment date**
- You can join Part A4 any time

### Co-op, Seasonal, Temporary, and On-call Employees
- Eligible for Part A4 (unmatched contributions) only
- You can join any time

**Mandatory enrollment date** is the date of completion of five years of service as a regular (full-time or part-time) employee. Participation is mandatory and regular employees must make required contributions to Part A1.
Vesting
Vesting refers to the ownership of your retirement benefits, both the contributions and earnings.

- All contributions (both yours and MITRE’s) to all Program Parts, as well as the earnings on those contributions, are fully vested immediately after they are made.

Investments

<table>
<thead>
<tr>
<th>Fund Families</th>
<th>Plan Part Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Investments TIAA</td>
<td>Parts A1, B1, A2, A3*, A4</td>
</tr>
<tr>
<td>Retirement Annuity (RA)</td>
<td>Parts A1, A2, A3*, A4</td>
</tr>
<tr>
<td>Supplemental Retirement Annuity (SRA)/Group Supplemental Retirement Annuity (Group SRA)</td>
<td>Parts A2, A4</td>
</tr>
<tr>
<td>Group Retirement Annuity (GRA)</td>
<td>Part B1; Parts A1, A3*</td>
</tr>
</tbody>
</table>

*A3 contributions are automatically invested in the same manner as Part A1.

Investment Categories and Fund Options
MITRE’s Retirement Program offers a variety of funds from which to select. These funds fall into investment categories, ranging from conservative to aggressive options. For a detailed overview of these categories and the funds within them, refer to the Retirement Program section on the MITRE Information Infrastructure (MII), FastJump: Retirement.

Changing Future Contributions
Within fund families—You can change the way you invest future contributions at any time. Please refer to How to execute a transfer within investment fund families on page 3 for website and contact information. You may also access the TIAA and Fidelity websites through the Retirement Home Page (FastJump: Retirement).

To another fund family—You can redirect future contributions to another investment fund family at any time by completing the appropriate forms available on the MII (FastJump: HR Forms, then select Retirement Program), or by calling the HR Service Center in Bedford at 781-271-4700.
Transfers
This section describes the types of transfers and how often they can be made both within and to other investment fund families available in the Program. For a summary of transfer fees, refer to page 5 while reviewing your transfer options.

<table>
<thead>
<tr>
<th>Transfers Within Fund Families</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Among Fidelity Funds¹ (e.g., Cash Reserves to Magellan)</td>
<td>Any time except from International funds, which are limited to four times per year</td>
</tr>
<tr>
<td>Among CREF Funds (e.g., CREF Money Market to CREF Stock)</td>
<td>Any time</td>
</tr>
<tr>
<td>From TIAA Real Estate</td>
<td>Once per quarter</td>
</tr>
<tr>
<td>From CREF Funds to TIAA</td>
<td>Any time</td>
</tr>
<tr>
<td>TIAA Traditional (RA or GRA²) via Transfer Payout Annuity (TPA) (Ten equal payments per year over nine years) to CREF</td>
<td>Any time</td>
</tr>
<tr>
<td>TIAA (SRA/Group SRA) to CREF</td>
<td>Any time</td>
</tr>
</tbody>
</table>

¹ Due to contract restrictions, direct transfers from the Fidelity Managed Income Fund to a Fidelity Money Market or Income Category fund cannot be allowed. You must transfer the Managed Income Fund balance to a Fidelity equity fund(s) for a period of at least 90 days before requesting a transfer to a Fidelity Money Market or Income Category fund.

² You may transfer 100% of your TIAA Traditional GRA accumulation during the 120 days following your termination of employment. TIAA Traditional GRA’s 2.5% surrender charge would apply to this withdrawal or transfer. However, this surrender charge does not apply to the Transfer Payout Annuity (TPA).

How to execute a transfer within investment fund families

- **TIAA**
  1-800-842-2776
  (Monday–Friday 8 a.m. to 10 p.m., Eastern time; Saturdays 9 a.m. to 6 p.m., Eastern time)
  1-800-842-2252
  (Automated Telephone Service)
  [www.tiaa.org/mitre](http://www.tiaa.org/mitre)

- **Fidelity**
  1-800-343-0860
  (Monday–Friday 8 a.m. to midnight, Eastern time)
  [www.netbenefits/mitre](http://www.netbenefits/mitre)

**Note:** You may also call the above phone numbers to obtain your current account balance or access the TIAA and Fidelity websites above or through the Retirement Home Page (FastJump:Retirement).
# Transfers to Another Investment Fund Family

<table>
<thead>
<tr>
<th>Transfers From</th>
<th>Transfers To</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Funds(^1)</td>
<td>TIAA or CREF RA, SRA/Group SRA, GRA</td>
<td>Any time</td>
</tr>
<tr>
<td>TIAA Real Estate Account (RA, GRA, SRA/Group SRA)</td>
<td>Fidelity</td>
<td>Any time</td>
</tr>
<tr>
<td>TIAA Traditional RA or GRA via Transfer Payout Annuity (TPA) (Ten equal payments per year to Fidelity over nine years)</td>
<td>Fidelity(^2)</td>
<td>Any time</td>
</tr>
<tr>
<td>CREF RA or CREF GRA</td>
<td>Fidelity(^2)</td>
<td>Any time</td>
</tr>
<tr>
<td>TIAA or CREF SRA/Group SRA</td>
<td>Fidelity</td>
<td>Any time</td>
</tr>
</tbody>
</table>

1 Due to contract restrictions, direct transfers from the Fidelity Managed Income Fund to TIAA CREF GRA are not allowed. You must transfer the Managed Income Fund balance to a Fidelity equity fund(s) for a period of at least 90 days before requesting a transfer to TIAA CREF GRA. Direct transfers from the Fidelity after-tax Roth 403(b) account to TIAA pre-tax 403(b) are not allowed.

2 Applies to all Fidelity investment options offered in the MITRE Retirement Program with the exception of the Managed Income Fund, which cannot receive transfers from TIAA Traditional GRA, CREF Bond, or CREF Money Market.

## How to execute a transfer to another investment fund family
- From Fidelity to TIAA
- From TIAA to Fidelity

Obtain forms from the HR Service Center in Bedford (781–271–4700, Monday–Friday, 7:45 a.m. to 4:30 p.m., Eastern time).

**Note:** You will receive a confirmation of the transfer following the transaction.
Transfer/Withdrawal Fees  
(subject to change)

Fidelity

- Transfers/withdrawals from Specialty funds:
  - For shares owned less than 30 days, a 0.75% short-term redemption fee will apply to the amount transferred.
- Transfers or withdrawals of more than 20% per year of your Fidelity MetLife Fixed Interest Account balance will result in a penalty equal to approximately 4% of the amount in excess of 20% that you transfer or withdraw. Exceptions to this penalty include: disability, hardship, death, termination of employment or retirement, attainment of age 65, fixed period payments of five years or more, purchase of a lifetime annuity, systematic withdrawals to be paid annually over four years, or any withdrawal that is required to avoid federal income tax penalties or to satisfy federal income tax or Department of Labor rules.
- Certain other Fidelity Funds are subject to a redemption fee. Redemption fees can vary from 0.5% to 3.0%. Please refer to the Fidelity Mutual Fund Guide for specific fund fee information.

TIAA

- A 2.5% surrender charge for any partial or full withdrawals from TIAA Traditional GRA within a 120-day window after termination from MITRE.

Many options in the Program charge investment management and recordkeeping fees, which vary by fund. The investment performance reported to employees is shown net of these fees.
Loans
Available through TIAA (Group SRA contracts--Parts A2 and A4). If you do not have an accumulation in a Group SRA contract, you may transfer your Fidelity pre-tax 403(b) Parts A2/A4 accumulation in the Program at any time to the Group SRA. Contact the HR Service Center in Bedford (781-271-4700) for details.

Other Important Details Regarding Loans
• Two loans per calendar year allowed.
• You can borrow for any reason without a credit review.
• Minimum loan amount is $1,000; maximum is 45% of your Group SRA accumulation; outstanding balance, not to exceed $50,000 in any rolling 12-month period.
• Collateral in TIAA Group SRA must equal 110% of outstanding loan balance.
• Repayment period of the loan is one to five years, or up to ten years if loan was used to purchase a primary residence.
• The interest on loans is variable and not tax-deductible.
• No income taxes or penalties except if you default on the loan. All applicable withdrawal rules will apply.
• Fidelity after-tax Roth 403(b) contributions are not eligible for the loan provision.
• If you are interested in applying for a loan, call TIAA at 1-800-842-2776, or go online to www.tiaa.org.

Benefit/Payout Options
• Your retirement benefit is based on the total of your account balances in the Program. This is the sum of the contributions (both yours and MITRE's) and earnings on those contributions during your participation in the Program.
• Payouts from the Program are not required to begin immediately upon termination or retirement. Your account balances may remain in the Program tax-deferred until payout occurs. However, current tax law generally requires minimum payouts to begin upon reaching age 70½.
• You may select different payout methods for your various accounts in the Program.
• For a complete summary of the benefit payment options available under the Program, please refer to the chart, "What Can Be Withdrawn from the MITRE Retirement Program," and footnotes on the following page.

Taxes
• Generally, any retirement income you receive from pre-tax contributions, whether it be in the form of a single sum, installment, or annuity, will be taxed as ordinary income.
• In addition to ordinary income taxes, a 10% federal penalty tax on early withdrawals is imposed on most distributions that occur before age 59½. For exceptions to this rule, refer to the footnotes in the Withdrawal Chart.
• Most states that impose an income tax follow the federal rules regarding taxation of retirement benefits. You should check the rules regarding the taxation of pension income for residents in the state in which you live.
• After-tax Roth 403(b) contributions and earnings are tax-free if qualified.¹
• For a complete summary of the tax rules relating to withdrawals from the Retirement Program, refer to the MITRE Benefits Handbook.

¹ A qualified withdrawal is taken at least five tax years after your first Roth contribution AND you have attained age 59½. In the event of death, beneficiaries may be able to receive distributions tax-free if the deceased started making Roth contributions more than five tax years prior to the distribution. In the event of disability, your earnings can be withdrawn tax-free if it has been five years from your first Roth 403(b) contribution.
### What Can Be Withdrawn from the MITRE Retirement Program

<table>
<thead>
<tr>
<th>Type of Payment</th>
<th>Fidelity(^1) Parts A1–A4, B1</th>
<th>TIAA CREF (RA) Parts A1–A4 (Not available to new participants as of 07/01/01)</th>
<th>TIAA CREF (SRA/Group SRA)(^1) Parts A2, A4</th>
<th>TIAA CREF (GRA) Parts A1, A3, (as of 07/01/01) Part B1</th>
</tr>
</thead>
</table>

#### WHILE WORKING AT MITRE

<table>
<thead>
<tr>
<th>All Forms of Payments</th>
<th>A1, A3, and B1</th>
<th>A2 and A4</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>Yes  (\checkmark) if age 59½ or older(^4) if disabled(^5) if you have a qualified financial hardship(^6, 16)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### AT TERMINATION

<table>
<thead>
<tr>
<th>Lifetime Annuities</th>
<th>Yes–you can purchase from an insurance company you select</th>
<th>Yes(^7)</th>
<th>Yes</th>
<th>Yes(^7)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Fixed Period Annuities</th>
<th>Yes–you can purchase from an insurance company you select</th>
<th>TIAA Traditional RA (\checkmark) No</th>
<th>TIAA Real Estate, CREF Yes–payments over 5 to 30 years</th>
<th>TIAA Traditional Yes–payments over 5 to 30 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Installments/</td>
<td>Yes–monthly, quarterly, or annual payments</td>
<td>TIAA Traditional (\checkmark) Yes–annual payments over 9 years(^5) TIAA Real Estate, CREF Yes–monthly, quarterly, or annual payments</td>
<td>TIAA Traditional (\checkmark) Yes–annual payments over 9 years(^5) TIAA Real Estate, CREF Yes–monthly, quarterly, or annual payments</td>
<td>TIAA Traditional (\checkmark) Yes–annual payments over 9 years(^5) TIAA Real Estate, CREF Yes–monthly, quarterly, or annual payments</td>
</tr>
<tr>
<td>Systematic Withdrawal</td>
<td></td>
<td>TIAA Traditional (\checkmark) Yes–annual payments over 9 years(^5) TIAA Real Estate, CREF Yes–monthly, quarterly, or annual payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payments (SWP)(^3)</td>
<td></td>
<td>TIAA Traditional (\checkmark) Yes–annual payments over 9 years(^5) TIAA Real Estate, CREF Yes–monthly, quarterly, or annual payments</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Full or Partial        | Yes | TIAA Traditional\(^9\) TIAA GRA Yes–if you meet TIAA-CREF repurchase rule\(^5\) TIAA Real Estate, CREF Yes | Yes | TIAA Traditional\(^8, 10\) Yes–if greater than $2,000, must request within 120 days of termination If less than $2,000, you can withdraw at any time TIAA Real Estate, CREF Yes |
| Withdrawals \(\checkmark\) | | | | |

Footnotes on page 8
If you are a member of the Phased Retirement Program (you must be at least age 59½), you may be able to withdraw some portions of your accumulation in the A parts of the Program (Fidelity, TIAA CREF RA, GRA, SRA, and Group SRA). For more details on the Phased Retirement Program, refer to the Policies and Procedures, Section 2.6.1.

Types of payments available include: lifetime annuities, fixed period annuities, installments, or withdrawals (partial or full).

Federal tax law imposes a 10% penalty tax on most withdrawals from the Retirement Program that occur prior to your reaching age 59½. The only exceptions to this penalty tax are payments made in the event of death, disability, separation from service during or after the year in which you reach age 55, payments applied to deductible medical expenses (those that exceed 7.5% of adjusted gross income), payments made under a divorce agreement, and substantially equal annual payments made for the life expectancy of the employee or joint life expectancy of employee and employee’s beneficiary. The amount of the penalty is 10% of the portion of the withdrawal that is included in the gross income.

Withdrawals of Part A2 monies by active employees result in a suspension of MITRE’s Matching Contributions (Part A3) for a 6-month period, except for employees in Phased Retirement status. For information regarding Roth 403(b) qualified withdrawals, refer to the Taxes section, on page 6.

Disability for purposes of allowing distributions is based on a specific legal definition (Internal Revenue Code Section 72 (m)(7)), which is more restrictive than that contained in MITRE’s Group Long Term Disability (LTD) Benefit Plan. However, some employees on LTD may meet the requirements for withdrawal eligibility. Contact the HR Service Center in Bedford (781-271-4700) for details.

If you have a qualified financial hardship, your 12/31/88 balance and contributions (not earnings) thereafter are eligible to be withdrawn. Financial hardship withdrawals will result in a suspension of any Part A2 and A4 contributions for a 6-month period. If you wish to apply for a hardship distribution, you should obtain a Financial Hardship Request Form at the HR Service Center in Bedford. The Hardship Request form must be completed and submitted along with sufficient evidence for the specific hardship to the HR Service Center at mail stop M126.

TIAA offers the 10% transition benefit, which allows you to receive a single sum payment of up to 10% of the TIAA accumulation being converted to annuity (lifetime monthly) payments when you start your annuity income at any age.

You may elect to receive up to 10% of your TIAA Traditional accumulation each year by transferring these monies to a “Transfer Payout Annuity” (TPA) contract.

The Interest Payment Retirement Option, which is available to TIAA participants age 55 to 69½ with accumulations in the Retirement Annuity or Group Retirement Annuity, allows you to receive interest payments from TIAA Traditional, while preserving the principal and postponing final retirement decisions.

TIAA Repurchase Rule: If your TIAA CREF Retirement Annuity (RA) contracts were issued prior to 1/1/92, you may receive a full withdrawal of your accumulation at termination if:

a) the total balance (TIAA and CREF) in your RA contracts is $2,000 or less, or if your contracts are no more than five years old, OR
b) your TIAA Traditional balance only is less than $2,000 AND your total TIAA CREF RA balance is less than $4,000 (you also must not have a TIAA Transfer Payout Annuity in force).

If your TIAA CREF RA contracts were issued after 1/1/92, you may receive a full cashout only if you meet the provisions in item b above.

A partial or full withdrawal from TIAA Traditional GRA is only available within 120 days of termination and will be subject to a 2.5% surrender charge. The 2.5% surrender charge does not apply to the following types of payment: lifetime annuities or installments (i.e., TPA).
Phased Retirement Program

- You must be at least 59½ years of age.
- You must obtain approval to participate in the Program and work on a regular part-time schedule (20 hours or more per week, but less than 40 hours).
- While on Phased Retirement, you may begin benefits from a portion of the A Parts (not Part B1) of the Retirement Program, subject to the restrictions of the individual investment fund families.
- Participation in the Phased Retirement Program will end if you terminate service from MITRE or accept a full-time position with MITRE.

For more details on the Phased Retirement Program, refer to the Policies and Procedures, Section 2.6.1.

Retirement

- Normal retirement age is 65.
- Retirement can occur at any age. However, Federal tax law imposes a 10% penalty on most withdrawals from the Retirement Program that occur prior to your reaching age 59½ unless one of a limited number of exceptions applies. Examples are separation from service during or after the year in which you reached age 55, or withdrawals that began at age 55 or later. See footnote 3 on page 8 for more details.

Survivor Benefits

- If you die before beginning retirement benefits, certain federal restrictions apply to how and when your spouse or beneficiary receives the benefits. For your surviving spouse, a single sum must be fully distributed by 31 December of the fifth year following your death, or by the end of the year you would have attained age 70½, whichever is later. If your spouse prefers to receive periodic income (i.e., lifetime annuity), it must not exceed his or her life expectancy and it must begin by 31 December of the year following the year you died, or by the end of the year you would have attained age 70½, whichever is later. Non-spouse beneficiaries must have a single sum (if that is their election) fully distributed by 31 December of the fifth year following your death. If the beneficiary chooses periodic income, it must not exceed his or her life expectancy and it must begin by 31 December of the year following the year you died.
- If you die after beginning to receive retirement benefits, your spouse or beneficiary's benefits will depend on the choices you made concerning the form of benefit payment(s) you elected.

You can elect/verify your beneficiary designations online at TIAA and Fidelity, or you may contact the HR Service Center in Bedford at 781-271-4700.