

# plan for your future

## YOUR CASCADE CORPORATION SAVINGS & INVESTMENT PLAN



You may spend 20 years or more in retirement — that's a long time to go without a paycheck! Of course, there will still be bills to pay, so you'll need to plan ahead for your future income needs.

Social Security may provide only 40% or less of your income, and continuing to work may not be possible. That leaves personal investments, savings, and other assets. Setting aside as much money as you possibly can during your working years can help you maintain a comfortable lifestyle in retirement — that's where the Cascade Corporation Savings & Investment Plan (the Plan) comes in.

## WHY ENROLL?

The Plan offers you important advantages to help you prepare for your future.

- ✓ **Company defined contribution.**
- ✓ **Company matching contributions.**
- ✓ **Current tax savings.**
- ✓ **Investment choice.**
- ✓ **Flexibility to manage your account.**
- ✓ **Convenient payroll deduction.**

## GET STARTED TODAY

There's no better time than right now to start investing in the Plan. The sooner you start, the more potential you have to reach your goals.

**71%** say retirement is a major savings objective.\*

\* Based on responses to the Mercer Workplace Survey.

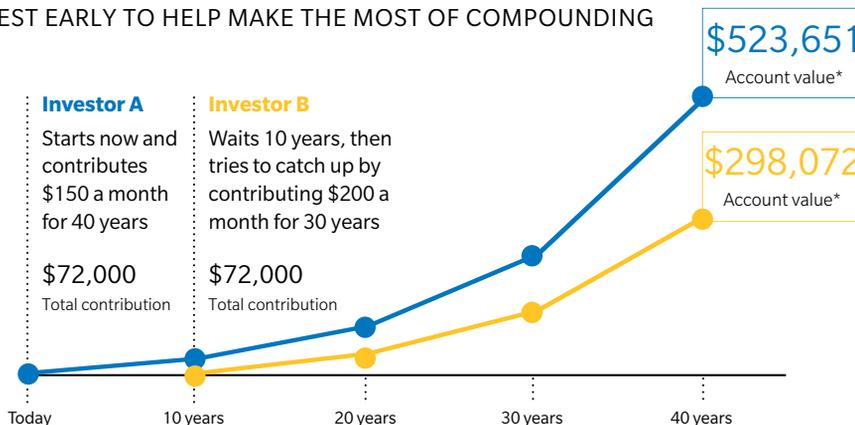
## ENROLLING IS EASY



Read this guide to get started in just three simple steps:

- 1 Choose how much you want to contribute.**
- 2 Select your investments.**
- 3 Enroll.**

### INVEST EARLY TO HELP MAKE THE MOST OF COMPOUNDING



\* This illustration is intended solely to demonstrate the comparative effect of compounding on current versus delayed investments. It assumes the investor makes contributions at the end of each month and that the investment earns a hypothetical 8% nominal rate of return compounded monthly (the effective return is 8.30%). It does not reflect the return of any investment in the plan, which will fluctuate. Regular investing does not ensure a profit or protect against a loss in declining markets. Examples do not reflect taxes due upon withdrawal. Withdrawals are subject to income tax, and those made before age 59½ may be subject to an additional 10% penalty.

LEARN MORE OR ENROLL NOW

[www.ibenefitcenter.com](http://www.ibenefitcenter.com) or 1-800-685-6542

**cascade**  
corporation

# ENROLLING IN THE PLAN

## Eligibility

All employees are immediately eligible to participate in the Plan.

There are two ways to enroll — active or automatic.

## Active enrollment

Cascade strongly encourages you to take an active role in your retirement planning by selecting the contribution rate and investment options that are right for you. Follow the three steps outlined in this guide to actively enroll.

## Automatic enrollment

Because Cascade understands how important it is to prepare for retirement, we offer automatic enrollment to make it easier for you to get started. If you do not actively enroll or opt out within one year of becoming eligible, you will be automatically enrolled in the Cascade Savings & Investment Plan, and 3% of your eligible before-tax pay will be invested in the Vanguard Wellington Fund. If you want to change your contribution rate and investment elections or prefer not to participate in the Cascade Savings & Investment Plan, simply log in to [www.ibenefitcenter.com](http://www.ibenefitcenter.com) or call 1-800-685-6542.

**Vanguard Wellington Fund (VWENX)** – Seeks conservation of principal, reasonable income, and capital appreciation without undue risk, by investing 60% to 70% of its assets in common stocks and 30% to 40% in bonds. Mortgage-backed securities are subject to prepayment risk. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Bond investing is subject to risks, such as interest rate, credit, and inflation risk. As interest rates rise, bond prices fall. Long-term bonds have more exposure to interest rate risk than short-term bonds. Unlike bonds, bond funds have ongoing fees and expenses. Lower-rated bonds may offer higher yields in return for more risk.

All investing involves risk. Keep in mind that investments that include international or foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. These risks are magnified in emerging markets. Sector funds involve more risk than funds that invest more broadly. Fixed-income investments entail interest rate risk, the risk of issuer default, issuer credit risk, and inflation risk. Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corp. (FDIC) or any other government agency. Although money market funds seek to maintain a constant share price of \$1.00, it is still possible to lose money in these funds. Government and agency securities are not guaranteed. For more detailed information regarding the risks and other important information about the investment listed above, please refer to the Summary Plan Description (SPD) or the investment's offering statement or prospectus.



## ENROLLMENT OPTIONS

You may choose to actively enroll by selecting your own contribution rate and investment options, or you may opt out by setting your contribution rate to 0%. If you do not actively enroll or opt out, you will be automatically enrolled.

## FOLLOW THESE THREE STEPS TO ACTIVELY ENROLL IN THE PLAN:

### CHOOSE HOW MUCH YOU WANT TO CONTRIBUTE

You may contribute to the Plan with before-tax money, as outlined in the table below. Contributions must be made in 1% increments.

TYPE OF CONTRIBUTION	PERCENTAGE OF YOUR ELIGIBLE PAY YOU CAN CONTRIBUTE	IRS MAXIMUM LIMIT FOR 2015
<b>Before-tax (base salary, incentive pay, or both)</b>	Between 1% and 85% (the total cannot be more than 99% combined)	Up to \$18,000
<b>Catch-up</b> (if you will be age 50 or older during the year)	N/A	Up to \$6,000, made as a separate carry-over of your before-tax deductions

*Please note: If you have made before-tax and/or Roth after-tax contributions to another employer's plan during this calendar year, those contributions count toward the IRS contribution limit.*

### Contribute 8% to get the full company match

Cascade will contribute \$0.50 into your account for every \$1.00 you contribute to the Plan, up to the first 8% of your eligible pay (50% company match on the first 8% of eligible pay). Matching contributions will be automatically invested in the same manner as your contributions. In order for you to be eligible for the company match, you must complete one year of service with Cascade.

### Company defined contribution

If you have completed one year of service, Cascade will make a contribution to your account equal to 4% of your base salary for the quarter. The contribution is made to your account regardless of whether or not you are contributing to the Plan. The company defined contribution will be allocated to your account in the same manner that you have elected to invest your employee contributions.

If you are not enrolled in the Plan, the contribution will be automatically invested in the Vanguard Wellington Fund. The company defined contribution is reviewed periodically and may be subject to change.

#### WHEN ARE YOU VESTED?

"Vesting" refers to your ability to keep the money if you leave the company. You are 100% vested in your own contributions and 100% vested in the company matching contributions, subject to investment gains and losses (after one year of service with Cascade). You will become vested in the company defined contribution and corresponding earnings after you complete three years of service with Cascade.



## CHOOSE HOW MUCH YOU WANT TO CONTRIBUTE *(continued)*

### Pay less in current income taxes

When you invest on a before-tax basis, you reduce your current taxable income. That means you'll pay less in taxes each pay period, and your contribution amount will have a smaller impact on your take-home pay than you might think. Take a look at this hypothetical example:

Let's assume a **\$50,000** salary, a flat **28%** tax rate, and a **4%** contribution rate (before-tax).



**\$77** is invested in your Plan account every two weeks ...



while your take-home pay is reduced by only **\$55**.

**That's \$22 in current tax savings!**

*This is a hypothetical example that assumes a flat tax rate. Actual taxes are not flat and will vary based on each individual's situation. Withdrawals of before-tax contributions, and of earnings on any contributions, will be subject to income tax, and withdrawals made before age 59½ may be subject to an additional 10% penalty.*



#### START NOW AND COMMIT TO SMALL INCREASES

Wish you could afford to contribute more? Don't delay enrolling, just start small and set your contributions to automatically increase over time using the Smart Goal feature. Learn more online by clicking on the Smart Goal link or follow the prompts during the enrollment process.

*Regular investing does not ensure a profit or protect against a loss in a declining market.*



#### HOW DO YOU COMPARE TO YOUR PEERS?

The average amount employees said they expect to contribute to their 401(k) plan over the next 12 months is \$7,400.\*

*\*Based on responses to the Mercer Workplace Survey.*

#### HOW WILL YOUR CONTRIBUTION IMPACT YOUR PAYCHECK?

Use the online paycheck calculator to find out what impact your contribution rate will have on your take-home pay. From the myWealth homepage, access the Resource Center and then view the list of tools. Select "How will my 401(k) contributions impact my take-home pay?" from the list of calculators.



STEP

2

## SELECT YOUR INVESTMENTS

You can **mix your own portfolio** by selecting from the individual investment options available in the Plan.



### LEARN ABOUT YOUR INVESTMENT OPTIONS

Detailed information about your investment options, including fund fact sheets, can be found online. After logging in, go to the myWealth homepage and click on the Investments tab for more information.



### WHEN MIXING YOUR OWN PORTFOLIO, REMEMBER TO REBALANCE

Over time, different performance gains and losses among your investments can shift your portfolio away from your initial strategy. Rebalancing your portfolio can help you stay on track with your original investment strategy. You can sign up to have your portfolio automatically rebalanced every three, six, or 12 months. Learn more online.

*Rebalancing does not ensure a profit or protect against a loss in a declining market.*

STEP

3

## ENROLL

You have two ways to enroll — online or by phone.



### Online – [www.ibenefitcenter.com](http://www.ibenefitcenter.com)

- To enroll online, go to the Plan’s website.
- You will need to register your account to gain access to the website. To do this, click on “Get Started” and follow the prompts.
- As part of the account setup process, you will be asked to create a user name and password. You will also be asked to give the answers to several security questions, which will allow you to retrieve your login information if you forget it in the future.
- Once you’ve created your account, click on “Enroll now” and follow the instructions.



### REMEMBER YOUR LOGIN INFORMATION

You may want to make a note of your user name, password, and PIN here for future reference.

**My user name:**

**My password:**

**My PIN:**



### By phone – **1-800-685-6542**

- For personal assistance, call the Plan’s toll-free number between 5 am and 7 pm PT, Monday through Friday, to speak with a service representative.
- Follow the prompts to enter information confirming your identity. For certain transactions, you will be prompted to establish a personal identification number (PIN).

## YOU'VE ENROLLED. NOW WHAT?

Take advantage of the many tools and resources available on the Plan's website. From the myWealth homepage, you can:

- View your current account balance.
- Access Plan forms and investment information.
- Sign up for automatic features, like automatic rebalancing and Smart Goal.
- Review market updates and create a personal investment watch list.
- Use the MyView® retirement planning calculator to estimate how much you may need to retire and monitor your progress toward reaching that goal.\*
- Learn about retirement planning in a fun, interactive way by clicking on the *Mercer Benefits U* button.

\* MyView is a registered service mark of Mercer, Inc.

### Investing resources

To learn more about a variety of investing topics, go to the website's Resource Center. That's where you'll find:

- Educational articles on investing basics, retirement planning, and much more.
- Interactive tools that can help you make smart retirement planning decisions.

### Information about investments and fees

The enclosed Expense and Investment Notice contains important information about the Plan and its investments, including fees and expenses that may be charged to your account. Please review it carefully.

#### MAKING A ROLLOVER CONTRIBUTION

You may make rollover contributions from certain qualified plans and IRAs. Call the toll-free number or go online for more information.



#### NAME A BENEFICIARY

It's important to select someone to receive the value of your account in the event of your death. Please call your Human Resource office to designate a beneficiary, make any changes, or for any questions.



#### ACCESSING YOUR MONEY

The money in your account is intended as a long-term investment to help you prepare for your financial needs in retirement. However, under certain circumstances, you may be able to access money from your account before reaching retirement age. For information about requesting a loan or in-service withdrawal, call the toll-free number or go online.

## MAKE THE MOST OF YOUR PLAN

Investing in the Plan is an important way to prepare for your future financial needs. Remember these key points to make the most of this opportunity:

### Start now to get the most growth potential

Due to the power of compounding, the money you invest — and any earnings you make on that money — both have the potential for additional earnings. This compounding effect can help your money grow over time. The longer your money stays invested, the greater compounding effect you may achieve. Of course, regular investing does not ensure a profit or protect against a loss in declining markets.

### The more you contribute, the more you may save on current income taxes

When you invest on a before-tax basis, you reduce your current taxable income. That's why contributing to your account actually removes less money from your paycheck than you might think. Use the online calculator to find out how your contributions will impact your take-home pay.

### Keep diversification in mind

A diversified portfolio made up of a variety of asset types can help you reduce risk and increase the potential for reward. Be sure your investment choices provide the growth potential and level of risk that are right for your age and retirement planning goals. Then, review your account regularly to see if your asset allocation has shifted due to stronger performance in one area and weaker performance in another. Rebalancing your asset mix back to your original strategy can help you stay on track. It's important to note that you can still lose money in a diversified portfolio.

### Increase your contributions from time to time

Start contributing at a level that makes sense for your financial situation right now. Then, try to increase your contribution rate over time to get the most growth potential from your account. Even a 1% or 2% increase has the potential to make a big difference over time.



#### GET BUILT-IN DIVERSIFICATION

If you choose a ready-mixed portfolio, all contributions made to your account will be invested in a professionally diversified fund that is managed to maintain an appropriate mix of investments for its objective. Selecting a ready-mixed option is an easy way to benefit from the time-tested strategy of diversification.



#### USE YOUR ONLINE RESOURCES

The website contains a wealth of information and interactive tools to support your decision making and retirement planning. Spend some time exploring the site and making the most of it.

## Consider a self-directed brokerage account



A brokerage option is available through TD Ameritrade to Plan participants who desire more investment diversity when tailoring a portfolio to their individual investment goals. Through TD Ameritrade, you will be able to invest a portion of your account in a variety of investments available outside your Plan's investment lineup. To learn more about the brokerage option, or to open an account, call 1-800-685-6542 or visit [www.ibenefitcenter.com](http://www.ibenefitcenter.com) and click the "Open a self-directed brokerage account" link. A self-directed brokerage account may entail greater risk and is not appropriate for everyone.

TD Ameritrade also offers a wide range of investment solutions for Plan participants looking to consolidate or open individual retirement or brokerage accounts outside of the Plan. Visit [www.tdameritrade.com/mercer](http://www.tdameritrade.com/mercer) or contact a TD Ameritrade Retirement Specialist at 1-800-391-9026.

*TD Ameritrade does not provide tax advice. We suggest you consult with a tax-planning professional with regard to your personal circumstances. TD Ameritrade pays a fee to Mercer Trust Company for the processing of your rollover to TD Ameritrade. In addition, WMSI Securities LLC pays a fee to Mercer Trust Company for the processing of your rollover to any providers offered through RolloverCentral. These fees are calculated on the amount rolled over and are not paid by you or deducted from your account balance.*

*Merger, LLC and Mercer Trust Company are not affiliated with TD Ameritrade, Inc. (Member FINRA/SIPC/NFA) or Wealth Management Systems, Inc.*

## NEED HELP OR MORE INFORMATION?

Log in to [www.ibenefitcenter.com](http://www.ibenefitcenter.com) or call the Plan's toll-free number at **1-800-685-6542** between 5 am and 7 pm PT, Monday through Friday.



### REMINDER:



If you do not actively enroll or opt out, you will be automatically enrolled.

**Before investing, carefully consider the funds' or investment options' objectives, risks, charges, and expenses. Call 1-800-685-6542 for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information.**

*Investing involves risk, including the risk of loss.*

*While every effort has been made to ensure the accuracy of the information in this material, in the case of discrepancy, the official plan document will govern.*