

THHF Retirement Assistance Plan Summary

Eligible Participants

1. **Trainers-** who have 40 starts at Ohio thoroughbred tracks during a calendar year with a minimum of 51% of the trainer's total starts during the year occurring at Ohio thoroughbred tracks or at least 100 starts at Ohio thoroughbred tracks during the year.
2. **Stable Employees-** Full time employees of an eligible trainer for a minimum of nine months during the year as verified via a form signed by the trainer as well as holding an OSRC license and providing a W-2 or 1099 verifying a minimum of \$7,500 for the year.

Fund Contributions

1. **Eligible Trainers-** \$3,500 for each year trainer meets the start requirements beginning in 2015.
2. **Stable Employees-** \$2,000 for each year employee meets the plan requirements beginning in 2015.

Vesting Requirements

5 years to be vested. Trainers who have met the program start requirements during any calendar year from 2000 to 2014 shall receive credit for one year towards vesting for each year they met the start requirements during this time period.

Investment Options

Plan participants will be able to choose from a number of investment funds available through Fifth Third Bank and will also have access, without charge, to speak with Fifth Third Investment Advisors. Plan participants will be able to change investment funds at their discretion.

Plan participants will have online as well as in person access to their account balance, performance, etc.

Plan participants will be eligible to begin receiving payouts during the year they reach normal retirement age of 65 years old under the plan.

Payout

5 years- 20% per year

This is a summary of the THHF Retirement Assistance Plan benefits. Actual plan benefits are determined by the official THHF Retirement Assistance Plan document.

