

401(k) Match Q&As

Who is eligible for this match?

Employees who have completed at least one year of service will be eligible for the match calculation. As a general example, if you were hired on April 10, 2012, you would complete one year of service on April 9, 2013. If you were contributing to the 401(k) plan at that time, you would be eligible for the company match for applicable checks after one year of employment.

How is the match calculated?

The match will be based on a check-by-check basis. To receive a match, an eligible employee must be contributing to the 401(k) plan.

What is the match amount?

The match is dollar-for-dollar not to exceed a 1.5% employee contribution per paycheck.

For example, if your bi-weekly 401(k) eligible earnings are \$1,000 and you are making a:

Bi-weekly Contribution	Employee Contribution	Company Match
1.0%	\$10	\$10
1.0%	\$15	\$15
5.0%	\$50	\$15*

* Match may not exceed 1.5%.

For example, if your biweekly 401(k) eligible earnings are \$1,925 and you are making a:

Bi-weekly Contribution	Employee Contribution	Company Match
1.0%	\$19.25	\$19.25
1.5%	\$28.88	\$28.88
6.0%	\$115.50	\$28.88*

* Match may not exceed 1.5%.

When will the match be deposited into my 401(k) account at Fidelity?

The match will be deposited as soon as administratively possible but typically on each Friday pay date to each participant's 401(k) account at Fidelity. Your contributions are deposited at the same time.

What is the current IRS limit on employee deferrals to a 401(k) plan?

In 2013, the annual deferral limit is \$17,500 if under age 50 and \$23,000 if age 50 or older. The match calculation is based on each check and takes into account IRS limits.

I'm not sure what percentage I am currently deferring to my 401(k) plan. How can I find this out?

At the Intranet, <http://intranet.belo.com>, log in using the Employee SSO login on the left side of the page. Click on the "Edit My Profile" link under your name. Click on the "My Benefits — Current" tab at the top of the screen, and you will see your current 401(k) deferral percentage listed. You can also log into www.401k.com and view your contribution percentage there.

What if I want to make changes to my current deferral percentage (increase or decrease)?

Contact Fidelity by phone at 1-800-835-5098 or online at www.401k.com. Fidelity sends deferral changes on a weekly basis to A. H. Belo.

Who do I contact with specific questions?

Outside the Dallas area, contact A. H. Belo Benefits toll-free at 1-877-235-6242 or in the Dallas area at 214-977-5911. You can also contact Fidelity at 1-800-835-5098.