

UNION-SPONSORED TRUSTS

IBEW-Sponsored Trust for Savings

If you are eligible to participate in the Plan and your job is represented by the International Brotherhood of Electrical Workers (IBEW), you may direct your payroll deductions on an after-tax basis into the IBEW-Sponsored Trust for Savings instead of the ASP. If you participate in this Trust, all provisions of the ASP are available to you *except* the pre-tax savings and loan provisions. In addition, the following conditions apply.

- Your payroll deductions will be in accordance with the contribution amounts for the ASP
- Your entire balance in the IBEW-Sponsored Trust may be transferred to any or all funds available under the ASP (in 10% increments) by contacting the Plan Administrator for the IBEW Trust (see “Other Resources”)
- Your entire balance in the ASP attributable to after-tax contributions may be transferred to the IBEW-Sponsored Trust by contacting the Avaya 401(k) Plan Service Center (see “Important Contacts”)
- Company matching contributions are invested in the ASP. You should make an investment election for these contributions in the ASP by contacting the Avaya 401(k) Plan Service Center
- Any balance attributable to your contributions invested in the IBEW-Sponsored Trust may be withdrawn under the ASP provisions for a non-hardship non-suspension or non-hardship suspension withdrawal (see “Withdrawals During Employment”) by contacting the Plan Administrator for this Trust
- Balances attributable to your investments in the IBEW-Sponsored Trust are not eligible for consideration under the loan feature of the ASP
- If you separate from service and you have any balances invested in the IBEW-Sponsored Trust attributable to your contributions, you must contact the plan administrator for the IBEW-Sponsored Trust regarding a distribution of these balances

CWA-Sponsored Trust for Savings

If you have a balance in the Communications Workers of America (CWA) Sponsored Trust, you may elect to have your *entire balance* transferred to the ASP and invested among the funds in 1% increments. To request a transfer, contact the plan administrator of the CWA-Sponsored Trust at 1-800-638-8825.

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This information is intended for ASP participants.

More detailed information is provided in the official Plan Document which is controlling.