



## Frequently Asked Questions for Advanstar Employees' 401(k) Plan Participants

On December 16, 2014, the Advanstar Employees' 401(k) Plan ceased operations, and Advanstar employees will be eligible to enroll in the UBM 401(k) Plan on February 1, 2015. Below are some common questions and answers that may be helpful to you regarding this plan event.

### ***Q: How do I enroll and select my deferral percentage in the UBM 401(k) Plan?***

**A:** Advanstar employees will be eligible to enroll in the UBM 401(k) Plan on February 1, 2015. If you are currently participating in the Advanstar 401(k) Plan, your current deferral rate will transfer to the UBM 401(k) Plan unless you notify Empower™ Retirement otherwise.

If you currently defer more than 50% of your eligible compensation to the Advanstar 401(k) Plan, your deferral rate in the UBM 401(k) Plan will be set at 50%, the Plan's maximum contribution percentage.

If you are not currently participating in the Advanstar 401(k) Plan, this would be a great time to enroll!

You can enroll and change your deferral elections on [www.retireonline.com](http://www.retireonline.com) or by calling **Empower Retirement at 800-345-2345** weekdays between 8 a.m. and 9 p.m. Eastern Time. If accessing the website using a mobile device, you can choose the Fast Path option to enroll or change your deferral percentage.

### ***Q: How do I log into my account if I've never logged in before?***

**A:** When accessing [retireonline.com](http://retireonline.com) for the first time, follow these steps:

1. Enter your Social Security number as your Username.
2. Your temporary Password is the last four digits of your Social Security number and the MM/DD of your date of birth. Example: For someone with a Social Security number of 000-00-1234 and birth date of November 1, 1975, the Username would be 000001234 and the temporary Password would be 12341101.
3. Once you have accessed your account, you will be prompted to create your own personalized Username and Password. A Username and Password that you create will be easier to remember. After you create your own Username, you will no longer need to use your Social Security number to log on to [www.retireonline.com](http://www.retireonline.com).

Note: You can only change your Username through [www.retireonline.com](http://www.retireonline.com). You will continue to use your Social Security number to access the automated telephone system.

### ***Q: Can I access my UBM 401(k) Plan account on my mobile device?***

**A:** You can access account information on the mobile version of [retireonline.com](http://retireonline.com) using your mobile device. It's optimized for a quick and easy view of your account. In addition, you can select the Fast Path to enroll in the UBM 401(k) Plan and change your contribution amount.

**Q: What are my investment options?**

**A:** Unless you proactively make investment elections, your payroll deferrals will be invested the American Century One Choice Portfolio that most closely matches the year in which you are expected to retire, based on your date of birth and estimated retirement age of 65.

Details on all of the UBM 401(k) Plan's investment options can be found under "Investments" on [www.retireonline.com](http://www.retireonline.com) and in the section of your Welcome Guide called *Your Investment Choices*. You can make, monitor and change your investment elections on [www.retireonline.com](http://www.retireonline.com) or by calling Empower Retirement 800-345-2345 weekdays between 8 a.m. and 9 p.m. Eastern Time.

**Q: When the Advanstar 401(k) Plan ceases operations, what will happen to my outstanding loan? Can I take out a new loan?**

**A:** Loan repayments will continue to be made to your Advanstar 401(k) Plan account through February 20, 2015. At that time, the remaining loan balance will transfer to your UBM 401(k) Plan account unless you choose to default on your loan. Please be aware that a defaulted loan is considered a distribution and subject to taxes and penalties.

After December 16, 2014, you can no longer request a loan from the Advanstar 401(k) Plan; however, you may initiate a loan as of February 28, 2015 from your Advanstar 401(k) Plan balance if you roll it to the UBM 401(k) Plan.

**Q: Can I roll over my balance in the Advanstar 401(k) Plan to the UBM 401(k) Plan or another retirement savings plan?**

**A:** During the week of December 29<sup>th</sup>, you will receive instructions on how to roll your Advanstar 401(k) Plan account balance into your new UBM 401(k) Plan account, if you choose. You will also be given other options for your Advanstar 401(k) Plan account balance.

If you have additional workplace savings plan or rollover IRAs you would like to consolidate with your UBM 401(k) Plan account, you can submit a rollover application to Empower Retirement. Rolling account balances into one account can simplify managing your retirement assets. Rollovers will be accepted at any time.

**Q: What will happen to my beneficiary elections?**

**A:** Your beneficiary elections will not transfer from your Advanstar 401(k) Plan account. To designate your beneficiary(ies) for the UBM 401(k) Plan, follow these easy steps:

1. Log on to your UBM 401(k) Plan account at **[www.retireonline.com](http://www.retireonline.com)**.
2. Click the "My Profile" tab.
3. Select the "Beneficiaries" link and follow the steps to make your designation.

If you are married and designate someone other than your spouse as your primary beneficiary, or you designate your spouse to receive less than 100% of your account, your spouse must consent to this in writing in the presence of a notary.

It's always a good idea to review and update your beneficiaries regularly, especially if you've experienced a life event such as marriage, divorce or birth/adoption of a child. After your beneficiary designations have been made online, you can easily view and edit your choices when needed.

**Q: What are the UBM 401(k) Plan’s key features?**

<p><b>Employer match &amp; true-up contribution</b></p>	<p>UBM will match \$0.50 for every dollar you contribute to the Plan on a pretax and/or Roth basis up to 6% of compensation—a total of 3%. This is an increase over the current Advanstar match of 40% of the first 5% of pay you contribute—a total of 2%.</p> <p>The UBM plan is designed to maximize your matching opportunity through a true-up provision. Your total contributions, eligible compensation and company matching contributions are analyzed after year-end, and you receive additional matching contributions in the following year, if applicable.</p> <p><u>Example:</u> John Smith makes \$10,000 per month and contributes 50% to the 401(k) Plan starting January 1<sup>st</sup> and will reach the maximum contribution by mid-April. At this point, the company will only have matched him 3% per payroll totaling \$1,080. If John had spread his pre-tax contributions across the 12 months, he would have received a total of \$3,600 in employer match. With the true-up process, UBM will review his account after year-end and contribute the other \$2,520 in the following year so that he receives the “true” employer match.</p>												
<p><b>Vesting</b></p>	<p>You are 100% vested in your contributions. This means the value of your contributions and earnings are yours when you leave the company, regardless of years of service. You will be 100% vested in UBM’s contributions and any earnings on those contributions according to the schedule below.</p> <table border="1" data-bbox="479 793 1344 1018"> <thead> <tr> <th>Years of Service*</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>20%</td> </tr> <tr> <td>2 years</td> <td>40%</td> </tr> <tr> <td>3 years</td> <td>60%</td> </tr> <tr> <td>4 years</td> <td>80%</td> </tr> <tr> <td>5 years</td> <td>100%</td> </tr> </tbody> </table> <p>*Your service with Advanstar will be preserved and count toward your vesting in UBM’s matching contributions. Also, this vesting schedule mirrors the Advanstar 401(k) Plan’s schedule.</p>	Years of Service*	Percentage	1 year	20%	2 years	40%	3 years	60%	4 years	80%	5 years	100%
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<p><b>Pretax and Roth contribution limits</b></p>	<p>You can contribute up to 50% of eligible compensation to your Plan account on a pretax and/or Roth basis. Your total pretax &amp; Roth 401(k) contributions cannot exceed 50% of eligible compensation or the annual IRS contribution limit of \$18,000 in 2015, whichever is lower. If you are age 50 or older, you may be able to make “catch-up” contributions to your account of up to \$6,000 in 2015.</p>												
<p><b>Loans</b></p>	<p>You may have up to two loans outstanding at a time in the UBM 401(k) Plan. If you currently have an outstanding loan in the Advanstar 401(k) Plan, the installment amounts and repayment schedules will not change at this time. You will have an opportunity to roll over your outstanding loan, along with your Advanstar 401(k) Plan balance, to the UBM 401(k) Plan. See the Q&amp;A at the top of this page for more details and stay tuned for information on options for your loan balance.</p>												

**Q: Whom do I call with additional questions?**

**A:** If you have questions about your Advanstar 401(k) Plan account at Securian, call **800-233-2881** or visit [SecurianRetirementCenter.com](http://SecurianRetirementCenter.com).

For questions about the UBM 401(k) Plan, call Empower Retirement at **800-345-2345** or visit [www.retireonline.com](http://www.retireonline.com). Representatives are available weekdays between 8 a.m. and 9 p.m. Eastern time. The TTY number for those with a hearing impairment is 800-345-1833.