

**Cold Spring Harbor Laboratory
Section 401(a) Retirement Plan
Summary Plan Description**

This document provides each Participant with a description of the Institution's Section 401(a) Retirement Plan.

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Plan Document Governs.

This summary only highlights the major provisions of the Cold Spring Harbor Laboratory Section 401(a) Retirement Plan and is not intended as a substitute for the Plan document. **If there is any difference between the provisions of the Plan and this summary, your rights will always be determined under the Plan document (and under the provisions of applicable law if it requires or authorizes changes not yet incorporated into the Plan document).** Information provided by the Plan recordkeeper, its website or live representatives, or by any other person, cannot give you any rights that you do not possess under the Plan.

Employer Identification Number 11-2013303
Plan Number 004

Part I: Information About The Plan

1. What is the Cold Spring Harbor Laboratory Section 401(a) Retirement Plan?

The Cold Spring Harbor Laboratory Section 401(a) Retirement Plan (the “Plan”) is a defined contribution plan that operates under Section 401(a) of the Internal Revenue Code (the “Code”). The Plan was established on January 1, 2011. The purpose of the Plan is to provide retirement benefits for participating eligible employees.

Cold Spring Harbor Laboratory (the “Institution”) is the sponsor of the Plan. The Employee Benefits Committee (the “Committee”) of the Institution is the Plan Administrator and has designated the Vice President, Chief Human Resources Officer to be responsible for most matters of Plan operation. The Plan year begins on January 1 and ends on December 31. The Plan may be adopted by affiliates of the Institution who are members of the Institution’s controlled group, in which case certain references to the Institution would also include such affiliates. No such affiliates have currently adopted the Plan.

2. Who is responsible for contributions to the Plan and how are they invested?

If you are eligible to participate in the Plan, the Institution makes contributions to the Plan on your behalf, in accordance with the schedule set forth in the Plan document and described in Question 6, below. An account will be established for you to reflect such contributions. You direct how these contributions made on your behalf are invested from the investment funds available under the Plan. If you fail to give timely and complete instructions regarding the allocation of contributions made on your behalf, such contributions will be invested in a default investment fund specified by the Retirement Plan Investment Committee, referred to as a qualified default investment alternative. New enrollees will receive a notice directly from Fidelity describing the qualified default investment alternative. Such notice will also be provided annually thereafter. To review the current investment funds available under the Plan, you must sign onto to Fidelity at www.fidelity.com/atwork or call Fidelity at 1-800-343-0860.

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taken into account under the Plan cannot exceed the annual limits of Section 401(a)(17) of the Code. The annual limit under Section 401(a)(17) is \$290,000 for the 2021 Plan Year, and may be adjusted by the Internal Revenue Service for increases in cost-of-living in future years.

7. Is there an annual limit on contributions?

Yes. The total amount of contributions made on your behalf for any year will not exceed the limits imposed by Section 415 of the Code. This limit is \$58,000 for 2021 or 100% of compensation, whichever is less and may be adjusted in future years by the IRS for increases in cost-of-living. For purposes of this limit you must combine amounts contributed under the Cold Spring Harbor Laboratory Tax-Deferred Annuity Plan with contributions under this Plan. For more information on these limits, contact Human Resources.

8. When do my Plan contributions become vested (i.e., owned by me)?

You are fully and immediately vested in your Plan benefit once contributions are made under the Plan. Such amounts are not subject to vesting and are nonforfeitable. Note, the actual amount you receive upon distribution of your benefit may be greater or less than the initial contributions, based on earnings and losses on account of the investment of such contributions.

9. Do contributions continue during a paid leave of absence?

During a paid leave of absence, Plan contributions will continue to be made based on your compensation paid during your leave of absence. No contributions will be made during an unpaid leave of absence.

10. Do contributions continue if I become disabled?

Contributions continue after disability solely for participants who became totally disabled under the Institution's long-term disability policy prior to January 1, 2011 and who qualified for disability contributions under the Cold Spring Harbor Laboratory Defined Contribution Retirement Plan on or before December 31, 2010. The Institution will stop making contributions for a disabled participant who elects to receive any or all of his account under this Plan or the Cold Spring Harbor Laboratory Defined Contribution Retirement Plan under any available payment option. For the avoidance of doubt, participants who become totally disabled under the Institution's long-term disability policy on or after January 1, 2011 do not receive any contributions under the Plan commencing on the date coincident with such disability.

11. Do contributions continue while I'm on active duty in the Armed Forces?

If you are absent from employment by reason of service in the uniformed services of the United States, and you return to actual employment, the Institution will make those contributions to the Plan that would have been made if you had remained employed at the Institution during your period of military service to the extent required by law.

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Partial Payments: Payments made in two or more installments, which need not be equal.

Installments: Payments in substantially equal monthly, quarterly, or annual installments to be paid over a period of years that you may choose, subject to certain limits under the Code.

If you elect to receive your benefit while you remain employed by the Institution, which such election you may make only after attainment of normal retirement age under the Plan, your benefit will be distributed in a single cash withdrawal of your entire account as of such election.

See Question 22 for rules governing amounts transferred from the Cold Spring Harbor Laboratory Defined Contribution Retirement Plan.

16. May my Plan benefit be assigned?

For the protection of your interests and those of your beneficiaries, your benefit under the Plan cannot be assigned to anyone. Your benefit is not subject to garnishment or attachment, except as permitted by law.

Nevertheless, the Plan must comply with any qualified domestic relations order (QDRO) directing payment of Plan benefits to your present or former spouse or child, in connection with a divorce or similar proceeding, or for child support payments. By law, a qualified domestic relations order must meet specific requirements.

rolled over to an individual retirement account selected by the Committee in accordance with the Department of Labor guidelines.

19. **May I rollover my benefit?**

If you're entitled to receive a distribution from your account which is an eligible "rollover distribution," you may rollover all or a portion of it, either directly or within 60 days after receipt¹, into another qualified retirement plan, a Section 403(b) retirement plan, a 457(b) plan run by a state, state agency, or political subdivision of a state or state agency, which agrees to separately account for amounts transferred from this Plan, or into an IRA or annuity described in Section 408(a) or 408(b) or a Roth IRA. An eligible rollover distribution, in general, is any cash distribution other than an annuity payment, a minimum distribution payment or a payment which is part of a fixed period payment over ten or more years

3. **Who**

5. **May I change my investment elections?**

You may change your

4. **What is the Plan's claims procedure?**

The following rules describe the claims procedure under the Plan:

Filing a claim for benefits: If you believe you have not received a benefit to which you are entitled, you may submit a claim for benefits to Vice President, Chief Human Resources Officer, Cold Spring Harbor Laboratory, P.O. Box 100, Cold Spring Harbor, NY 11724-2201.

Processing the claim: The Plan Administrator will process the claim within 90 days after the Plan Administrator receives the claim. If the Plan Administrator determines that an extension of time for processing is required, written notice will be given to you before the end of the initial 90-day period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render its final decision. The extension period will not exceed a period of 90 days from the end of the initial 90-day period.

Denial of claim: If a claim is wholly or partially denied, the Plan Administrator will notify you within 90 days following receipt of your claim (or 180 days in the case of an extension for special circumstances). The notification will state the specific reason or reasons for the denial, specific references to Plan provisions on which the denial is based, a description of any additional material or information necessary to perfect the claim, and appropriate information about the steps to be taken if you wish to submit the claim for review.

Review procedure: You or your duly authorized representative has at least 60 days after receipt of a claim denial to appeal the denied claim to the person or persons designated by the Institution to consider appeals. Your request for a review should be addressed to the person or persons designated by the Institution to consider appeals.

