

List of Fund Restrictions – Cummins Retirement and Savings Plan

In some circumstances, you may be subject to restrictions on moving money in and out of certain investment options. These rules apply to the frequency and timing of transferring or investing money among funds.

As long as you're invested in a fund for the long term; however, you generally won't need to be concerned about these restrictions.

Fund	Restriction	Fees
Large Cap Growth Equity Fund	If you transfer any amount out of this fund, you must wait at least 30 days before transferring any amount back into this fund.	None
Vanguard Extended Market Index	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement Income Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2020 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2025 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2030 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2035 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2040 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2045 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2050 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2055 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2060 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None

Vanguard Target Retirement 2065 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Vanguard Target Retirement 2070 Trust Plus 2	If you transfer any amount out of a Vanguard Fund, you must wait at least 30 days before transferring any amount back into the fund.	None
Cummins ESOP	This fund does not allow new money to be transferred in. There is no restriction for transferring money out.	None

Transfer In

If you transfer out of a fund, some investment options may block you from transferring money back into the fund for a specified period of time. Some funds apply this restriction to a minimum dollar amount, while others block any amount from being transferred back in before the required waiting time.

Transfer Out

You can always transfer out of a fund, but certain funds require you pay redemption fees in most cases if you have not invested in the fund for a certain period of time. Also, certain funds, like a stable value, restrict transfers out to a competing fund for a period of time.

Order in Which Money Is Taken from a Fund

When you submit a request to transfer money out of a fund, any money held in the fund longer than the holding period is taken first. This minimizes the chance of any redemption fees on your transactions.

Note: *Investment fund managers are allowed to restrict trading if it's determined that an investor has engaged in market manipulation through short-term trading. You'll be notified if the investment fund manager concludes that you have engaged in this activity and are subject to restrictions on trading.*