

1. How is our plan changing?

As previously communicated, effective April 1, 2014 (FY15), ECAP will transition to a dollar-for-dollar matching 401(k) program up to 6% of eligible compensation. The firm will make annual matching contributions based on employee contributions made beginning April 1, 2014. The annual matching contributions are immediately vested.

You must be an active employee on the last day of the plan year, December 31, to be eligible for the annual matching contributions.

2. Why did we make this change?

The firm needs to ensure that our compensation and benefits are competitive enough to win and perform work in the current business environment. We benchmarked our retirement program against many other companies and the new dollar-for-dollar matching 401(k) program is competitive and remains an important benefit and commitment to employees' financial security.

3. How does the new 401(k) matching program work?

To be eligible for the firm's matching contribution, you must actively participate and contribute to your 401(k). The firm will make a matching contribution of \$1 for every \$1 up to 6% of your eligible compensation, up to the annual IRS maximum compensation limit of \$260,000.

For example, if you contribute 3%, the firm will match 3%. If you contribute 10%, the firm will match up to 6%. The matching contributions will be made annually and you must be an active employee on the last day of the plan year (December 31) to receive the matching contribution.

4. Can you provide an example of the 401(k) match?

Scenario 1			
Employee Not Contributing	Eligible Annual Comp.	Contribution*	Contribution Formula
Employee	\$130,000	\$0	
Firm match		\$0	
Total		\$0	

Scenario 2			
Employee Contributing 3%	Eligible Annual Comp.	Contribution*	Contribution Formula
Employee	\$130,000	\$3,900	(130,000 * 3%)
Firm match		\$3,900	(130,000 * 3%)
Total		\$7,800	

Scenario 3			
Employee Contributing 6%	Eligible Annual Comp.	Contribution*	Contribution Formula
Employee	\$130,000	\$7,800	(130,000 * 6%)
Firm match		\$7,800	(130,000 * 6%)
Total		\$15,600	

Scenario 4			
Employee Contributing 10%	Eligible Annual Comp.	Contribution*	Contribution Formula
Employee	\$130,000	\$13,000	(130,000 * 10%)
Firm match		\$7,800	(130,000 * 6%)
Total		\$20,800	

***Note:** The firm will match \$1 for every \$1 contributed, up to 6% of eligible compensation, up to the IRS Maximum limits. The 2014 IRS maximum compensation limit is \$260,000. The match is made based on both pre-tax and Roth contributions. The firm matching contribution is made once a year. Employee must be actively employed at the end of the plan year to be eligible for the annual matching contribution.

5. What is the benefit of an annual matching contribution?

Your voluntary contributions will still be made on a per-pay-period basis and these funds will continue to benefit from any compounding gains based on your investment allocation. The benefit of an annual matching contribution is that the entire employer match is 100% vested immediately and yours to keep and invest as you wish. Note that you have to be active on the last day of the plan year (December 31) to receive the match.

6. I am not currently contributing to the 401(k). Can I start contributing now, prior to April 1, 2014? How do I get started?

You can enroll/change your 401(k) voluntary contributions at any time. To enroll and start contributing to the ECAP 401(k), you can call the ECAP Information Line at 888-530-3227 or log on to the ECAP Website at <http://ecap.ingplans.com>.

7. What will happen if I don't contribute to the 401(k)?

If you are not contributing to the 401(k) – and don't actively enroll or decline participation before May 1, 2014 – you will be automatically enrolled at a rate of 6%. Your first deduction will occur in your May paycheck. You may change your deferral rate or waive your participation at any time. Remember, you must be actively participating and contributing into the 401(k) on Dec. 31 to receive the firm's annual matching contribution.

8. Why is the firm offering auto-enrollment for those not participating in the 401(k)?

Participation in an employer-sponsored 401(k) plan is an important way to save for a secure retirement, and we want to ensure all employees have ample opportunity to take part and make the most of our retirement program. You may change your deferral rate or waive your participation at any time.

9. What happens if I terminate employment after the end of the plan year? Will I be eligible for the matching contributions?

You must be an active employee by the end of the plan year to be eligible for the annual match based on your voluntary contributions made during that year.

If you terminate in January following the end of the plan year, you will receive the employer match for the prior year as a terminated participant.

10. If my contributions stop prior to the end of the plan year because I reached the annual 401(k) limit, how is the firm's matching contribution calculated?

If you reach the annual IRS maximum contribution limit prior to the end of year, the firm will still make the employer match based on your total annual eligible compensation.

11. If I contribute during the year and decide to stop my contributions before the end of the plan year, will I be eligible for the annual match?

Yes. You will be eligible for the firm matching contributions based on your voluntary contributions made during that year. You must be an active employee on the last day of the plan year (December 31) to be eligible for the match.

12. What happens if I contribute less than 6% to the 401(k)?

The firm will match \$1 for every \$1 you contribute, up to 6% of your eligible compensation in to the 401(k). If you contribute 3%, the firm will match 3%. If you contribute 10%, the firm will match up to 6%.

13. What happens if I contribute more than 6% into the 401k?

The firm will contribute \$1 for every \$1 you contribute into the plan up to the 6% of your eligible compensation. You may contribute more than 6% and any additional money you contribute will be deposited and invested into your account as part of your overall retirement savings.

For example, if you contribute 10%, the firm will match up to 6%. The matching contributions will be made annually, and you must be an active employee on the last day of the plan year (12/31) to receive the matching contribution for that year.

14. Will the 2014 firm matching contribution be based on the full year's eligible compensation or compensation from April 1 – December 31, 2014?

During this transition year, the firm's annual matching contribution for plan year 2014 will be based on eligible compensation from April 1 – December 31, 2014.

15. Can I still change my 401(k) contributions at any time?

Yes. You can still change your 401(k) deferral rate –increase or decrease –at any time by calling the ECAP Information Line at 888-5320-3227, or by making the change on the ECAP website at <http://ecap.ingplans.com>.

16. I am a Booz Allen employee and considered a Highly Compensated Employee (HCE) under the plan. Will I still be limited to contributing the lesser of 10% of my compensation or the annual IRS maximum? Why do we still have this provision?

Yes. If you are a Booz Allen employee and currently defined as an HCE under ECAP, you will be limited to contributing the lesser of 10% of your compensation or the annual IRS maximum into the 401(k). ECAP has maintained this provision during this transition year to ensure that the plan continues to pass federal plan requirements.

17. I am currently 50 years old and eligible to contribute the additional catch-up contribution allowed by the IRS. Will this amount also be matched?

No. The firm's matching contributions will be made based on your regular pre-tax and/or Roth 401(k) contributions. Catch-up contributions amounts are not eligible for the firm's matching contribution.

18. I recently transferred from ASE. Am I eligible for the matching program?

Yes. If you are a benefits-eligible employee, you may participate in the ECAP 401(k) matching program upon transfer from ASE to Booz Allen. If you transfer prior to April 1, 2014, you will be eligible to participate in the 6% 401(k) matching program. The firm's matching contributions will be made on a per-pay-period basis and subject to a 5-year vesting schedule.

Effective April 1, firm will make annual matching contributions based on your voluntary contributions starting April 1, 2014. You must be an active employee on the last day of the plan year (12/31) in order to receive the annual matching contributions for that year.

19. If I start contributing to the 401(k) now, when will the firm make the matching contributions?

The firm will make an annual matching contribution based on your voluntary contributions made between April 1 - December 31, 2014. The firm will make a matching contribution of \$1 for every \$1 you contribute, up to 6% of your eligible compensation. The matching contributions will be made annually, and you must be an active employee on the last day of the plan year (12/31) to receive the matching contribution for that year.

20. When will the firm make the employee matching contribution?

The matching contribution will be made annually and will likely be made in February following the end of the plan year. You must be an active employee on the last day of the plan year, December 31, to be eligible for the firm's annual match contribution.

21. When the firm moves all employees to the 6% matching 401(k) with immediate vesting in April 2014 (FY15), what happens to my previous ECAP profit sharing balance if I'm not 100% vested? Will that balance be immediately vested as well?

No. Upon the transition to the 401(k) matching program, existing funds in the ECAP profit sharing will continue to follow the current vesting schedule. New contributions to the 401(k) matching program based on your voluntary contributions made beginning April 1, 2014 will be immediately vested.

22. What if I'm already vested? How will this impact me?

If you are 100% vested, those funds will remain 100% vested and any contributions made as part of the new 401(k) matching plan will also be 100% vested.

23. As a new hire, I am already aligned to the 401(k) matching program and the contributions are made on a per-pay-period basis and I am aligned to a 5-year vesting schedule. What will happen to my current contributions? Will I also transition to the annual match?

You will continue to receive your pay-period matching contributions based on your voluntary employee contributions through March 31, 2014. These contributions will continue to follow the five-year vesting schedule.

Effective April 1, 2014, your voluntary employee contributions in the 401(k) matching program will be matched on an annual basis and will be immediately vested. You must be an active employee on the last day of the plan year (December 31) to receive the annual matching contributions for that year.

24. I am currently a Booz Allen ES employee aligned to the per-pay-period match. How will this change affect me?

You will continue to receive your pay-period matching contributions based on your voluntary contributions through March 31, 2014. These contributions will continue to follow the five-year vesting schedule.

Effective April 1, 2014, your voluntary contributions in the 401(k) matching program will be matched on an annual basis and will be immediately vested. You must be an active employee on the last day of the plan year (December 31) to receive the annual matching contributions for that year.

25. I am currently an ARTS employee and aligned to per-pay-period match. How will this change affect me?

You will continue to receive your pay-period matching contributions based on your voluntary contributions through March 31, 2014. These contributions will continue to follow the five-year vesting schedule.

Effective April 1, 2014, your voluntary contributions in the 401(k) matching program will be matched on an annual basis and will be immediately vested. You must be an active employee on the last day of the plan year (12/31) to receive the annual matching contributions for that year.

26. Will I still be able to contribute via a pre-tax and/or Roth 401(K)?

Yes. You still have the option to participate in the 401(k) and contribute either via pre-tax or Roth, after-tax contributions.

27. If I contribute in the Roth 401(K), will the matching contributions also be made on a Roth, after-tax basis? How will the matching contributions be made and invested?

The firm will contribute and match up to 6% of your pre-tax and/or Roth 401(k) voluntary contributions. The matching contributions will be made on a tax-deferred basis and will be maintained in a separate source within your ECAP account.

28. Will any of the ECAP investment funds offered be changing?

The current ECAP core investment funds will not change. You will have the same menu of investment funds including the option to invest via the self-directed brokerage account.

29. Will I be able to invest the matching contributions differently from my current voluntary contribution balance?

If you are 100% vested, those funds will remain 100% vested and any contributions made as part of the new 401(k) matching plan will also be 100% vested.

30. Will my ECAP funds transfer into a different account during this transition to the 401(k) match program or will they remain where they are?

Your ECAP funds will remain in your account with your current investment designations. You can change your investment allocations at any time. Note that the firm matching contributions will follow the investment allocations you have elected for your regular pre-tax or Roth 401(k) contributions.

31. In the past employees were not able to contribute if they had a loan out from their ECAP. How will that work with the new 401(k) plan? If I have an ECAP or 401(k) loan, can I still participate in the 401(k) program and be eligible for the matching program?

If you take a 401(k) hardship withdrawal, you are suspended from making 401(k) contributions for a period of 6 months from the time you take the hardship withdrawal. This is an IRS requirement and will remain a provision.

For employees who have outstanding loans, they are not suspended from participating in the 401(k) and may continue to make contributions.

32. Once the firm moves to the matching 401(k) program in April 2014 (FY15), if I am on short-term disability (STD) on the last day of the plan year, am I eligible to receive the firm's matching contribution?

Yes. You will be eligible to receive the firm matching contribution based on your voluntary contributions made starting April 1, 2014 while you are on short-term disability.

33. If I am on long-term disability (LTD) on the last day of the plan year, am I eligible to receive the firm's matching contribution?

Yes. If you are on an unpaid long term disability status on December 31, you will be eligible to receive the firm matching contributions based on any voluntary contributions made between April 1, 2014 through December 31, 2014.

34. If I am on furlough on the last day of the plan year, am I eligible to receive the firm's matching contribution?

Yes. If you are on furlough on December 31, you will be eligible to receive the firm matching contributions based on any voluntary contributions made between April 1, 2014 through December 31, 2014.

35. If I am on an unpaid personal or educational leave of absence, will I still be eligible for the firm's matching contribution?

Yes. If you are on an unpaid leave on December 31, you will be eligible to receive the firm matching contributions based on any voluntary contributions made between April 1 and December 31, 2014.

36. If I leave the firm, will I still receive an ECAP contribution or 401(k) match?

If you have met the eligibility requirements for the current annual ECAP firm contribution (i.e., age 21 and have completed one year of service), you will be eligible to receive the pro-rated, vested portion of your firm contribution based on eligible compensation you received from January 1 through March 31, 2014.

Effective April 1, 2014 (FY15), you must be an active employee on the last day of the plan year (12/31) in order to receive the annual matching contribution based on your voluntary contributions starting April 1, 2014.

37. What happens if I retire before the last day of the plan year? Will I receive the annual matching contribution?

If you meet the firm's guidelines for retirement eligibility, you will be eligible to receive a prorated matching contribution based on your voluntary contributions made through your date of retirement.

38. What happens if I terminate due to a lack of work and my last day is prior to 12/31? Will I receive the annual matching contribution?

No. Effective April 1, 2014 (FY15), you must be an active employee on the last day of the plan year (12/31) in order to receive the annual matching contribution for that year.

39. I can't find my Password /PIN? How can I get another one?

Contact the ECAP Information Line at 888-530-3227 to have a Password/PIN reminder sent to the email address on record or to a temporary email address. Or, request this information on the ECAP Website at <http://ecap.ingplans.com>.

40. Who do I contact with questions about my ECAP account?

Contact the ECAP Information Line at 888-530-3227, pressing "0" to speak to a customer service representative or log on to the ECAP Website at <http://ecap.ingplans.com>.