

RETIREMENT SAVINGS PLAN

SUMMARY PLAN DESCRIPTION

**Effective January 1, 2012
For U.S. Non-Unionized Employees**

Para solicitar esta información en español, sírvase comunicarse con Fidelity llamando al 800-587-5282



Enterprise Holdings Retirement Savings Plan Summary Plan Description

For Non-Unionized Employees

This Summary Plan Description has been prepared for non-unionized employees. Certain employees who are members of collective bargaining units are also covered by the Plan if their collective bargaining agreement provides for participation.

Introduction

The Enterprise Holdings Retirement Savings Plan (also referred to as the “Plan”) provides full and part-time employees of The Crawford Group, Inc. (the “Plan Sponsor”) and certain of its related entities (see the list of participating employers on page 15) with an opportunity to save for retirement in a tax-effective manner. The participating employers are collectively referred to as “Enterprise Holdings.” This means you can reduce your taxes today and your savings can grow tax-free — you do not pay taxes on your savings until you withdraw money from the Plan.

Please review this material carefully. It is important that you understand the benefits available and the choices you can make under the Plan.

Eligibility For Part-Time & Full-Time Employees

You are eligible to participate in the Plan as follows:

Type of Contribution	Requirements to Participate
401(k) Employee Contributions	1st day of the month following two months of continuous employment
401(k) Employer Match	1st day of the month following two months of continuous employment
Profit Sharing	<ul style="list-style-type: none"> 1st day of month following one year of continuous service AND 1,000 hours of service in your anniversary year, or in the plan year in which your first anniversary occurs. If the 1,000-hour minimum is not met in the first plan year, you become eligible in the first subsequent plan year in which the requirement is met. Once you are in the Plan, the 1,000-hour minimum is not required annually. You must be employed on the last day of the plan year (December 31) to receive a contribution for the plan year.

Not Eligible To Participate

You are not eligible to participate in the Enterprise Holdings Retirement Savings Plan if you are a temporary employee, a foreign national on temporary assignment in the United States, or an employee working outside of the United States, except for U.S. expatriate employees who elect to participate in the Home Country Compensation Plan

Change Your 401(k) Contribution Percentage

Fidelity Net Benefits at www.401k.com

Or call toll-free 800-835-5095

You can change the percentage of your contribution to the Enterprise Holdings Retirement Savings Plan at any time. The change must be in whole percentages and range from 1 to 100 percent per payroll period. Salary Deferral contributions are subject to the annual IRS limit (\$17,000 in 2012).

(HCCP). Employees who are members of a collective bargaining unit are not eligible to participate unless their bargaining agreement specifically provides for participation in the Plan.

Enrolling In The Enterprise Holdings Retirement Savings Plan

Enrolling in the Enterprise Holdings Retirement Savings Plan is simple. Before you become eligible, Fidelity will mail to your home an enrollment kit that includes all the information you need to enroll. Once you have reviewed this information you can enroll online via the Fidelity NetBenefits® web site at www.401k.com or you can contact Fidelity at 800-835-5095.

For security purposes, you will need to establish a personal identification number (PIN) the first time you log on to the Fidelity website. Click “Register Now” and follow the instructions.

Accessing Your Retirement Savings Plan Account

You can access your account at any time through Fidelity’s web site at www.401k.com or by calling Fidelity at 800-835-5095.

When you contact Fidelity, you can:

- Enroll in the Plan.
- Change your personal identification number (PIN).
- Establish or update your beneficiary information.
- Review current information on your account.
- Check your account balance (account balances are updated daily).
- Reallocate your existing 401(k) assets .
- Change how your future 401(k) contributions are allocated.
- Review investment option performance.
- Model and initiate a loan.
- Change your contribution percentage rate.
- Request printed information.

Many funds have policies designed to prevent frequent trading by fund shareholders. Some fund companies (or fund managers) limit the number of transfers or exchanges a shareholder may make within its funds. Your trading activity within the Enterprise Holdings Retirement Savings Plan may be subject to any such limit imposed by a fund or fund company. In addition, some funds impose a short-term redemption fee on fund shares held for less than a specified time period. If a fund within the Plan imposes a short-term

redemption fee, your trading activity within the Plan will be subject to that fee. For additional information regarding these policies you should refer to the prospectus for each mutual fund or contact Fidelity. Investment transfers requested by 4 p.m. (ET) Monday through Friday will be processed that same day.

Access to your account will be granted only when you enter a valid Social Security number (or customer ID) and PIN (personal identification number).

Naming A Beneficiary

As a participant in the Enterprise Holdings Retirement Savings Plan, you must select your beneficiaries. If you experience a life-changing event, such as marriage, divorce, the birth of a child, or a death in the family, it is time to reconsider your beneficiary designations. The online beneficiaries service, available through Fidelity NetBenefits® (at www.401k.com) is a straightforward, convenient process that takes just minutes.

With a single logon to NetBenefits®, you can:

- Designate and update beneficiaries for your Enterprise Holdings Retirement Savings Plan and receive instant online confirmation.
- Track status from “pending” to “complete” when spousal consent is necessary. You can also obtain consent forms online.
- Check the status of beneficiary designations virtually anytime.

If you should die without having designated a beneficiary, your account will be paid to your spouse, if any, and if you do not have a spouse, then to your children, in equal shares; and if you do not have any surviving children, your account will be paid to your estate.

To set up or change your beneficiary information, log on to NetBenefits® at www.401k.com. Click “Your Profile,” and then click the “Beneficiaries” link in the “About You” section. If you do not have access to NetBenefits® via the Web, you may call Fidelity at 800-835-5095 and request a Beneficiary Designation Form.

Does my Enterprise Holdings Retirement Savings Plan beneficiary have to be the same one I named for my life insurance and AD&D benefits?

No, the beneficiary can be different from the beneficiary for your life insurance and AD&D coverage.

By following the easy rollover steps listed below, you will defer paying taxes on your rollover amount. If you receive any portion of your prior plan distribution in a check made payable directly to you, your distribution check will be reduced by 20 percent mandatory federal tax withholding and any applicable required state income tax withholding.

Enterprise Holdings is not responsible for determining in advance whether you have established or updated your beneficiary information.

Rollovers

Distributions from other qualified retirement accounts may be rolled into the Enterprise Holdings Retirement Savings Plan at any time. This includes distributions from 401(a), 401(k), 403(a), 403(b) and governmental 457(b) plans and traditional pretax IRAs. You may roll over your balance even if you are not yet eligible to participate in the Plan. Rollovers are not available to employees who are not eligible to participate in the Plan as identified on page 2.

The following steps outline what you must do if you wish to roll over balances from other qualified retirement accounts:

1. You can call Fidelity at 800-835-5095 to request a Rollover Form. You may also request a Rollover Form by logging on to NetBenefits® at www.401k.com. Click "Enterprise Holdings," then "Plan Information and Documents." Click "Plan Literature," and then click the "Order" box next to the "Roll In Form." Scroll to the bottom of the screen and click the "Send Literature" button.

2. Contact your previous employer to request a distribution from your old plan. Your prior record keeper should issue the rollover check payable to:

FIIOC Fbo (Your name)

3. Complete the Rollover Form. At a minimum, you will need the following information when completing the form:
 - Name of the qualified plan that the Rollover contribution is coming from
 - Amount of the Rollover contribution
4. Mail the completed Rollover Form, any required documentation, and the check to:

**Fidelity Institutional Retirement Services Company
Client Service Operations
P.O. Box 770001
Cincinnati, OH 45277-0018**

Changing Your 401(k) Salary Deferral Contribution Rate

You may increase or decrease your Salary Deferral contribution rate percentage at any time via the Fidelity NetBenefits® web site at www.401k.com or by calling Fidelity at 800-835-5095.

Changes will become effective as soon as administratively possible. Contribution change requests are reported to the Payroll department before every pay period.

401(k) Salary Deferral Contribution Rate

If you participate in the 401(k) portion of the Plan, you may contribute from 1 to 100 percent (in whole percentages) of your annual pay, including base salary or wages, overtime, bonuses, and commissions, up to the maximum amount set by the IRS (\$17,000 in 2012). The contributions are deducted from your paycheck on a pretax basis and deposited into your 401(k) account as soon as administratively feasible after each pay date. You can make changes to your Salary Deferral contribution percentage at any time via the Fidelity NetBenefits® web site at www.401k.com or by calling Fidelity at 800-835-5095. You will be prompted on how to make changes. If you feel more comfortable talking with a Fidelity representative, call 800-835-5095 and opt out of the automated system. Representatives are available Monday through Friday (excluding New York Stock Exchange holidays), between 8:30 a.m. and 8:30 p.m. EST.

Matching Contribution

For the 2012 plan year, your employer will match your contribution dollar for dollar (100 percent), up to 3 percent of your compensation each pay period. The maximum company Matching contribution for the plan year is \$5,100, based on a maximum eligible compensation of \$170,000. In some situations, if you set your salary deferral percent too high, you will reach the IRS contribution limit (\$17,000 in 2012) prior to receiving the entire company match. This is because the company match is limited by 3% of your pay each pay period. Your local Human Resource department can provide further information to help you obtain the maximum company match.

Catch-Up Contributions

If you are age 50 or older — or will reach age 50 by the end of the calendar year — you may make additional "Catch-Up" contributions of up to \$5,500 (in 2012) to your 401(k) account. You will be allowed

to make a Catch-Up contribution only after you have reached the annual IRS salary deferral limit of \$17,000 (in 2012).

Profit Sharing Contribution

Each plan year, the Plan Sponsor, in its sole discretion, may also determine that Enterprise Holdings will make a Profit Sharing contribution to the Plan. If you are employed on the last day of the plan year (December 31) and have met the eligibility requirements to participate in the Profit Sharing portion of the Plan, you are entitled to receive a share of the Profit Sharing contribution for that plan year.

The amount of your individual Profit Sharing contribution is based on a percentage determined by dividing the amount of compensation that you received in the plan year while you were eligible to participate by the total compensation received by all eligible participants for the plan year. That percentage is then multiplied by the amount of the total Profit Sharing contribution for the plan year, and the resulting amount is your share of the Profit Sharing contribution. The Profit Sharing contribution is in addition to any Matching contributions received during the plan year.

For purposes of this allocation, the maximum amount of compensation considered for any individual during a plan year is \$170,000.

IRS Contribution Limits

The Internal Revenue Service (IRS) sets annual limits on contributions that can be made to your retirement accounts. The limits in 2012 for employee contributions are \$17,000 for Salary Deferrals and \$5,500 for Catch-Up contributions. The amount that Enterprise Holdings contributes to your accounts through Matching contributions and an annual Profit Sharing contribution does not count against these limits. However, there is an annual limit on the total contributions that can be made to the Plan on your behalf. In 2012, total employee and employer contributions (excluding Catch-Up contributions) cannot exceed \$50,000 or 100 percent of your compensation, whichever is lower. You will be notified if your contributions are limited by these provisions.

Additional Limitations On Your Benefit

IRS regulations require that the Plan meet certain nondiscrimination tests each year under which highly paid participants' 401(k) Salary Deferral contributions and Matching contributions are limited by the level of 401(k) Salary Deferral contributions and Matching contributions of lower paid participants. You will be notified if your contributions are limited by these provisions.

Vesting

Your Salary Deferral contributions to your 401(k) account are always 100 percent vested. The vesting schedule for the Matching contributions to your 401(k) account and Profit Sharing contributions is as follows:

Continuous Vesting Service	Percentage Vested
Less than 2 years	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 or more years	100%

If your employment ends because you become permanently disabled, die, or leave Enterprise Holdings after age 65 with at least five years of service, you will be entitled to receive the full value of your account, regardless of your vesting service.

If you leave Enterprise Holdings before you are fully vested, you will forfeit the portion of your account that is not yet vested. The money that you forfeit will be reallocated to other participants or used to pay certain Plan expenses. In some cases, forfeited funds may be reinstated to an employee who returns to work after a break in service.

Investment Of Assets

Investing Your 401(k) Assets

You decide how the funds in your 401(k) account are invested and reinvested. You can view a listing of the available investment funds by logging on to the Fidelity NetBenefits® web site at www.401k.com or by calling Fidelity at 800-835-5095. By contacting Fidelity, you can also obtain copies of the current prospectus for each fund.

A Choice of Two 401(k) Investment Strategies

You have two choices in developing your investment strategy for your 401(k) investments:

Option One — Select a single fund that automatically adjusts its portfolio mix over time based on your planned retirement date. LifePath® funds allow you to spend less time maintaining your investment allocation mix.

Option Two — Build and monitor your own investment strategy using a mix of mutual funds. Put together your own mix of investments by choosing individual funds based on your long-term objectives.

If you do not select an investment direction, your contributions will be directed to the Plan default fund, the LifePath® Fund most closely matching an assumed retirement age of 65.

Changing Your 401(k) Investment Elections

You can review and change your current 401(k) investment elections and transfer existing funds between investment options at any time by logging on to the Fidelity NetBenefits® web site at www.401k.com or by calling Fidelity at 800-835-5095. Any split between investment elections must be in 1 percent increments, and the sum total must equal 100 percent.

The 401(k) investment funds are selected by the Investment Committee for the Plan at its sole discretion. The Investment Committee reserves the right to change available funds from time to time, including adding, dropping, or replacing funds. The Investment Committee may also specify periods in which no investment directions or distributions may be made, such as a period of transition when funds are changed. You will be advised on any transition periods or changes in the investment funds available under the Plan.

The 401(k) portion of the Enterprise Holdings Retirement Savings Plan is intended to constitute a plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), as amended and Department of Labor Regulation Section 2550.404c-1. By complying with Section 404(c) of ERISA, Plan fiduciaries are not liable for any losses that are a result of investment instructions given by participants and beneficiaries. In other words, you are responsible for the consequences of your investment selections.

Investment Of Profit Sharing Fund

All Profit Sharing contributions will be invested in the Profit Sharing Fund. The Commerce Trust Company, a division of Commerce Bank, N.A., is the custodian and investment manager of this fund. Only Profit Sharing contributions will be made into this fund. You cannot make exchanges into or out of this fund. The Investment Committee appoints the investment manager for this fund and may change the investment manager at any time. Likewise, the investment manager may resign at any time, and in either case, the Investment Committee will select a successor manager or managers.

Account Statements

Fidelity provides statements detailing your Plan account balances and transactions. Fidelity automatically provides your statement online at the Fidelity NetBenefits® web site (www.401k.com). If you prefer to receive your statement quarterly by U.S.

mail, log on to the Fidelity NetBenefits® web site. Click "Your Profile," then "Mail Preferences." Alternatively, you may call Fidelity at 800-835-5095 to request a change. Remember to keep your group/region Human Resources department informed of any address changes to ensure that you receive your statements in a timely manner. You should retain your account statements in your personal files for future reference.

Loans

The Plan is designed to provide you with a way to save for retirement. Enterprise Holdings encourages you to leave your Plan account untouched for retirement. The longer you leave your money in the account, the larger your potential account will be at retirement. However, there may be situations when you need to borrow from your savings. Taking a loan from your Plan account gives you limited access to your savings while you are an active employee. Loans are made only to employees who have sufficient earnings and who can repay such loans by payroll deductions. Loans can be taken only from the 401(k) portion of your account and only from Salary Deferral (including Catch-Up contributions), Rollover and Employer Match-Prior Plan contributions.

When you borrow money from your account, you pay yourself back with interest. These payments are payroll-deducted and returned to your Plan account. The interest rate, which is set by the Investment Committee, reflects current market interest rates and fluctuates based on changes in the prime rate quoted by *Reuters* plus 1 percent. You may have only one outstanding loan at any time from your Plan account. The loan is withdrawn from the eligible investments in your account on a pro rata basis. Loan repayments are made by payroll deduction and are returned to your account to be invested among your current investment elections at that time. Loan interest payments are not deductible on your personal income tax return. A one-time loan initiation fee of \$50 will be withdrawn from the 401(k) portion of your account.

Before You Take A 401(k) Loan — Think!

Before you apply for a loan, think about your decision. Even though you pay yourself back with interest, taking a loan from your Plan account may reduce the amount you will have at retirement because when you take out a loan, that money is not being invested according to your investment strategy. You should be very careful when you take money away from your retirement to pay for current expenses. Keep your future in mind!

The following limits are placed on your Plan loan:

Minimum Loan Amount

- \$1,000

Maximum Loan Amount

The lesser of the following:

- \$50,000
- \$50,000 reduced by the highest outstanding loan balance, if any, during the prior 12 months
- One-half of your account balance from Salary Deferral, Catch-Up, Rollover and Employer Match-Prior Plan contributions.

Maximum Number Of Loans

- You may have only one outstanding loan from the Plan at any time.
- However, if you had more than one loan outstanding from the Vanguard Car Rental 401(k) Plan at December 31, 2008, you were allowed to transfer all of those loans to this Plan. All transferred loans must be paid off before another loan can be initiated.

Applying For A Loan

To apply for a loan, visit the Fidelity web site at www.401k.com, or call Fidelity at 800-835-5095 to determine your available loan balance and calculate the amount of your future loan payments. If the purpose of your loan is for the purchase of your primary residence with a repayment period of up to 180 months, you will be required to complete a loan application and furnish proof of home purchase. If you take a general purpose loan (up to 60 months repayment period), you will not be required to complete an application or state the purpose of your loan.

Repaying Your Loan

While employed by Enterprise Holdings, you can repay the loan over 60 months (180 months if the loan is for the purchase of your primary residence). Loan payments are amortized in substantially equal payments over the term of the loan, and payments are made through payroll deduction every pay period.

Employment Situations That May Affect Repaying A Loan

- Termination of employment: If you leave Enterprise Holdings with an outstanding loan balance, you may choose to continue making payments to Fidelity electronically from your bank account. Or, you may repay the outstanding loan balance in full within 90 days of your termination in order to restore your full

account balance. If you choose not to repay, the outstanding loan balance will be considered a distribution and federal tax and any applicable required state income tax withholding will apply. An early distribution penalty may also apply to this distribution.

- Leaves of absence or other extended leaves (including Family and Medical Leave Act (FMLA) and Long-Term Disability (LTD)):

Leaves of absence less than one year: If you take a leave of absence for less than one year, and during this time you do not receive a paycheck or the pay you receive is not equal to the required loan payment, payments can be waived on the loan during this leave of absence.

Leaves of absence one year or more: If a leave of absence continues for one year or beyond, and you do not receive a paycheck or the pay you receive is not equal to the required loan payment, you must begin making loan repayments according to your "Loan Note and Agreement."

Upon your return to work after a leave of absence, regardless of length of time, the remaining loan balance will be automatically re-amortized and the term will be extended by the length of your leave (up to the maximum term allowed), resulting in new substantially equal payments.

- Military leave: If you take military leave while you have an outstanding loan, the loan repayments can be suspended for the period of "qualified military service" in accordance with the law. When you return to work, the remaining period of the loan will be extended by the length of the period of "qualified military service." Interest on the unpaid loan balance will continue to accrue during your leave at an amount no greater than that allowed by law (currently 6 percent).
- Deemed taxable distribution: If a loan payment is not made by the end of the second calendar quarter after the payment was due, the entire outstanding balance of your loan is treated as a taxable distribution to you.

Distributions

A distribution is a payment to you from the Plan. Generally, a distribution occurs at retirement so you will have income while you are no longer working.

Your vested balance in the Plan may be distributed only if one of the following events occurs:

- You terminate employment with the Plan Sponsor and all of its affiliates for any reason, including retirement (at age 65 or older).

- You reach age 59½ whether or not you are still employed with Enterprise Holdings.
- You become totally and permanently disabled as determined under the Enterprise Holdings LTD program, if applicable, or you are eligible to receive a Social Security disability award.
- You are on qualified military service.
- You die while you have an account balance.

You may also elect to receive a distribution from your Rollover account at any time provided the amount of your withdrawal is at least \$1,000.

Distributions Upon Termination Of Employment

Distributions will be paid no sooner than 60 days after your termination date to ensure proper accounting. The timing of distributions also depends on the amount of your account balance. If your account balance is \$1,000 or less at any time after you terminate employment with all members of the Plan Sponsor's controlled group of companies, you are required to withdraw the full amount in a single lump sum or roll it over to another tax-qualified retirement plan or an IRA. If you make no decision, your vested account balance will be paid to you, minus the 20 percent mandatory federal tax withholding and any applicable required state and local income tax withholding as soon as administratively possible after the 60-day notice period expires.

If your account balance is greater than \$1,000, you can elect to take a lump sum distribution, roll it over to another tax-qualified retirement plan or an IRA, or leave your balance in the Enterprise Holdings Retirement Savings Plan. Under IRS regulations, if you terminate employment with all members of the Plan Sponsor's controlled group of companies, your account balance may be left in the Enterprise Holdings Retirement Savings Plan only until April 1 of the calendar year following the calendar year in which you turn age 70½. Notwithstanding the foregoing, distributions to 5 percent owners must begin by April 1 of the calendar year in which the 5 percent owner attains age 70½, whether or not the 5 percent owner is still working.

If you terminate employment with all members of the Plan Sponsor's controlled group of companies and maintain a balance in the Plan, it is important to keep Fidelity informed of your current address, even in retirement, so that you can be notified of this important "age 70½" deadline and continue to receive important information about the Plan.

Taxation Of Distributions

Most distributions from the Plan made payable directly to you are subject to a 20 percent mandatory federal income tax withholding, which reduces the amount you actually receive and is applied to your overall tax liability for the year in which the distribution is made. State and local taxes may also apply.

In addition to the federal income tax you will owe on any distribution from the Plan made payable directly to you, you will be subject to a 10 percent penalty tax on the taxable amount distributed unless:

- You receive the distribution after attaining age 59½.
- You separate from service after attaining age 55.
- Your distribution is on account of your becoming permanently and totally disabled.
- Your distribution is made to your beneficiary upon your death.
- Your distribution is paid to your spouse or former spouse as a result of a qualified domestic relations order (court order for child support or alimony).
- Your distribution is rolled over to another qualified plan or IRA.
- Your distribution is paid during qualified military service.

Forms Of Total Distribution

You can receive a distribution from the Plan in one of two ways: a rollover or a lump sum. Whatever your decision is, you must call Fidelity at 800-835-5095 to request your distribution.

- Rollover — You can roll over your vested account balance to an IRA (traditional or Roth) or another tax-qualified retirement plan. If you have your account balance rolled directly to another plan, you will not pay taxes on your distribution.
- Lump sum — Your vested account balance can be paid to you in a single payment and will be subject to 20 percent mandatory federal income tax withholding and any applicable state and local income tax withholding.

If you decide to roll over your total distribution from the Plan to an IRA or another tax-qualified retirement plan, contact Fidelity at 800-835-5095 with instructions on how your account should be paid.

If You Die Before Receiving Your Distribution

If you die before receiving your distribution, the full vested value of your account is paid to your beneficiary. If you have not named a beneficiary, or if your beneficiary dies before you, the full value of your account is distributed in the following priority:

- To your surviving spouse (an individual of the opposite sex to whom you are lawfully married), if any
- To your surviving children, if any, in equal shares
- To your estate

Upon your death, your beneficiary needs to contact:

Enterprise Holdings

Retirement Plan Administration

600 Corporate Park Drive

St. Louis, MO 63105

888-615-6700

Distribution options vary based on whether you have a beneficiary designation on file with Fidelity.

Upon your death, your account balance will be payable in a single sum to your designated beneficiary or can be distributed in a direct rollover as otherwise described. No forms of annuities or joint and survivor benefits are payable upon death (or otherwise) under the Plan.

If you are married at the time of your death, your beneficiary will automatically be your surviving spouse. If you are married and want to designate someone other than your spouse to receive any portion of your account upon death, your spouse must consent to the designation, in writing, on forms provided from Fidelity. If your spouse does not consent, your account balance must be paid to your surviving spouse regardless of any other beneficiary designation.

How Termination And Rehire Affect Eligibility, Forfeiture Of Unvested Balances, And Crediting Years Of Service In The Plan

This section applies only to participants who terminate employment and who are later rehired by the Plan Sponsor or any of its affiliates.

Eligibility To Participate In The Plan

401(k): If you meet the initial two-month eligibility period prior to terminating employment, you will be immediately eligible to participate on your date of rehire. Otherwise, if you do not return before a one-year break in service, you must again meet eligibility requirements upon being rehired.

Profit Sharing: If you meet the eligibility requirements prior to terminating employment and are rehired, you will be immediately eligible to participate on your date of rehire. Otherwise, you must again meet eligibility requirements upon being rehired.

Forfeitures

If you are rehired before you incur five consecutive one-year breaks in service and you have received payment from the Plan of your entire vested account balance (a “cash-out”) no later than December 31 of the second plan year after you terminated employment, the amount you previously forfeited will be restored to your account only if you pay the cash-out amount back to the Plan before the fifth anniversary of your date of rehire.

If you are rehired before you incur five consecutive one-year breaks in service and you have received a partial cash-out, the amount you previously forfeited will be restored to your account with no repayment of your partial cash-out required.

If you are rehired before you incur five consecutive one-year breaks in service and you have not received a cash-out, no forfeiture will have occurred and your account balance will be equal to the amount in your account at the time you terminated employment, as adjusted for earnings (or losses).

If you are rehired after you incur five consecutive one-year breaks in service, the amounts previously forfeited will not be restored.

Vesting Service

If you incur a one-year break in service after terminating your employment, service before that break will be disregarded until you have completed a year of service after returning to employment with the Plan Sponsor or any of its affiliates.

If your account was zero percent vested at the time you terminated employment and you are rehired after you incur five consecutive one-year breaks in service, you will not receive credit for years of service completed prior to your termination of employment.

Military Leave

The Plan provides for certain benefits and distributions while an employee is on a military leave of absence. If you are contributing to the Plan, contributions will continue to be deducted from any company paycheck that you receive while on leave. Certain other benefits under the Plan may accrue to you if you return to employment after your leave. Upon your return to active employment, your 401(k) Salary Deferral will resume automatically. You will also have the opportunity to make up missed contributions if you choose to do so (certain time limits apply).

Under certain circumstances, you may elect to receive a distribution from the Plan while on military leave. However, taking such a distribution could prevent you from making further contributions to the Plan for a period of time.

If you die or become permanently disabled while on leave, your survivors are entitled to any benefits under

the Plan that would have otherwise been provided as if you had resumed employment and then terminated employment on account of death or permanent disability.

As a participant in the Plan, you are also eligible to receive retroactive Profit Sharing contributions (excluding forfeitures) for the period of the military leave as long as the leave does not exceed five years.

See the section on page 7 titled *Employment Situations That May Affect Repaying A Loan* for information regarding how military service affects loan repayment.

Please contact the Enterprise Holdings, Inc. Retirement Plan Administration department toll-free at 888-615-6700 or by e-mail at Retirement@ehi.com if you have additional questions regarding your options while on military leave.

Claims Procedures And Appeals

If you believe that you are entitled to benefits under the Plan, you may file a written request for such benefits with the plan administrator. Within 90 days after receiving your request, the plan administrator will respond to your claim. A claim denial will include the following information:

- The specific reason or reasons for the denial
- Specific reference to pertinent Plan provisions on which the denial is based
- A description of any additional material or information necessary for you to perfect the claim and an explanation of why such material or information is necessary
- An explanation of the claim review procedure and the time limits applicable to such procedures, including a statement of your right to bring a civil action under Section 502(a) of ERISA following an adverse benefit determination on review

If special circumstances require an extension of time beyond the initial 90-day period, prior to the end of the initial 90-day period the plan administrator will give you written notice of the extension, the special circumstances requiring the extension, and the date by which the plan administrator expects to render a final decision. In no event will an extension exceed a period of 90 days from the end of the initial 90-day period. If the plan administrator does not respond within the initial 90-day period or the extended period, you will be deemed to have exhausted the claims and review procedures and you will be entitled to file suit in state or federal court.

If your claim is denied in whole or in part, you or your duly authorized representative may, within 60 days after receiving the denial:

- Make written application to the plan

administrator for a review of the decision. Such application shall be made on a form specified by the plan administrator and submitted with any documentation required by the plan administrator.

- Review, upon request and free of charge, all documents, records, and other information that are in the possession of the plan administrator and relevant to the claim.
- Submit written comments, documents, records, and other information relevant to the claim.

The plan administrator will review all comments, documents, records, and other information you submit, without regard to whether such information was submitted or considered in the initial benefit determination. If you do not file an appeal within 60 days after the claim is denied, you will be deemed to have waived any right to appeal the denial of the claim.

The plan administrator will respond to your appeal no later than 60 days after you file your appeal. If special circumstances require an extension of time beyond the initial 60-day period, prior to the end of such initial 60-day period the plan administrator will provide you with written notice of the extension, the special circumstances requiring the extension, and the date by which the plan administrator expects to render a final decision. In no event will an extension exceed a period of 60 days from the end of the initial 60-day period.

Any denial will include the specific reason or reasons for the denial, refer to the specific Plan provisions on which the denial is based, state that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claim, and state that you have the right to bring a civil action under Section 502(a) of ERISA.

Assignment Of Benefits

Generally, no benefits under the Plan will be subject to assignment or alienation, voluntary or otherwise. However, the Plan may be required to recognize an alternate payee's right to receive all or a portion of your benefits under the Plan in accordance with a qualified domestic relations order (QDRO). Such an order is any judgment, decree, or order made pursuant to a state domestic relations law related to the provision of child support, alimony payments, or marital property rights to an alternate payee (spouse, former spouse, child, or other dependent) which meets certain requirements as to the specific information provided and the form and amount of benefits payable. Plan participants and beneficiaries may obtain a copy of the Plan's QDRO procedures from the plan administrator free of charge by sending an e-mail request to Retirement@

ehi.com or by calling 888-615-6700. Upon receiving any domestic relations order, the plan administrator will determine whether such an order is a qualified domestic relations order for purposes of the Plan.

Plan Funding And Expenses

The Plan is funded with contributions of pretax salary deferrals authorized by participants, withheld from participant compensation, and paid by Enterprise Holdings directly to the Plan. Enterprise Holdings, on a discretionary basis, may make 401(k) Matching contributions, Profit Sharing contributions, or both. From time to time as it sees fit, Enterprise Holdings may contribute funds to pay certain administrative expenses; otherwise, all administrative expenses are paid from and charged to participant accounts or paid out of Plan forfeitures. The Plan's assets are held in a tax-exempt, IRS-qualified trust. The Plan trustee is responsible to hold, invest, and reinvest the trust fund in the interest of the participants and their beneficiaries and in accordance with their directions or those of Plan fiduciaries. Assets of the trust are exempt from the claims of creditors of Enterprise Holdings and the trustee. The trust is invested through and held by Fidelity Management Trust Company, 82 Devonshire Street, Boston, Massachusetts 02109.

Fees Charged To Participants

Type Of Fee	Amount	How Collected?
Loan Setup Fee	\$50 per new loan	Deducted from participant accounts
In-Service Withdrawals (available only from age 59½) and Rollover Withdrawals	\$20 per transaction	Deducted from proceeds of withdrawal
Age 70½ Minimum Required Distributions	\$25 per transaction	Deducted from proceeds of distribution
Recordkeeping Fee	Active employees: \$2.50 per calendar quarter Former employees: \$11.25 per calendar quarter	Deducted from participant accounts each quarter
Investment Expenses and Fees	Information available on Fidelity's NetBenefits® (www.401k.com) or by calling 800-835-5095	Deducted from investments

Administration

The Plan is administered by the plan administrator appointed by the Plan Sponsor. The plan administrator has established certain committees to assist with the administration of the Plan. The plan administrator, through these committees, has the various powers and duties, as described in other sections of this Summary Plan Description, and in general has all power and responsibility to administer the Plan, to adopt forms for this purpose, to determine questions of eligibility, and to take other discretionary actions necessary to the proper operation of the Plan. The plan administrator also has the right to interpret the Plan and to establish rules and procedures for its administration. All interpretations, rules, and procedures are to be applied in a uniform manner to all persons whose situations are similar.

Any officer, director, or employee of Enterprise Holdings, Inc. may be appointed to a committee, but it is not necessary that committee members be either employees or participants of the Plan.

Standard Of Review

The Plan Administrator shall perform its duties as the plan administrator in its sole discretion and shall determine what is appropriate in light of the reason and purpose for which the Plan is established and maintained. In particular, the interpretation of all Plan provisions and the determination of whether a participant or beneficiary is entitled to any benefit pursuant to the terms of the Plan shall be exercised by the plan administrator in its sole discretion. Any construction of the terms of the Plan for which there is a rational basis that is adopted by the plan administrator shall be final and legally binding on all parties.

Any interpretation of the Plan or other action of the plan administrator made in good faith in its sole discretion shall be subject to review only if such an interpretation or other action is without a rational basis. Any review of a final decision or action of the plan administrator shall be based only on such evidence presented to or considered by the plan administrator at the time it made the decision that is the subject of the review. Any employer that adopts and maintains the Plan, and any employee who performs services for an employer that are or may be compensated for in part by benefits payable pursuant to the Plan, hereby consents to actions of the plan administrator made in its sole discretion and agrees to this narrow standard of review.

Right To Amend, Modify, Revoke Or Terminate

The Plan Sponsor may amend or terminate the Plan at any time; however, no amendment may decrease your vested percentage accrued before the change, decrease your accrued benefit, or divert Plan assets for any purpose other than the exclusive benefit of participants or their beneficiaries. If the Plan is terminated, all participants will become 100 percent vested in their accounts and the plan administrator will determine when the final distribution of benefits will occur.

Statement Of ERISA Rights

As a participant in the Plan, you are entitled to certain rights and protections under ERISA.

ERISA provides that all Plan participants shall be entitled to:

Receive Information About Your Plan And Benefits

- Examine without charge, at the plan administrator's office and at other specified locations, such as work sites, all documents governing the Plan, including insurance contracts, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available online at www.dol.gov/ebsa or at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the Plan, including insurance contracts, and copies of the latest annual report (Form 5500 Series) and an updated summary plan description. The plan administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65 or 5 years of service, if later) and, if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every calendar quarter. The Plan must provide the statement free of charge.

Prudent Actions By Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for operating the Plan. The people who operate the Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or from exercising your rights under ERISA.

Enforce Your Rights

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive it within 30 days, you may file suit in federal court. In such a case, the court may require the plan administrator to provide the materials and may pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the plan administrator.

If your claim for benefits is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision, or lack thereof, concerning the qualified status of a domestic relations order, you may file suit in federal court. If it should happen that the Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions

If you have any questions about the Plan, you should contact the plan administrator. If you have any questions about this statement or your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor,

200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Plan Document

This Summary Plan Description is intended to help you understand the main features of the Plan. It should not be considered as a substitute for the Plan document, which governs the operations of the Plan. That document sets forth all of the details and provisions concerning the Plan and is subject to amendment. If any questions arise that are not covered in this Summary Plan Description or if it appears to conflict with the Plan document, the text of the Plan document will determine how the questions will be resolved.

This summary and the information contained in it are not a guarantee of continued employment or Plan benefits. Nothing in this Summary Plan Description or in any other written or oral communication made at the time of hire and during the course of employment by any representative of the Plan Sponsor or any of its affiliates shall create or is intended in any way to create a contract of employment, express or implied. Employment is at-will and may be terminated by either you or your employer at any time for any reason.

General Plan Information

Name of Plan	Enterprise Holdings Retirement Savings Plan
Name and Address of Plan Sponsor	The Crawford Group, Inc. 600 Corporate Park Drive St. Louis, Missouri 63105
Plan Administrator	William W. Snyder c/o The Crawford Group, Inc. 600 Corporate Park Drive St. Louis, Missouri 63105 Telephone: 314-512-5000
Plan Number	001
Employer Identification Number	43-1233684
Plan Trustee	Fidelity Management Trust Company 82 Devonshire Street Boston, Massachusetts 02109
Agent for Service of Legal Process	Service of legal process may be made upon the Plan Administrator or the Plan Trustee at the address specified above.
Type of Plan	The Plan is a defined contribution profit sharing plan with a cash or deferred arrangement under Sections 401(a) and 401(k) of the Code.
Type of Administration	The Plan is administered by a third-party administrator, Fidelity Investments Institutional Operations Company, Inc.
Source of Contributions	Enterprise Holdings and participant contributions
Funding medium	Trust fund
Plan Year	The Plan is administered on a plan year that begins January 1 and ends December 31.
PBGC	The benefits under the Plan are not guaranteed by the Pension Benefit Guaranty Corporation (a government agency established to insure pension benefits) because the benefits are based solely on the amounts allocated to the account maintained for each participant.

Participating Employers Under The Enterprise Holdings Retirement Savings Plan

Enterprise Leasing Company of STL, LLC

Enterprise Leasing Company of Georgia, LLC

Enterprise Leasing Company of Florida, LLC

Enterprise Leasing Company of KS, LLC

Enterprise Leasing Company of Orlando, LLC

Enterprise Leasing Company of Indianapolis, LLC

Enterprise Rent-A-Car Company of Boston, LLC

Enterprise Leasing Company of Denver, LLC

Enterprise Leasing Company of Chicago, LLC

Enterprise RAC Company of Maryland, LLC

Enterprise Leasing Company of Philadelphia, LLC

Enterprise RAC Company of Baltimore, LLC

Enterprise Leasing Company of Minnesota, LLC

Enterprise Leasing Company of Detroit, LLC

Enterprise Leasing Co of Norfolk/Richmond, LLC

Enterprise Rent-A-Car Co of San Francisco, LLC

ELRAC, LLC

SNORAC, LLC

Enterprise Rent-A-Car Company of Sacramento, LLC

Enterprise Rent-A-Car Company of Los Angeles, LLC

Enterprise RAC of Cincinnati, LLC

CLERAC, LLC

Enterprise Rent-A-Car Company of Pittsburgh, LLC

Enterprise Rent-A-Car Company of Wisconsin, LLC

Enterprise Rent-A-Car Company of UT, LLC

CAMRAC, LLC

Enterprise Rent-A-Car Company of Rhode Island, LLC

Enterprise Leasing Company of Phoenix, LLC

Enterprise Leasing Company - Southeast, LLC

Enterprise Leasing Company-West, LLC

Enterprise Leasing Company-South Central, LLC

Enterprise Rent-A-Car Company of Tennessee, LLC

PENRAC, LLC

Enterprise Rent-A-Car Company of KY, LLC

Enterprise Rent-A-Car Company - Midwest, LLC

Enterprise RAC Company of Montana/Wyoming, LLC

Enterprise Fleet Management, Inc.

Elco Chevrolet Inc.

Enterprise Holdings, Inc.

Clayton Corporate Park Management Co.

The Crawford Group, Inc.

ELCO Administrative Services Company

Rental Insurance Services, Inc.

EAN Services, LLC

EAN Holdings, LLC

National-Alamo Car Rental System USA, LLC

CynCast, Inc.

TFO, LLC

