



401k Plan Highlights

ELIGIBILITY REQUIREMENTS:

Deferrals - Must be 21 years old and no service requirement

ENTRY DATES:

First day of each month after eligibility requirements are met

EMPLOYEE CONTRIBUTIONS:

Up to \$19,500

CATCH-UP CONTRIBUTIONS:

Age 50+; \$6,500

EMPLOYER CONTRIBUTIONS:

3% (An amount equal to 100% of deferrals
which does not exceed 3% of compensation)

VESTING:

- Employee Contributions: 100%
- Employer Contributions: 6 Year Graded (After 2 years-20% vested, 3 years 40%, eventually fully vested at 100% after 6 years)

ROLLOVERS:

Money from qualified plans accepted at any time

LOANS:

Participant loans are available