



401(k) PLAN HIGHLIGHTS

Max Deferral From Paycheck	75% of salary up to \$19,500
Max Catch-up Deferral at 50+ years old	\$6,500
Safe Harbor Employer Contribution	100% on the first 3% of pay 50% on the next 2% of pay
Safe Harbor Eligibility Requirements	2 months of service 21 years old
Safe Harbor Vesting	100% immediate
Profit Sharing Employer Contributions	At employer discretion Benefit amounts varied
Profit Sharing Eligibility Requirements	1,000 hours of service in 12 months 21 years old
Profit Sharing Vesting	6 year graded
Entry Dates	1 st day of any month when eligibility met
Retirement Plan Loans	50% of account balance \$1,000 minimum \$50,000 maximum
In-Service Withdrawals	Permitted at age 59 ½
Hardship Withdrawals	Conditional per IRS guidelines

**Please refer to the Summary Plan Description for further details.*

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EMPLOYEE SUPPORT CONTACTS



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