

**Eligibility Requirements**

- 21 years of age
- 12 months of service

**Entry Dates**

- Monthly upon attained eligibility

**Employee Salary Contributions**

- \$19,500 maximum annual contribution (under age 50, 2020)
- \$6,500 additional annual catch-up contribution (over age 50, 2020)
- Both Pre-tax (Deferral) & Post-tax (Roth) options
- Can change contributions at any time
- 100% immediate vesting on employee contributions

**Employer Contribution**

- Employer may, at their sole discretion, make an annual profit sharing contribution to employee accounts in accordance with the plan outline.
- 6-year graded vesting schedule on employer contributions (if applicable).

**Investments**

- A premier line-up of diversified investment offerings is available through actively-managed and index-based funds from top fund families including Vanguard, Fidelity, Oppenheimer, and Parnassus. A complete list of available investment options can be found on the online portal.

**Additional Plan Features**

- Direct rollovers
- Loans are permitted
- Hardship withdrawals allowed (on vested pretax balances only)
- In-service withdrawals

**Paychex — Online Instructions**

- [www.benefits.paychex.com](http://www.benefits.paychex.com)
- Same login to view paystubs
- First time login
  - Click "Sign-Up" and enter information to create profile
  - Once in, click retirement services

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