

Eligibility Requirements

- 21 years of age
- 12 months of service

Plan Entry

- Semi-annual plan entry upon attained eligibility (January 1st and July 1st)

Employee Salary Contributions

- \$20,500 maximum annual contribution (under age 50, 2022)
- \$6,500 additional annual catch-up contribution (over age 50, 2022)
- Both Pre-tax (Deferral) & Post-tax (Roth) options
- Can change contributions at any time

Employer Salary Contributions

- Safe harbor match: employer will match employee contributions 100% up to 4% of salary deferred.

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
- Hardship Withdrawals (on pretax balances)
- In-service withdrawals

BlueStar — Online Instructions

- www.myplanconnection.com
- First time login
 - UserID: Social Security Number
 - Password: Last four digits of SSN
 - Plan Password: Sakuma
 - Once logged in, click "Enroll Now"

Integrity Financial

401k@ifclegacy.com

2821 Northup Way, Ste 120
Bellevue, WA 98004

Telephone: (800) 794-4015
Facsimile: (800) 858-3010

BlueStar Retirement

PO Box 2349
Ponte Vedra, FL 32004

Telephone: (800) 878-5220 x1