

Eligibility Requirements

- 21 years of age
- 3 months of service

Entry Dates

- Immediately upon attained eligibility

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
- 100% immediate vesting on employee contributions

Employer Contribution

- Safe harbor match: employer makes a nonelective contribution equal to 3% of employee salary
- 100% immediate vesting on employer matching contributions
- 6-year graded vesting schedule on employer profit sharing contributions

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 (on pretax balances)
- In-service withdrawals

ADP — Online Instructions

- www.mykplan.com
- First time login
 - Click "Register Now" and enter information to create profile

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