

### **Eligibility Requirements**

- 18 years of age
- 2 months of service

# **Plan Entry**

• Monthly plan entry 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

# **Employer Salary Contributions**

• Safe harbor match: 100% employer match on the first 4% of employee contributions, 50% of the next 2%.

## 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

#### **BlueStar** — Online Instructions

- www.myplanconnection.com
- First time login
  - UserID: Social Security Number
  - Password: Last four digits of SSN
  - Plan Password: BGIFCTrimlit
  - 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