

Eligibility Requirements

- 21 years of age
- 3 months of service

Entry Dates

- First day of the month following attained eligibility

Automatic Enrollment

- Employees are automatically enrolled at a 3% salary deferral unless they indicate otherwise
- Deferral rates increase 1% per year to a maximum of 6% unless employees indicate otherwise

Employee Contributions

- \$23,000 maximum annual contribution (under age 50, 2024)
- \$7,500 additional annual catch-up contribution (over age 50, 2024)
- Both Pre-tax (Deferral) & Post-tax (Roth) options
- Can change contributions at any time

Employer Contributions

- Safe Harbor Match: Employer will match employee contributions 100% for the first 1% of salary deferred and 50% on the next 5%

Investments

- A premier line-up of diversified investment offerings is available through actively-managed and index-based funds
- Integrity Financial can help build custom models to fit your needs

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: BGIFCCadence
 - Once logged in, click "Enroll Now"

Integrity Financial

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