

Eligibility Requirements

- 21 years of age
- 12 months of service

Entry Dates

- Quarterly upon attained eligibility (January 1, April 1, July 1, October 1)

Employee Salary Contributions

- \$23,000 maximum annual contribution (under age 50 in 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

- Basic Safe Harbor match: employer will match 100% on the first 3% of employee salary deferral, and 50% of the next 2%
- Employer may, at its sole discretion make a year end profit sharing contribution
- 100% immediate vesting on employer matching contributions
- 100% vesting on employer profit sharing contributions after 3 years

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 more. 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: BGIFCEthosGe
 - Once logged in, click "Enroll Now"

Integrity Financial

Jason McKinney

jmckinney@integrity.financial

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