

### Eligibility Requirements

- 21 years of age
- 12 months of service

### Entry Dates

- Immediately upon attained eligibility

### Employee Salary 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
- 100% immediate vesting on employee contributions

### Employer Contribution

- Basic safe harbor match: employer will match employee contributions 100% for the first 3% of salary deferred and 50% on the next 2%.
- 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

### Paychex — Online Instructions

- [www.paychexflex.com](http://www.paychexflex.com)
- First time login
  - Click "Sign-Up" and enter information to create profile
  - Once in, click "Retirement Services"

### Your 401(k) Guide

- Access investing and savings information, important documents, and advanced planning: <https://integrity.financial/gs1-401k/>

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