

### Eligibility Requirements

- 18 years of age

### Entry Dates

- Monthly upon attained eligibility

### 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
- 100% immediate vesting on employee contributions

### Investments

- A premier line-up of diversified investment offerings is available through actively-managed and index-based funds from top fund families

### Additional Plan Features

- Access to a local advisor: Integrity Financial Corporation
- Direct rollovers
- Loans are permitted
- Hardship withdrawals
- In-service withdrawals

### ADP — Online Instructions

- [https://www.mykplan.com/participantsecure\\_net/login.aspx](https://www.mykplan.com/participantsecure_net/login.aspx)
- First time login
  - Click "Register Now" and enter information to create profile

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