

Eligibility Requirements

- 21 years of age
- 12 months of service

Entry Dates

- Monthly 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

- Employer may, at its sole discretion, make a year-end matching contribution to employee accounts in accordance with their deferrals for the year
- Custom 3-year vesting schedule on employer profit sharing contributions (if applicable)

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
- First time login
 - Click "Sign-Up" and enter information to create profile
 - Once in, click "Retirement Services"

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