

Eligibility Requirements

- 18 years of age
- 3 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

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

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"

Your 401(k) Guide

- Access investing and savings information, important documents, and advanced planning: <https://integrity.financial/ufs401k/>

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