

Eligibility Requirements

- 21 years of age
- 3 months of service for matching, 1 year for profit sharing

Entry Dates

- First day of the month following 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

- Employer will make a year-end nonelective contribution equal to 3% of employee salary regardless of employee deferral rate
- 5-year graded vesting on 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
- In-service withdrawals after age 59.5

Insperty — Online Instructions

- portal.insperity.com
 - Click to view the 401(k) section
 - Click the ENROLL NOW button, and then follow the prompts
- Those without access to portal.insperity.com can log in directly via retirement.insperity.com
 - Create account using the PIN that was enclosed in a mailed letter
 - If you did not receive this letter or misplaced it, you can reach out to the Insperty Contact Center to get a new PIN

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