

### 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

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

### Ascensus — Online Instructions

- <https://myaccount.ascensus.com/rplink>
- First time login
  - Click "Get Started" and enter information to create profile

### Your 401(k) Guide

- Access investing and savings information, important documents, and advanced financial planning: <https://integrity.financial/uv401k/>

#### Integrity Financial

401k@ifclegacy.com

2821 Northup Way, Ste 120  
Bellevue, WA 98004

Telephone: (800) 794-4015  
Facsimile: (800) 858-3010

#### Ascensus Trust Company

1655 43<sup>rd</sup> Street South  
Suite 100  
Fargo, ND 58103

Telephone: (866) 794-2145