

Learning Herbs - 401(k) Highlights

Eligibility Requirements

- 18 years of age
- Immediate eligibility

Plan Entry

- Immediately

Employee Salary Contributions

- \$22,500 maximum annual contribution (under age 50, 2023)
- \$7,000 additional annual catch-up contribution (over age 50, 2023)
- Both Pre-tax (Deferral) & Post-tax (Roth) options
- Can change contributions at any time (daily)

Employer Salary Contributions

- Safe harbor match: employer will match employee contributions 100% of the Participant's Matched Employee Contributions that are not in excess of 4% of the Participant's Compensation.

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
- Hardship Withdrawals (on pretax balances)
- In-service withdrawals (after age 59 1/2)
- Disability

BlueStar — Online Instructions

- <https://myapps.paychex.com/>, or
- Download the app 'Paychex Flex'

If you have questions about the 401(k), your investment choices or financial planning please reply to this text, or schedule a call with the plan's Financial Advisor (Jason McKinney, AWMA, Integrity Financial) here:

<https://calendly.com/jasonbmckinney/phonecall>

For technical questions such as passwords, please reach out to Paychex directly, (877) 244-1771

Integrity Financial

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Participant Hotline
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