

Plan Highlights

Eligibility	18 years old and 12 months of service.										
Entry Dates	Quarterly – 1/1, 4/1, 7/1, & 10/1										
Employee Contributions	<p>1-100% of pay up to the maximum of \$20,500 in 2022</p> <p>Employee catch-up contributions allowed for participants 50 or older (extra \$6,500 for a total contribution of \$27,000 in 2022)</p> <p>*Able to change contribution amount each quarter</p>										
Employer Contributions	Discretionary match \$1.00 for \$1.00 up to 4% of pay.										
Vesting	<p>Vesting starts on date of hire.</p> <p>Employer match vesting schedule as follows:</p> <table border="0"> <tr> <td>Year 2</td> <td>20%</td> </tr> <tr> <td>Year 3</td> <td>40%</td> </tr> <tr> <td>Year 4</td> <td>60%</td> </tr> <tr> <td>Year 5</td> <td>80%</td> </tr> <tr> <td>Year 6</td> <td>100%</td> </tr> </table>	Year 2	20%	Year 3	40%	Year 4	60%	Year 5	80%	Year 6	100%
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Withdrawals	<p>May be made for the following reasons:</p> <ul style="list-style-type: none"> • Death • Disability • Normal Retirement age of 62 • Termination of Employment • Rollover Contributions • Age 59 ½ - 100% vested amounts • Qualified Financial Hardship 										
Hardships	<p>A hardship distribution may be taken only from employee deferrals for the following reasons:</p> <ul style="list-style-type: none"> • Family Medical Expenses • College Tuition • Purchase of a primary residence • Prevent eviction from a primary residence • Funeral Expenses • Home Repairs due to a catastrophic event 										
Loans	Not allowed										