



# 401k Plan Highlights

## **ELIGIBILITY REQUIREMENTS:**

Deferrals - Must be 21 years old and no service requirement

## **ENTRY DATES:**

First day of each month after eligibility requirements are met

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## **EMPLOYEE CONTRIBUTIONS:**

Up to \$19,500

## **CATCH-UP CONTRIBUTIONS:**

Age 50+; \$6,500

## **EMPLOYER CONTRIBUTIONS:**

3% (An amount equal to 100% of deferrals  
which does not exceed 3% of compensation)

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## **VESTING:**

- Employee Contributions: 100%
- Employer Contributions: 6 Year Graded (After 2 years-20% vested, 3 years 40%, eventually fully vested at 100% after 6 years)

## **ROLLOVERS:**

Money from qualified plans accepted at any time

## **LOANS:**

Participant loans are available