



Welcome to Your 401(k) Plan

Retirement Plan Highlights

Eligibility: Age 18, no service requirement

Entry: Immediate

Roth/Pre-Tax: You can choose to pay the tax on the income you save now or in the future

Employer Contributions: Eligible after 12 months of service, 50% match of up to 6% of compensation

Vesting: 4-year graded schedule (1 yr.=25%, 2yrs.=50%, 3 yrs.=75%, 4yrs.=100%)

Investments: Choose your own or invest in a Target Date Fund based on your date of birth

Withdraw Options: After Age 59 ½, Retirement, Hardship, Termination of employment, and Death

Loans: Permitted up to 1 loan outstanding at a time

Transactional Assistance



(800) 343 – 0860

Access your 401(k) account here:

<http://www.netbenefits.com>

Text START to 343898 to enroll!

Use the Fidelity website or app for help with:

- Enrollment
- Contribution Changes
- Investment Changes
- Beneficiary Designation
- Password Reset
- Distribution Assistance

Personalized Guidance & Other Tools

Reach out to [OneDigital](#) for help with:

- Scheduling a consultation with a financial advisor
- Learning more about your retirement plan
- Options with an old retirement plan
- Accessing past and future Financial Academy webinars
- Tools, calculators and recommended financial articles

