



Plan Highlights

Type of Plan	[PLAN TYPE]
Eligibility	[AGE AND DAYS OF SERVICE]
Entry Dates	Deferral – [next payroll / monthly / semi-annually / annually]
Employee Contributions	1-100% of pay up to the maximum of \$23,000 in 2024 May change as of each payroll period Employee catch-up contributions allowed for participants 50 or older (extra \$7,500 for a total contribution of \$30,500 in 2023)
Employer Contributions	Discretionary match Discretionary profit sharing
Vesting	Employer match and profit sharing as follows: Year 1 20% Year 2 40% Year 3 60% Year 4 80% Year 5 100%
Automatic Features	Enrollment: [YES/NO]; Escalation: [YES/NO] at what percentage: [--%]
Investment Options	[XX] investment options and [XX] targeted retirement funds
Loans	[YES/NO]
Hardships/In Service	Hardships – [YES/NO], in service – age 59 ½
Distributions	Following termination, death, retirement, disability
Normal Retirement Age	65 years old
Account Access	[DAYS AND HOURS] at [EMAIL] or [PHONE]
Account Statements	Quarterly (MTH/DAY, MTH/DAY, MTH/DAY, MTH/DAY)
Advisor	[NAME] [FIRM] [PHONE] [EMAIL ADDRESS]

[Address] | [Phone] | [Website]

[SECURITIES DISCLOSURE] ACR#6179276 12/23