

OTHER BENEFITS

RETIREMENT SAVINGS PLAN 401(K)

Your financial security is important to you, your family, and to us as your employer. We want you to feel secure and prepared for life after your career. In partnership with John Hancock, our 401(k) plan is designed to help you plan ahead and feel prepared.

IRS 401(k) Maximums

For 2024, you can contribute up to \$23,000 to your 401(k) account. If you are age 50 or will turn age 50 by December 31, you may contribute an additional "catch-up" contribution of \$7,500.

How the Plan Works:

- Employees are eligible to join the plan upon your date of hire.
- You can contribute before-tax dollars to your 401(k) account through payroll deductions (up to the annual IRS limits)
- You can contribute after-tax dollars to your ROTH 401(k) account through payroll deductions (up to the annual IRS limits); your savings are not taxed when you withdraw them at retirement
- The company may match your contributions up to 2% of your salary once you become eligible for match contributions.
- You choose how to invest your money in a variety of investments options
- You are always 100% vested in your own contributions
- Enroll or change your contributions at www.myplan.johnancock.com/login
- For first time enrollees:
 - Contract #109221
 - Access #226250



Company Contributions Vesting Schedule

Years of Vesting Service	Years of Vesting Percentage
Less than Two Years	0%
Two Years But Less Than Three Years	20%
Three Years But Less Than Four Years	40%
Four Years But Less Than Five Years	60%
Five Years But Less Than Six Years	80%
Six Or More Years	100%