

Retirement Savings Plan



PLAN DESIGN: You may contribute up to 90% of your wages to the plan each pay period and invest your money in a wide range of investment alternatives to fit your personal risk tolerance. The IRS does have a dollar limit on your contributions and allows participants over age 50 to contribute an additional catch-up amount.

OPTIONS: To fit your particular tax situation, you may choose to invest your dollars on a pre-tax basis or on an after tax basis in the ROTH option.

PROFIT SHARING: The plan also has a profit sharing feature for employees after they complete one year of service. The profit share is a discretionary contribution from Robins & Morton to encourage everyone to save for retirement. The profit sharing contribution becomes fully vested after six years.

ELIGIBILITY: All employees over age 18 become eligible to contribute at hire date. You will be automatically enrolled in the plan after 30 days of employment with a starting contribution of 4% of your salary unless you change your contribution percentage on the Fidelity website, www.401k.com, or by calling Fidelity at 800.835.5097 before you reach 30 days of service.

CAPTRUST: To help you with your choices of investments, CAPTRUST Financial Advisors are available to you at no cost. They can help you design your retirement portfolio specific to your financial goals and discuss your personal retirement savings situation. See page 26 for more information.

401(K) CONTRIBUTION LIMITS

% of Salary	90%
Maximum	\$20,500
Over 50 catch up	\$6,500

401(K) VESTING SCHEDULE

Less than 2 years	0%
2 Years of service	20%
3 Years of service	40%
4 Years of service	60%
5 Years of service	80%
6 Years of service	100%

Check out 401k.com:



Change contributions



Review investments



Update beneficiaries

Or contact Fidelity at 800.835.5097

401(K)

401(k)

Captrust Financial Advisors



CAPTRUST

FINANCIAL SERVICE: Captrust is our free financial advisory service. Captrust specializes in retirement blueprints, estate planning, and personal investment advice. Call or visit the website to book an appointment.

ELIGIBILITY: This service is available to all Robins & Morton employees.

PROCESS: After scheduling an appointment with Captrust online, they will request the form below to be filled out.

Provide your contact information:

First Name *	Last Name *
<input type="text"/>	<input type="text"/>
Email Address *	
<input type="text"/>	
Phone Number (do not enter 1 before the area code) *	
<input type="text"/>	
<input type="checkbox"/> Send text message notifications for this appointment	
Your Company Name *	
<input type="text"/>	
Additional Comments (Please do NOT include Social Security number or account information.)	
<input type="text"/>	

Appointments:

To book an appointment, call 800.967.9948 or go to captrustadvice.com and select a time spot.



2023

Robins & Morton covers the cost of this benefit.

