

# 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](http://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](http://401k.com):



Change contributions



Review investments



Update beneficiaries

Or contact Fidelity at 800.835.5097

401(K)