

401(k) Retirement Plan



A Division of Insured Solutions

Features Include:

- **30 different fund options for employees to choose from**
- **Great for attracting and retaining employees**
- **Employees can invest pre-tax dollars through payroll deduction**
- **Employees can invest up to the IRS maximum**
- **Safe harbor, profit sharing and matching options available**
- **Employer is not required to offer a match**

Features With Benefits

- **SourceOne is responsible for all administration, 5500 testing compliance, reconciling, payroll deductions, and fund transfers:** Reduced plan administration time for you.
- **The plan honors prior service with your company for eligibility and entrance into the plan:** Participants can begin contributing to the plan after attaining age 21 and 90 days of service.
- **Statement of account on demand:** Participants can follow the activity of the investments at their convenience, any time.
- **Move funds among investment options daily:** Better control over investment portfolio.
- **Change deferral amounts per pay period:** Flexibility of controlling after-tax income.
- **Account access via internet and telephone:** Simple, fast and efficient from anywhere.
- **Loan provisions are available:** Access to funds for major purchase or under hardship conditions.

For illustration purposes only, please see plan documents and specific policies for complete information. Terms and conditions are subject to change without notice.