

Insperty Retirement Services

Plan Features

Plan Types	<ul style="list-style-type: none">• 401(k)• Safe Harbor 401(k)• 401(k) with Profit Sharing
Investment Options	<ul style="list-style-type: none">• Choose up to 20 funds from a wide-ranging selection of mutual funds• Participant self-directed brokerage account available
Eligibility Requirements	Choose from among flexible age and service requirements
Employee Contributions	Flexibility in options to include: <ul style="list-style-type: none">• 80% pre-tax and/or Roth• Age 50 catch-up• Automatic deferral flat percentages
Employer Contribution Options	<ul style="list-style-type: none">• Specified match on specified percentage of deferrals• Tiered or discretionary match• Discretionary Profit Sharing<ul style="list-style-type: none">IntegratedNon-integratedNew comparability• Qualified non-elective
Rollover Options	Pre-tax or Roth (after-tax)
Vesting Options	<ul style="list-style-type: none">• 100% upon eligibility• 3 year cliff• 3-6 year graded
Participant Loans	Up to 2 loans permitted
In-Service Distributions	<ul style="list-style-type: none">• Various age and/or service distribution options• Hardship• Rollover
Trustee Services	<ul style="list-style-type: none">• Client self trustee or• Reliance Trust Company as directed trustee



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