

401(k) Retirement Savings Plan

No matter what point of your career you're in, it's never a bad time to think about your future and save for retirement. Contributing to a 401(k) account now can help keep you financially secure later in life. The Thrive Together, LLC 401(k) Profit Sharing Plan provides eligible team members with the tools you'll need to prepare.

Plan at a Glance	
Plan Name	Thrive Together, LLC 401(k) Profit Sharing Plan
Record Keeper	ADP
Website	www.mykplan.com
Eligibility	Eligible Team Members can begin contributions immediately. FT Supervisors, Management & Home Office (Excluding Highly Compensated)
Company Match	50% up to \$2,000 (Match is deposited to accounts once per year)

Contributing to the Plan

The deferred contribution limit is set annually by the IRS. You have the option of electing a flat dollar amount to contribute each pay period. The total maximum amount you may contribute to the Plan is 75%. If you're 50 years of age or older, you may also make a catch-up contribution more than IRS code or plan limits.

Vesting

Your contributions and any amounts you rolled into the plan, adjusted for gains and losses, are always 100% yours. Thrive's company contribution account vests according to the following schedule:

Years of Service	0	1	2	3	4	5	6
Employer Match w/Vesting	Immediately vested						
Employer NEC	0%	0%	0%	100%			

Consolidating your Retirement Savings:

Retirement savings from previous plans or a Rollover IRA can be transferred into the Plan, even if you haven't met age or service requirements. Consolidating accounts can simplify tracking and help with long-term retirement planning. These assets will also be part of your overall balance if needed. To start, click the Consolidate Accounts tile after logging into your account or using the ADP Mobile Solutions App, and follow the steps.

Changing or Stopping Your Contributions:

You may change the amount of your contributions at any time. You may also discontinue your contributions and start them again at any time. Changes are effective the pay period following the change request is entered in the 401K portal.

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Distribution Options

Planning for your retirement is a long-term commitment and the money you have saved should be considered “untouchable” and used only as income in retirement. In the event of a financial need, you have the following distribution options available to you:

Loans

- Number of outstanding loans allowed at any one time: 1
- Minimum loan amount: \$500.00
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence.
- Loan interest rate information can be obtained by logging into your account > Loans & Withdrawals > View or Request a Loan.
- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual

Expenses

- Withdrawals while employed.
- Rollover: Age 59½

Withdrawals after employments

You may receive a distribution of the vested portion of some, or all of your retirement account balances in the Plan for the following reasons:

- Termination of employment
- Normal Retirement
- Disability
- Death

Account Resources

You can access your retirement account at any time through:

- ADP Mobile App
- www.mykplan.com
- 1-866-695-7526

Questions?

ADP 401K Representatives are available Mon-Fri, 8AM – 9PM ET.

Ready to Enroll?

Text Enroll 401k to 72408 or login to ADP Workforce Now and navigate to Myself > Benefits > Retirement Account.



Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. For more information, review the Special Tax Notice located in the retirement plan website.

ADP Mobile App

The ADP Mobile App and MyKPlan website allows you to:

- Check account balances
- Enroll and make account changes
- Research plan investments & request investment changes
- Access retirement planning tools & calculators
- Get prospectuses