SASNAK MANAGEMENT CORPORATION

THRIVE TOGETHER, LLC 401(K) PROFIT SHARING PLAN 471712



YOUR PLAN'S HIGHLIGHTS

READY TO ENROLL?

Text Enroll Now to 72408

Eligibility

Invest in yourself and take advantage of your retirement savings plan benefit.

- You are immediately eligible to participate in the Plan on the next plan entry date

Contributions

You can take an active part in your financial wellness by contributing as much as you can to your retirement account. Your contribution option(s) are listed below:

- **Before-tax:** 1% to 75%
- **Roth:** 1% to 75%
- The total maximum amount you may contribute to the Plan is 75%.
- You have the option of electing a flat dollar amount to contribute each pay period.
- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.
- The total dollar amount you may contribute to the Plan is $24,500.
- **Catch-up Contributions:** If you will be 50 years of age or older by December 31st, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional $8,000.
- **Super Catch-up Contributions:** If you will be between the ages of 60-63 by December 31st, you can contribute a higher catch-up contribution amount. This year, you can save an additional $11,250.
- **Required Roth Catch-up Contributions:** If you earned more than $150,000 in Social Security wages (Box 3 on your W-2) from the same employer in the prior year, any catch-up contributions you make to your retirement plan must be designated as Roth contributions.

Consolidate retirement accounts with a rollover

Savings from your previous qualified retirement plan(s) or a Rollover Individual Retirement Account (IRA) are accepted into the Plan, even if you have not yet met the Plan's age and service requirements.

YOUR PLAN'S HIGHLIGHTS

Consolidating retirement accounts can be beneficial to your long-term retirement planning. Access to your savings in one place can save time and make it easier to track your progress. If you ever have a financial need, you will have access to these assets as part of your overall account balance.

To get started, click on the **Consolidate Accounts** tile, once you have logged into your account or in your ADP Mobile Solutions App. You will be guided through each step of the process. You can also utilize the included **Rollover Form**.

For additional information, please visit our Rollover Resource Page at achieve.adp.com > SELECT AN OPTION > Rollover

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs or provide preferred features that you may find beneficial, such as access to institutional funds, fiduciary-selected investments, and other ERISA protections. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

Employer contributions

- The Employer may make matching contributions equal to a discretionary percent, TBD by the employer, of the Participant's Elective Deferrals and in determining the employer matching contribution above , only Elective Deferrals up to the percent specified a discertionary percent of a Participant's Compensation, TBD by the on a uniform basis to all Participants.

Vesting

- Your contributions and any amounts you rolled into the Plan, adjusted for gains and losses, are always 100% yours.
- Your 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%			

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 employment

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

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.

THE ADP MOBILE SOLUTIONS APP AND THE WEBSITE ALLOW YOU TO:

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

QUESTIONS? Representatives are available Monday through Friday, 8am – 9pm, Eastern Time.

Account Resources

You can access your retirement savings account anytime[1], make changes and perform transactions through:

- ADP Mobile Solutions App
- My.ADP.com
- 1-866-695-7526

ADP Achieve Engagement Hub

You have access to planning tools and resources to help you meet your financial challenges at every stage of your life and career. Start exploring now by going to achieve.adp.com.

Quarterly Account Statement

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period and is located in the My Account section once you have logged into your account.

Beneficiary Designation

Naming a beneficiary for your retirement account is important. In the event of your death, your account will be passed to the person(s) you name. You will need the names and birth dates of your beneficiary(ies) and each Social Security Number.

If you are married and want to designate someone other than your spouse, you must print the form available online and follow the instructions to complete it.



Congratulations on taking the first step to invest in yourself and your retirement. Once you are enrolled in the Plan, be sure to take advantage of several features, such as:

Save Smart®

This is a plan feature that allows you to automatically increase your retirement plan contribution percentage. You can elect a 1%, 2% or 3% increase to your before-tax contribution. The increase will go into effect each year, on the date you choose.

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

1 Except during scheduled maintenance.

Automatic Account Rebalancing



This is an account tool that allows you to keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account based on your preference: quarterly, semi-annually, or annually.

Keep in mind that rebalancing your funds, switching out of an investment, when the market is doing poorly means locking in the loss.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

Descriptions of Plan features and benefits are subject to the Plan document. The Plan document will govern in the event of any inconsistencies. ADP, Inc. owns and operates the ADP.com and ADP Mobile Solutions App.

Investment options are available through the applicable entity(ies) for each retirement product. Investment options in the "ADP Direct Products" are available through either ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ or (in the case of certain investments) ADP, Inc. Only licensed representatives of ADP BD may offer and sell ADP retirement products and services or speak to retirement plan features and/or investment options available in any ADP retirement products. Customer Service Center representatives are registered representatives of ADP Broker-Dealer, Inc. One ADP Blvd., Roseland, NJ; an affiliate of ADP, Inc., member FINRA. Registered representatives of ADP Broker-Dealer, Inc. do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

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