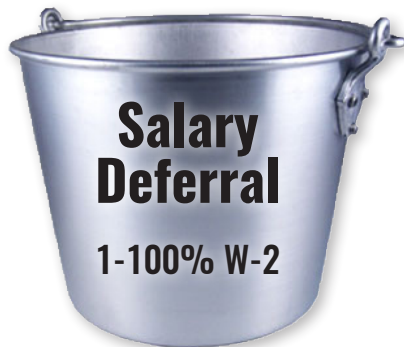


# HOW MUCH CAN I CONTRIBUTE?



**\$18,000 Salary Deferrals**  
**\$6,000 Catch Up**  

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**\$24,000 Total**

**Roth & Loan Features**  
**1 yr, 1,000 hrs, 21 yrs old**



**Discretionary Match**  
**6 Year Graded Vesting**  
**Safe Harbor NEC 3%**  
**Safe Harbor Match 4%**  
**100% Vested**



**\$54,000/\$60,000**  
**Contribution Limit**  
**2%-4.5% to Employees**  
**6 Year Graded Vesting**



**3 Year Cliff Vesting**