



## SAMPLE EMPLOYEE QUICK SHEET

### Eligibility & Enrollment

Minimum Age:	21 Years of Age
Service Requirement ( <i>Full-Time Employees</i> )	6 Months and 500 Hours
Service Requirement ( <i>Part-Time Employees</i> )	1 Year of Service
Entry Date ( <i>Full-Time Employees</i> )	Immediate
Entry Date ( <i>Part-Time Employees</i> )	Immediate
Rollovers:	Immediately

### Accessing Your Account

**Website:** [www.example.org](http://www.example.org)  
**Phone:** 800-000-0000 (Participant Services)  
**Mobile App:** Available via the App Store

### Financial & Investment Guidance

RMR Wealth Builders, Inc.  
111 Grove Street; Suite 203  
Montclair, NJ 07042

### Employee Contributions

Maximum Contribution (2025):	\$23,500
Catch-Up Contribution (Age50+):	\$7,500
Catch-Up Contribution (Age60-63):	\$11,250
Pre-Tax Contribution Available:	Yes
Roth Contribution Available:	Yes

### Plan Advisors

RMR Wealth Builders, Inc.  
Workforce Solutions Retirement Team  
[retirement@rmrwealth.com](mailto:retirement@rmrwealth.com)  
+1(201) 836-2460

### Employer Contributions (Match)

Eligibility:	Same as Plan Eligibility
Employer Matching Formula:	\$1-\$1 on first 6%
Employer Matching Frequency:	Each pay period
Employer Matching Vesting:	Immediate

### Vesting for ER Contributions

Service	Percent
Immediately	100%

### Frequently Asked Questions

#### How do I enroll into the plan?

- Visit [www.example.org](http://www.example.org).
- Follow the instructions to create an account.
- You can elect your contribution amounts as well as your investment elections.
- You can enroll today if you are eligible or any day in the future.
- You can also change any of your investment allocations or deferral rates at any time.

#### May I borrow money from my account?

- Yes, you can request a loan online of up to 50% of your vested account balance, a minimum \$1,000, but no greater than \$50,000 with a maximum term of 5 years under most circumstances. Interest is applied at years. Interest is not tax-deductible. If you terminate employment, you may not continue your loan repayments to the 401(k) plan; your unpaid loan balance will be distributed and may be subject to income tax and penalties at that time. We urge you to discuss the advantages and disadvantages of a plan loan with a financial advisor before making this decision.

#### Does this plan accept rollovers?

- Yes, for assistance please contact RMR Wealth Builders, Inc. at [retirement@rmrwealth.com](mailto:retirement@rmrwealth.com) or (201)836-2460

#### Who can I contact for personal financial advice & guidance?

- Our Plan Advisors at RMR Wealth Builders, Inc. are available for you to engage with on a direct basis for advice and guidance relating to your personal finances. To schedule a one-on-one appointment with an advisor please email them at [retirement@rmrwealth.com](mailto:retirement@rmrwealth.com), including your name, phone number, our company name, and your upcoming availability for a consultation.

**\*For more information on the plan please reference the Summary Plan Description (SPD)\***