



## 401(k) Plan Highlights

### Participation Requirement:

- Full time team members must attain age 21 and can enroll in the plan on the first day of the month following 30 days of employment.
  - Part time team members have a waiting period of one year and must attain age 21.
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- Maximum contribution of \$22,500 for 2023, \$30,000 if over age 50. These amounts will increase based on inflation adjustments.
  - Team member contributions can be made pre-tax (traditional) or after-tax (Roth) basis, depending on which is best for your tax situation.
  - There is a company match of 15% on the first 6% of the team member's contribution.
  - All contributions must be made through payroll deductions. All contributions are sent in on a semi-monthly basis.
  - You may change your contributions at any time.
  - 10% tax penalty plus current taxes if surrendered before age 59 ½.
  - You will receive quarterly account statements.
  - May make investment or allocation changes among the fund choices at any time, up to a maximum of 16 changes per year.
  - Vesting: You are immediately 100% vested in your contributions or rollovers, plus any employer contributions made to the plan.
  - Wide range of investment options to choose between from the fixed account to aggressive funds.
  - A loan feature is now available.
  - Monthly email newsletters are available, that cover a variety of economic, market & financial topics.
  - Internet access to account information is available at:  
[www.nationwide.com/login](http://www.nationwide.com/login)

### For any questions contact:

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