



2026 Busco, Inc. 401(k) Plan Highlights - ID: 17925

- 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.
- Maximum contribution of \$24,500 for 2026, \$32,500 if over age 50. These amounts will increase based on inflation adjustments each year.
- 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 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.
- There is a 10% tax penalty plus current taxes if surrendered before age 59 ½.
- You will receive quarterly account statements.
- You can have up to 6 trades per quarter, 11 trades in two quarters, or 20 trades in a calendar year (Roth or Pre-tax). If a participant is submitting trades online via the participant website, Nationwide defines a trade as each time you hit submit. (If a participant moves from 4 funds into 8 funds and hits submit, Nationwide registers that as one trade.)
- 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.
- The plan has a loan feature available.
- Monthly email newsletters are available, that cover a variety of economic, market & financial topics.
- Internet access to account information is available at: <https://www.nationwide.com/personal/investing/ssc-retirement-plans>
- For questions, please contact: Foundation Wealth Advisors

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