McAfee & Taft employees are eligible to participate in the 401(k)-plan administered by **Fidelity Investments**. Employee contributions can be made 35 days after date of hire. Employees are eligible for employer contributions on the first day of the month after completing one year of employment.

EMPLOYEE CONTRIBUTIONS

- You may contribute up to the current maximum of **$23,500** on a *before*-tax basis via semi monthly payroll deductions.
- Once you reach age 50, you can make additional "catch-up" contributions up to **$7,500** annually.
- You are immediately 100% vested in *your* contributions
- You may change your contribution percentage or stop your contributions at any time by logging into your personal account at www.401k.com.

LOAN PROVISIONS

Employees are permitted to take a loan from their 401(k) account. For loan information, please contact Fidelity.

ROLLOVER FUNDS

The plan allows you to roll-over funds from previous employers at any time. For roll-over processing assistance, please contact Fidelity.

INCREASED CATCH UP CREDITS FOR 60-63

Under SECURE 2.0 Act, those ages 60, 61, 62, and 63 are eligible for a higher catch-up limit: **$11,500**

FIDELITY MOBILE APP

Prefer to manage your portfolio on the go? Fidelity's mobile app let's you access your accounts whenever—and wherever—you want.

Fidelity INVESTMENTS