

PLAN DESIGN SPECIFICATIONS

The Basic Plan is for employers wishing to keep fees to a minimum and desire flexibility in funding employer contributions.

Plan Features

✓ Safe Harbor 401(k)	
✓ Discretionary Profit Sharing	
✓ Safe Harbor Match	100% 1-3% 50% 4-5%

Eligibility Requirements: Employee Contribution

Age	21
Months	12

Eligibility Requirements: Employer Match

Age	21
Months	12

Eligibility Requirements: Profit Sharing

Age	21
Months	12

Plan Entry Frequency

Frequency	monthly
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Vesting: Profit Sharing *(6 year graded)*

Years of Service	Vested %
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Other Plan Design Distributions

Participant Loans	yes
In Service Distributions / Hardship	yes
In Service Distributions / 59-1/2	yes
Roth Feature	yes
Safe Harbor	yes
Last Day Rule	yes