

How can the Plan help me achieve Retirement Readiness?

Plan Highlights for BEHAVIORAL WELLNESS CENTER AT GIRARD 403(b) PLAN

Case Number: A02-87675

Plan Year: January 1 through December 31

ELIGIBILITY REQUIREMENTS:

Minimum Age: 18

Waiting Period: None

Waiver: None

Excluded from Eligibility: Elective deferrals exclude student workers.

PLAN ENTRY DATES:

Quarterly coinciding with or following the date on which you satisfy the eligibility requirements.

ELECTIVE CONTRIBUTIONS:

Any combination of Pre-Tax¹ or Roth After-Tax² Salary Deferral Contributions, up to the maximum percentage of your salary allowed by law, not to exceed current limits set by IRS regulations. Your Salary Deferral Contributions are always 100% vested. The maximum dollar amount you can contribute for calendar year 2022 in total Elective Contributions is \$20,500. If allowed by the plan and you are age 50 or older, you are eligible for a Catch-up Contribution of \$6,500.

COMPANY CONTRIBUTIONS:

Company Match: Your Employer has the option of making a matching contribution based on a discretionary percentage of your compensation deferred. To share in these contributions you must have worked 1000 hours during the Plan Year. The matching contributions will be made on both deferral contributions and Roth contributions. The employer match also applies to any catch-up contributions you are allowed to make to the Plan.

Safe Harbor: Your employer will make safe harbor matching contributions of 100% of the first 3% of compensation you contribute to the Plan and 50% of the next 2% of compensation you contribute to the Plan. The safe harbor matching contribution benefits all eligible employees.

VESTING:

All Contributions are 100% vested.

All accounts are fully vested at the normal retirement age of 65.

DISTRIBUTIONS:

Funds are available upon retirement, death, disability or termination of employment.

Hardship Withdrawals: Allowed by the Plan

In-Service Withdrawals: Allowed by the Plan

Loans: Allowed by the Plan

Please review your Summary Plan Description for any conditions that may apply to these withdrawals and any additional withdrawals that your plan may allow for.

¹You may be eligible for a tax credit of 10% to 50% of the first \$2,000 you contribute, depending on your adjusted gross income — the lower your income, the higher your credit rate. Please see your tax advisor for additional details.

²Special tax treatment will apply to certain distributions from the Roth Account after the expiration of a 5-year participation period. Please see your tax advisor for additional details.

PLAN HIGHLIGHTS

ROLLOVER:

The plan will accept eligible rollover contributions from the following sources:

- Qualified retirement plan (pre-tax)
- Roth deferral
- 403(b) tax-deferred arrangement
- 457(b) Governmental plan
- Taxable IRA account