



401(k) PLAN BENEFITS | 2022 PLAN YEAR HIGHLIGHTS

Maximum Deferral From Paycheck	\$20,500
Maximum Catch-up for age 50+	\$6,500
Safe Harbor Match	100% on first 1% 50% up to 5%
Roth Contributions	Allowed
Eligibility	12 months US Citizen 21 years of age
Enrollment	6% automatic deferral rate 1 st day of following month
Safe Harbor Vesting Schedule	2-year cliff
Profit-Sharing Vesting Schedule	6-year graded
Loan Features	50% of balance 1 allowed at a time \$1,000 minimum
In-Service Withdrawals	Allowed after age 59 ½
Hardship Withdrawals	Conditional

**Please refer to the Summary Plan Description for further details.*

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KMTACTICAL

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