

Important News Regarding the swipejobs, Inc. 401(k) Plan



Plan Eligibility Requirements: Age 21 plus 1 Year of service with 1,000 hours worked.

Eligible Plan Employees: All employees Age 21 with 1 Year of service plus 1,000 hours worked will be eligible to contribute to the swipejobs, Inc. 401(k) Plan. Only employees hired on or after the 01/01/2023 effective date will be affected by this new structure. Once eligibility is met, eligible employees will enter the plan on the 1* of month following or coincident with meeting the eligibility requirements.

Non-Eligible Plan Employees: Reclassified employees such as "out-sourced" or "independent contractors" are not eligible to participate.

Employer Match Formula: swipejobs, Inc. has updated the discretionary employer match to 25% of an employee contribution, capped at 5k. Once a participant has met the 5k cap, employer contributions will cease for the plan year.

Employer Match Eligibility: All employees Age 21, who have attained 1 Year of service plus 1,000 hours worked will be eligible to receive the employer match. Highly Compensated Employees will not be eligible to receive the company match. A Highly Compensated Employee is identified as an individual who made \$135,000 in 2022.

We hope you take advantage of this benefit! You may enroll in the plan or change your contribution through Empower, at 800.338.4015 or www.empowermyretirement.com.

Note: The matching formula is discretionary and subject to change.

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