

GENERAL INFORMATION

Name of Plan: SylogisTeks Employee 401(k) Plan
 Plan Year: January 1 through December 31
 Options: Traditional and Roth

ELIGIBILITY

Employees can begin contributing to the plan on the first day of the month following 30 days of service.

SylogisTeks' company match will begin on 1/1, 4/1, 7/1, or 10/1 following three months of service.

FUNDING OF PLAN

Employee can contribute up to the IRS maximum annual 401(k) contribution deferral limit:

401(k) Deferral Limits

2019 \$19,000

Catch-up deferrals for employees age 50 or older

2019 \$6,000

- SylogisTeks will match **50%** of first 6% of Employee contribution.
- Employee does not have to be employed at the end of the year in order to receive the company match.

INVESTMENT OF FUNDS

- Employee Directed Investment Program managed by Voya Financial.
- Employee will decide which fund(s) to invest in.
- Funds can be transferred daily.
- Contribution investment elections can be changed daily.

ADVANTAGES OF A 401K PLAN

- Company matching on first 6% of employee contributions.
- Excellent fund options to choose from.
- Convenience through payroll deductions.
- Retirement savings made easy.

TRADITIONAL 401K – HIGHLIGHTS

- Pre-tax contributions
- Tax-deferred growth

ROTH 401K – HIGHLIGHTS

- After-tax contributions
- Tax-free growth*
- Tax-free distributions*

*Qualifying conditions apply.

How the Company Match Works

(Assume Salary of \$30,000)

Employee Contribution	SylogisTeks Match	Total Contribution
2% \$ 600	1% \$300	3% \$ 900
4% \$1,200	2% \$600	6% \$1,800
6% \$1,800	3% \$900	9% \$2,700
10% \$3,000	3% \$900	13% \$3,900

401(k) Vesting Schedule

Completed Years of Service*	% Vested
1	20%
2	40%
3	60%
4	80%
5	100%

* A year = 1,000 hours worked in a calendar year