

Save for Your Retirement



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 1st of month following or coincident with meeting the eligibility requirements.

Employer Match Formula: The swipejobs, Inc. discretionary employer is currently up to 25% of an employee contribution, capped at \$5,000. Once a participant has met the 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 \$160,000 in 2025.

We hope you take advantage of this benefit. You may manage your contribution through our plan provider, Empower, at 800.338.4015 or www.empowermyretirement.com. Our retirement plan advisory group, Mike Wesner at Marsh McLennan Agency, can be reached at 847.463.7870 or Mike.Wesner@MarshMMA.com.

Plan design and match formula details are subject to change. Please see the Summary Plan Description for complete information.

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