

RETIREMENT



Plan Highlights

Eligibility Requirements:

No minimum age for elective deferral, but must be 21 to receive employer match.

Waiting Periods:

None for elective deferral.

1 year of service for employer match.

Company Match:

The Davis Community will match a percentage of your deferrals. To qualify for the company match you must have been employed on the last day of the Plan Year and have completed 1000 hours during the plan year.

EASY

Once You enroll, contributions are automatic through payroll deduction.

GROWTH POTENTIAL

Earnings are automatically reinvested, allowing for additional growth.

PORTABILITY

If you leave, you may be able to rollover your assets into another eligible retirement plan or IRA.

TAX ADVANTAGES

Invest pre-tax income to give your account a chance to grow more quickly. You'll pay ordinary income taxes when you take withdrawals.

VESTING	
Years of Service	Vesting Percentage
Less than 2	0%
3	50%
4	75%
5	100%



- ⇒ **International stock funds**
- ⇒ **Small-cap stock funds**
- ⇒ **Mid-cap stock funds**
- ⇒ **Large-cap stock funds**
- ⇒ **Bond funds**
- ⇒ **Capital preservation funds**

