

Key Plan Details

When can I enroll in the Plan?

There is no waiting period. You can enroll in the Plan at any time.

If you have not enrolled in the ABC Company Employee Savings Plan within 30 days of your eligibility date, you will be automatically enrolled in the ABC Company Employee Savings Plan at a contribution rate of 6% of your pretax eligible earnings and your contributions will be invested in the Moderate Asset Allocation Strategy, at the direction of ABC Company US Holding Inc. You will also be enrolled in the Automatic Increase Program, which will automatically increase the amount you defer by 1%

(up to 15% maximum) on an annual basis. We encourage you to take an active role in the ABC Company Employee Savings Plan and choose a contribution rate and investment options that are appropriate to you. If you do not wish to contribute to the ABC Company Employee Savings Plan, you must change your contribution rate to 0% within the first 30 calendar days of your eligibility. You may change your contribution rate at any time by logging online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

How do I enroll in the Plan?

Enroll online at any time, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

How much can I contribute?

Through automatic payroll deduction, you can contribute between 1% and 75% of your eligible pay on a pretax or Roth 401(k) basis, up to the annual IRS dollar limits. Combined, your total contribution cannot exceed 75% of your eligible pay. In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. You can sign online and clicking on "Contribution Amount" or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095. You can request to change your contribution amount virtually any time online or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

What is the Roth contribution option?

A Roth contribution to your retirement savings plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement - as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die. Through automatic payroll deduction, you can contribute between 1% and 75% of your eligible pay as designated Roth contributions, up to the annual IRS dollar limits.