



Retirement Plan Features

- **Eligibility:** Age 18 after 6 months of service
- **Entry:** Monthly
- **Deferral Limit:** Pre-tax and Roth contributions up to the maximum allowable by law (including catch-up contributions) or 100% of compensation (net of required taxes), whichever is lower
- **Employer Contributions:** 100% of the first 3% of each employee's contribution and 50% of the next 2%
- **Employer Contribution Vesting:** Immediate vesting
- **Hardship Distribution:** The Plan permits hardship distributions as defined by the IRS
- **Loans:** Permitted up to 50% of a participant's vested account balance up to \$50,000
- **Investment Options:** Industry leading low-cost index options from Fidelity with active investments from T. Rowe Price, American Funds, Invesco, and more!

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Benjamin & Company

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Equity Investment Options

Investment	Asset Class
Fidelity 500 Index Fund	Large Blend
Fidelity Blue Chip Growth K6 Fund	Large Growth
T. Rowe Price Value Fund	Large Value
Fidelity Extended Market Index Fund	Mid-Cap Blend
American Beacon Small Cap Value R6 Fund	Small Value
Invesco Discovery R6	Small Growth
Dodge & Cox International Stock I Fund	Foreign Large Value
MFS Mid Cap Value R6 Fund	Mid-Cap Value
American Funds New World R6 Fund	Diversified Emerging Mkts
Fidelity Advisor International Capital App I	Foreign Large Growth

Fixed Income Investment Options

Investment	Asset Class
American Funds Bond Fund Of America R6	Intermediate Core Bond
Thornburg Strategic Income R6 Fund	Multisector Bond
Principal Stable Value Z Fund	Stable Value

Allocation Investment Options

Investment	Asset Class
T. Rowe Price Retirement Balanced	Target-Date Retirement
T. Rowe Price Retirement 2005 Fund	Target-Date 2005
T. Rowe Price Retirement 2010 Fund	Target-Date 2010
T. Rowe Price Retirement 2015 Fund	Target-Date 2015
T. Rowe Price Retirement 2020 Fund	Target-Date 2020
T. Rowe Price Retirement 2025 Fund	Target-Date 2025
T. Rowe Price Retirement 2030 Fund	Target-Date 2030
T. Rowe Price Retirement 2035 Fund	Target-Date 2035
T. Rowe Price Retirement 2040 Fund	Target-Date 2040
T. Rowe Price Retirement 2045 Fund	Target-Date 2045
T. Rowe Price Retirement 2050 Fund	Target-Date 2050
T. Rowe Price Retirement 2055 Fund	Target-Date 2055
T. Rowe Price Retirement 2060 Fund	Target-Date 2060
T. Rowe Price Retirement 2065 Fund	Target-Date 2065



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