

401(k)

Start Saving For Your Future with Fidelity Investments



Contribution and Match Eligibility

- *Team Members who are 21 years and older are eligible to participate at any time.*
- *To meet the company match: Team Members must complete 1 year of continuous employment (at least 1000 hours) with the United Family and be an active employee on December 31st of each year following vesting.*

Why Start Saving?

Not everyone will receive a pension come retirement, and Social Security will only provide a certain amount of income. Saving money into a 401(k) or Roth 401(k) can increase the amount of income during retirement.

The Difference between traditional 401(k) and Roth 401k:

Traditional 401(k) account contributions are made with pre-tax dollars, helping to lower your current income tax bill by giving you a tax break up front. Both contributions and earnings grow tax-deferred until you decide to withdraw it. At the time of withdrawal, you will pay taxes.

With a Roth 401(k), contributions are made with after-tax dollars. Withdrawals are tax-free at age 59 ½ as long as your account has been held for at least 5 years.

Both accounts will have a 10% penalty if you make a withdrawal before age 59 ½. Please contact Fidelity for information about early withdrawal exceptions.

The United Family is matching your Retirement Savings!

Based on the United Family's financial performance, the United Family matches a percentage of every dollar that you contribute to the 401(k) plan, up to 7% of your annual pay. Make sure you are contributing at least 7% of your pay to take full advantage of United Family matching contributions. Matching contributions are like getting free money for your retirement!

Example assuming the United Family determined a 50% match:

Your Pay Was	Your Contribution Percentage Was	Then Your Contribution Amount Was	United Family Match	Total Combined Contribution	Money You Left on the Table
\$40,000	0%	\$0	\$0	\$0	\$1,400
\$40,000	3%	\$1,200	\$600	\$1,800	\$800
\$40,000	7%	\$2,800	\$1,400	\$4,200	\$0

Visit Fidelity at www.netbenefits.com or call (866) 956-3433 to make contribution changes, loan inquiries, or if you have questions regarding your 401(k). Don't miss out on the United Family contribution. Enroll today, or consider increasing your contribution to receive the full benefit of the United Family Match. To register online, use plan number: **99811**.

Keep in mind that investing involves risk. The value of your 401(k) plan account will fluctuate over time, and you may gain or lose money based on the investment choices you make. For additional information on investing or tax advice, please consult your tax advisor.