



Fellow Travelers 401K Pooled Employer Plan (PEP)

Employer Addendum: Safe Harbor Plan w/4% Match

Your company has joined the Fellow Travelers 401K Pooled Employer Plan. This is a group 401K plan created by the SECURE Act that allows multiple companies to join in one shared 401k plan. This reduces fees, enhances plan features, and makes access to more robust retirement options not otherwise available to many smaller companies.

Eligibility to Participate

Your company will match your 401k contributions, \$1.00 per dollar, up to 4% of your eligible compensation per pay period.

FOR EXAMPLE: You make \$500 per pay period and choose to defer 7% of salary to your 401k		
Your Contribution	Company Match	Explanation
<ul style="list-style-type: none">• 1% = \$5• 2% = \$10• 3% = \$15• 4% = \$20• 5% = \$25• 6% = \$30• 7% = \$35	<ul style="list-style-type: none">• \$5• \$10• \$15• \$20• \$20• \$20• \$20	<ul style="list-style-type: none">• Matched dollar for dollar• Matched dollar for dollar• Matched dollar for dollar• Matched dollar for dollar• no additional match• no additional match• no additional match

Vesting Schedule

All funds in your 401K account balance are yours as soon as the contributions are made.

Investment Advisory

Advisory services are not included with the plan. You may get hourly advisory services through our platform on a sliding pay-what-you-can basis: <https://shared401k.com/book-session/>