

# Conviva Retirement Plan

## Retirement Plan Highlights



### GENERAL INFORMATION

Plan Provider:	Fidelity (Direct) Investments [c]
Plan Number:	13728
Account Access:	(800) 294-4015 (8:30am -8:30pm ET) www.netbenefits.com
Pensionmark Contact:	Veronica Taylor (925) 354-2615 Veronica.Taylor@worldadvisors.com

### PLAN DESIGN

Eligibility:	1st of month following date of hire (No minimum age or service requirements)
Automatic Enrollment:	Yes, 5%
Entry Dates:	Monthly
Contribution Change Dates:	Monthly

### DEFAULT INVESTMENT

If you do not make an investment selection, your account will automatically be invested in the age-based Vanguard Target Date fund.

### HAVE OTHER RETIREMENT ACCOUNTS?

The Internal Revenue Service, and this plan, may allow you to roll prior "qualified" money into your new retirement plan account. You may be able to roll this money over prior to eligibility. The first step is to request the rollover/distribution election forms from your previous employer. Once you have the forms, you can contact Pensionmark's Participant Service Team for assistance in completing the process.

### CONTRIBUTIONS/VESTING

You may contribute a percentage amount of your includable compensation, not to exceed 90% of your income or \$24,500 for the 2025 calendar year. Other limitations may also apply based on compensation and plan testing requirements. If you are age 50 to 59 or 64 and older during the plan year, you may be able to contribute an additional \$8,000 catch-up. If you are age 60 to 63 during the plan year, you may be able to contribute an additional \$11,250 catch-up.

Roth Contributions:	Yes <i>Roth contributions are post-tax contributions</i>
Mega Backdoor Roth:	Yes

Employer Contribution:	10% up to IRS maximums (\$0.10 for every \$1 contributed)
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Vesting, Employer Contributions:	Year 0: 0%; Year 1+: 100%
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### LOANS

Yes, See the Summary Plan Description or Fidelity's online loan modeling for details

### WITHDRAWALS

You may withdraw the vested portion of your retirement funds in the event of retirement, disability, termination of employment, and death. Under the tax-deferred plan, you will be required to pay normal income taxes on any funds withdrawn from your account. You may also be assessed a 10% federal excise tax and a state penalty tax.

Hardship Distributions:	Yes <i>Please call to discuss hardship eligibility</i>
In-Service Distributions:	Yes <i>At age permitted per plan documents</i>

**Questions about your Retirement Plan? Contact us today!**

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