

We are excited to inform you that we are sponsoring a corporate 401(k) plan.

To be eligible, if you were hired before 7/1/2021, you are automatically eligible. If not, then there is a 90-day service requirement. Once eligible, you can enroll at any time. Go to the link below to find out more about the plan.

<https://petersmanagement.401kfor.us/>

If you are interested in enrolling into the plan, go to the Transamerica Retirement site or download the app on your mobile phone. You will verify your identity, setup your account, determine your contribution amount, confirm your investment option and setup your beneficiary. That's it!

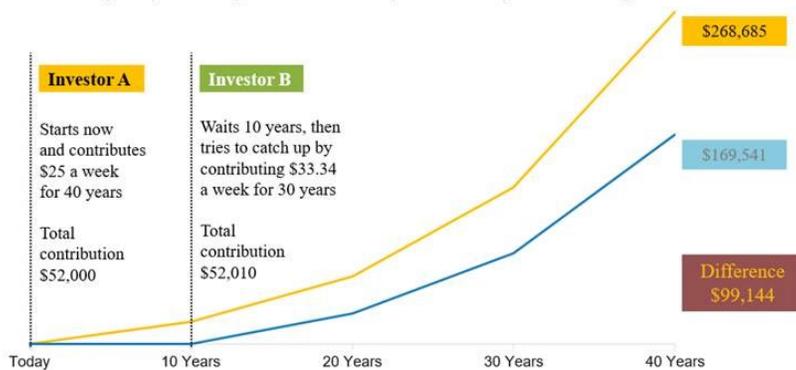
<https://www.transamerica.com/portal/home/>

There are many reasons to participate:

1. Puts your future retirement into your hands! Social Security won't be enough as it is only meant to provide a modest percentage of your retirement income.
2. It's painless. The contributions are automatically deducted every time you are paid.
3. You get tax breaks when you save in a 401k plan. You can save either pre-tax or Roth depending when you want to pay taxes (now or when you withdrawal the funds).
4. You can take your money when you change jobs and roll it over to an IRA.

Here is an example of how you can make your money work for you.

Save in your plan today, because waiting could cost you in the long run



This illustration is intended solely to demonstrate the comparative effect of compounding on current versus delayed investments. It assumes the investor makes contributions at the beginning of each week and that the investment earns a hypothetical 7% nominal rate of return. It does not reflect the return of any investment in your plan, which will fluctuate. Regular investing does not ensure a profit or protect against loss in declining markets. Examples do not reflect taxes due upon withdrawal. Withdrawals are subject to income tax, and those made before age 59½ may be subject to an additional 10% tax.

Here is an example of annual contribution amounts based on various salary levels:

Salary	Employee Contribution			
	3%	4%	5%	6%
\$10,000	\$300	\$400	\$500	\$600
\$20,000	\$600	\$800	\$1,000	\$1,200
\$30,000	\$900	\$1,200	\$1,500	\$1,800
\$40,000	\$1,200	\$1,600	\$2,000	\$2,400
\$50,000	\$1,500	\$2,000	\$2,500	\$3,000

*Note: You can increase/decrease your contribution rate at any time.*