

401(k)

Sample 401(k) Plan

Enrolling in the 401(k)



Regular open enrollment on January 1st and July 1st.

Sample, Inc. and IWM Financial are pleased to announce open enrollment into the 401k Plan.

The 401k is held with ABC Custody to provide multiple tools, education resources, and additional means to serve you.

How to enroll into the 401k:

The most efficient way to enroll is by completing the Account Applications forms and returning them to either HR or by email to: info@iwmfinancial.com.



Am I eligibility for the 401k?

Eligibility: age 21, and 1 full year of service.
Plan Entry dates: January and July



Is there an employer match?

Sam & Sandy Pole have decided to graciously match dollar for dollar of your 401k contributions for the first 4% of your salary. There is no vesting schedule for the employer match.



Have Questions?

Sample, Inc. has acquired the financial advising services of Bradley Shammass, CFP® with IWM Financial. You may contact him or the ABC line for any questions you may have.



Securities and Advisory Services are offered through CreativeOne Securities, LLC Member FINRA/SIPC, and an Investment Advisor. IWM Financial, Inc. and CreativeOne Securities, LLC are not affiliated.

Who is available to help?



401(k) Company
Participant Customer Services
www.portfoliologin.com



Financial Advisor

 Bradley Shammass, CFP®, CPFA
 Bradley@iwmfinancial.com
 (714) 415-2680

Sample 401(k) Plan Supplemental Application

401k election

Attached to this letter is the paperwork necessary to enroll in the 401K Plan. Please complete this paperwork where highlighted and let us know if you have any questions. Remember the personal information you share with our firm is completely confidential.

Please initial and acknowledge the following details regarding your 401K:

1. I understand that my company provides a Safe Harbor match of my contributions to the 401(k) dollar for dollar up to 3% of my salary.
2. I understand there is no vesting schedule for the matched funds from my employer.
3. I elect to defer % of my salary to the 401K.
4. I understand there is a ROTH 401K option available, and only my contributions are eligible to be invested in this option.
5. I elect the following 401K option for my salary deferral: (Check one)
 - Traditional 401(k)
 - Roth 401(k)
6. I am aware the following investment platforms are available to all participants and have decided to select the following platform for my investment choices: (Check all that apply) Automatic platform option is the ABC Custody platform, but this can be changed in the future at your discretion.
 - ABC Custody
 - Segregated Investment Options (minimum \$100,000 vested deferral)
7. I acknowledge that loans from my 401K and potential hardship distributions are subject to approval and may incur additional fees to process.
8. I have selected the following specific investment/money manager under the allowed platform: Please note this decision can be changed in the future at your direction (if no selection, default to money market):

Note: if you have any questions regarding your 401K Plan, please contact:

Bradley Shammass, CFP®, CPFA
Financial Advisor
IWM Financial, Inc.
Email: info@iwmfinancial.com
Office: (714) 263-1953

I have carefully reviewed this content and had noted:

1. How much I choose to contribute
2. My 401k deferral option
3. My ABC application is attached

Name:

Signature:

Date:

