



Be Financially Fit

SPARC Group LLC 401(k) Investment and Savings Plan

We are excited to offer you a robust retirement plan with a variety of resources to guide you on the road of financial wellness. Take some time to review the SPARC Group LLC 401(k) Investment and Savings Plan (Plan) details on the reverse side of this flyer.

Reasons to save in the Plan

Because the longer you save, the more potential your money has to grow

Your before-tax contributions, as well as any returns, grow tax-deferred until withdrawn, while Roth contributions and related earnings are Federal income tax-free for qualified withdrawals.

While it's never too late to start saving, here's an example of how much more you could have by starting early:

If you start saving **\$20** a month for:

5 Years	\$1,507
10 Years	\$3,525
15 Years	\$6,225

If you start saving **\$200** a month for:

20 Years	\$92,621
30 Years	\$201,485
40 Years	\$399,710

(Potential retirement savings)

How did we come up with these numbers? These illustrations are hypothetical, are not guaranteed, and are not intended to reflect the performance of any specific investment or security. These examples assume a 6% hypothetical annual return compounded bi-weekly. There is no assurance that increasing contributions will generate investment success, as systematic investing does not ensure a profit nor guarantee against loss. You should consider your financial ability to continue investing consistently in up as well as down markets. In addition, these figures do not reflect taxes or any fees, expenses or charges of any investment product. Your results will vary.

Interactive Resources

Track your retirement progress on the Plan website or the *Voya Retire Mobile App* where you can:

- Get an estimate of the monthly income you may need in retirement and where you stand today.
- Use the interactive sliders to try different saving, investment and retirement-age scenarios.
- Input outside income sources, such as a prior employer's plan.
- See the impact of taking Social Security at different ages and explore how estimated healthcare costs in retirement might impact your income needs.

Register Your Plan Account for access to these resources and more! Once you have received your enrollment confirmation from *Voya*, register your Plan account online at **VoyaRetirementPlans.com** by clicking *Register now*. You will need the *Voya* Personal Identification Number (PIN) you received in the mail to register your account. As part of the registration process, you will need to create a unique Username and Password.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Key Plan Features

What is it?	Employees can voluntarily elect to have a portion of their pay deducted and contributed to the SPARC Group LLC 401(k) Investment Savings Plan account each payroll period, before taxes, for retirement.
When am I Eligible?	You are eligible to enroll in the plan beginning on the 1 st of the month following the attainment of age 21 and completion of 500 hours of service. If you do not enroll on your own, you will be auto-enrolled 30 days after your eligibility date. (E.g., if you are at least 21 years old and complete 500 hours of service on June 7, you can enroll beginning on July 1, and will be auto enrolled on July 31 st . Please note that individual situations may vary depending on exact date of completion of your 500 hours.)
How do I Enroll?	You will be automatically enrolled in the plan at a 3% pretax contribution rate.
How Much Can I Contribute?	You may contribute between 1% and 80% of your compensation up to the IRS limit. In 2023, the limit for contributions are \$22,500 with a catchup limit of \$7,500 for those 50 and older. In 2024, the limits will be \$23,000 with a catchup limit of \$7,500.
Can I Change my Contribution?	You may change your contribution rate and/or your investment elections online at any time by going to VoyaRetirementPlans.com . Changes will be reflected within two pay periods.
Will I Receive a Matching Contribution?	Your Employer will make a safe harbor matching contribution equal to 100% of your salary deferrals that do not exceed 1% of your compensation plus 50% of your salary deferrals between 1% and 6% of your compensation. This safe harbor matching contribution is subject to a vesting schedule.
When am I Vested?	When you are vested, it means that you have the permanent right to the value of your account balance if you leave the company. You are always 100% vested in the value of your own contributions and 100% vested on any employer contributions, beginning two years after they were made.*
What if I Don't Want to Participate?	You have 90 days from the first auto-enrolled contribution to withdraw your monies from the account. These withdrawals are not subject to any penalties.
Can I Rollover an Old 401(k)?	Rollovers from other plans are accepted at any time. Rollover forms are available on the Plan website. If you need help or have questions, call the Voya Account Consolidation Team at 866-865-2660 and speak to a Customer Service Associate.**
How do I access my account and get more information?	Contact Voya at 800-584-6001 or go to VoyaRetirementPlans.com .

*Employer matches made under previous plan (2018 and prior) will follow the previous match schedule.

**Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.



VoyaRetirementPlans.com



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