

**Z Global
401(k) Plan Overview**

Eligibility and Open Enrollment:

- You are eligible to make employee contributions **after 3 months** of service.
- The age requirement to participate is **21 years**.
- Entry dates are immediate or every other pay period.

Employee Pre-Tax Contributions:

- You may contribute from **0% to 92%** of your gross compensation.
- The maximum annual contribution, pre IRS, for **2021 is \$19,500**.
- If you are age 50 or older, you can make additional **“catch-up”** contributions up to **\$6,500**.

Employer Contributions:

- **Employer Match:** The Company will match 100% of employee contributions up to 4%
- **Profit Sharing:** The Company may also make a discretionary contribution in the form of Profit Sharing once every year. In order to be eligible for this you must be actively employed for no less than 12 month, have worked no less than 1000 hours in that time and be actively employed on the last day of the Plan Year. If this option is utilized, each employee would receive an additional contribution based on the gross income earned by that employee the previous year.

Vesting:

An employee shall become vested in employer contributions as shown below:

| Years Of Service | Vesting Percentage (Matching) | Years of Service | Vesting Percentage (Profit Sharing) |
|-------------------------|--------------------------------------|-------------------------|--|
| immediate | 100 | immediate | 100% |

Accessing your 401(k):

- www.paychexflex.com – Online Access
- **1-877-244-1771**– Speak to a Customer Service Representative
- **1-800-401-3999** – Automated system using your Social Security Number