



Retirement Plan Summary

Pecan Valley Centers

- Eligibility Requirements:**
- Age 18 or above
 - Six months of full time service

Goal: Actively help employees of Pecan Valley Centers save money in a Center sponsored plan which will ideally be used to supplement their retirement years.

- Employee Contribution:**
- This is a 457 Plan
 - Minimum Contribution of 4%
 - Maximum Contribution of \$18,000 or \$24,000 at age 50
 - Vesting Schedule – always 100%
 - Loan provision
 - 'Unforeseeable Circumstance' distribution provision with approval

- Employer Contribution:**
- This is a 401(a) Plan
 - 8% Contribution
 - Vesting Schedule:
 - 2 Years = 25%
 - 3 Years = 50%
 - 4 Years = 75%
 - 5 Years = 100%
 - No loans are available from the Employer's plan

- Tenure Match:**
- Up to 1% additional match with 5-10 years of full time service
 - Up to 2% additional match with 10-15 years of full time service
 - Up to 3% additional match with 15+ years of full time service.

This is not an offer to buy or sell securities. Please obtain and read all appropriate prospectuses before investing and remember that past performance does not guarantee future results.