



Ebenezer 401(k) / 403(b) Plan Plan Highlights

Welcome to the Ebenezer 401(k) / 403(b) Plan (the “Plan”)! It’s easy to get caught up in the present, but it’s also important to look ahead. Start investing in your future—and yourself—with help from the Plan and Fidelity.

Enroll Now!

If you haven’t joined the Plan, you can enroll on Fidelity NetBenefits[®] at www.netbenefits.com/atwork or call a Fidelity representative at **800-343-0860**. To use the EasyEnroll feature and enroll in the Plan in just 60 seconds, go to www.netbenefits.com/easy.

Key Features of Your Plan

Eligibility	You can enroll in the Plan at any time.	
Your Contributions	You can contribute from 1%–85% of your eligible base pay as pretax, or Roth contributions, or a combination, up to the annual IRS dollar limits. A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth contribution and after you have attained age 59½, or become disabled or die.	
Annual Increase Program	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.	
Employer Contributions	After you have completed one year of service with 1,000 hours worked during the calendar year, and are at least 21 years of age, Ebenezer Society will match 50% of the first 10% of contributions you make to the Plan.	
Contribution Limits	Annual 401(k) / 403(b) plan contribution limits, including catch-up contribution limits, are available at www.irs.gov . If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pre-tax contribution, you may make an additional “catch-up” contribution each pay period.	
Investments	The Plan offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Descriptions of the Plan’s investment options and their performance are available online at www.netbenefits.com/atwork . The Plan also offers a self-directed brokerage option, Fidelity BrokerageLink®, which lets you invest in a broad range of investment options beyond the investments available in the Plan.	
Vesting	You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them. Employer contributions will be fully vested when you have completed 6 years of service. Employer contributions will vest according to the following schedule:	
	Years of Service	% Vested
	0-2	0%
	2-3	20%
	3-4	40%
	4-5	60%
	5-6	80%
	6+	100%

Loans	The Plan does not allow loans.
Withdrawals	Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, become permanently disabled, or have severe financial hardship as defined by the Plan. Refer to the Summary Plan Description or call Fidelity for more details.
Rollovers	You are permitted to roll over eligible pretax contributions from another 401(k), 403(b), or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs). Additional information can be obtained by calling 800-343-0860. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to www.netbenefits.com/atwork . Select <i>Profile</i> , then <i>Beneficiaries</i> and follow the steps to designate your beneficiary online.
Fidelity® Personalized Planning & Advice*	Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement.
One-on-one consultations	Fidelity Retirement Planners are available and can help with enrollment, asset allocation, retirement planning, and other questions you have about the Plan. Call 800-642-7131 to schedule a complimentary appointment or register online at getguidance.fidelity.com .

Accessing your account



Access your Plan account online at **www.netbenefits.com/atwork**. Download the NetBenefits® app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device.



Fidelity is here to help! If you have questions, call **800-343-0860**. You can also use the automated voice response system, virtually 24 hours, 7 days a week. Para español, llame al 800-587-5282.

Investing involves risk, including risk of loss.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

This document provides only a summary of the main features of the Ebenezer 401(k) / 403(b) Plan and the Plan Document will govern in the event of discrepancies.

*Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers and Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee, which will be paid from your account.**

The third-party trademarks and service marks appearing herein are the property of their respective owners.

BrokerageLink includes investments beyond those in your plan's lineup. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917
©2019. All rights reserved.
775330.15.19