

**401a\***

**Employer Contributions**

**Basic 3% of Eligible Wages**

+ 2% contribution of eligible wages above the SSA Wage Limit (\$176,100 up to \$350,000 for 2025)

**Match 2%**

50% of the first 4% of eligible contributions you make to the plan

**How it Works**

You must be paid for a minimum of 1,000 eligible hours within a payroll year to receive BASIC employer contributions and have that year count for vesting. You will need 3 vesting years to become vested.

**Last Day Work Rule:** You must be employed on December 31 to receive the Basic Employer Contribution for the year.

**To learn more about your AHRP options, visit [AHRP.com](http://AHRP.com)**

- **Call 800-730-2477, or**
- **Schedule a meeting with an onsite advisor**



**How much is 4% of a \$50,000 salary?**

Employer 3%	* 401a	\$1,500
Employee Contribution 4%	403b	\$2,000
Employee Match 2%	* 401a	<u>\$1,000</u>
<b>Total Annual Savings</b>		<b>\$4,500</b>

\* Match applies to both Pre-tax and Roth

**2025**

**Contribution Limits \$23,500**

Plus \$7,500 in the year you turn age 50+

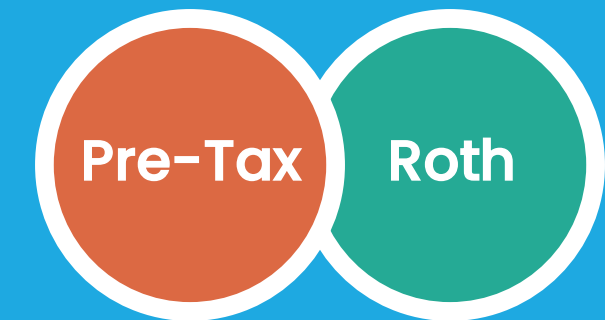
**New! Super Catch-Up for aged 60-63, additional \$3,750**

**403b**

**Employee Contributions**

4% of Salary can be matched at 50% up to a wage-based maximum of \$350,000

**Contribution Types**



**Automatic Enrollment**

35 days after your hire date you will be automatically enrolled in the 403b plan at a **pre-tax savings rate of 4%** and invested in an age-based BlackRock LifePath fund closest to the age when you will turn age 65.