

## 401a

### Employer Contributions

#### Basic

2.6% of Eligible Wages

+ 1.5% contribution of eligible wages above the SSA Wage Limit (\$147,000 up to \$305,000 for 2022)

#### Match 2%

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

### The Necessities

You must be paid for a minimum of 1,000 eligible hours within a payroll year to receive employer contributions and have that year count for vesting.

Last day work Rule: You must be employed on **December 31** of the following year to receive the Basic Employer Contribution.



## Your Path to a Secure Future

**To Learn more about your AHRP options, you can visit [AHRP.com](http://AHRP.com), call 800-730-2477, or Schedule a meeting with an onsite advisor.**

How much is 4% of a \$40,000 salary?

|                             |         |                |
|-----------------------------|---------|----------------|
| Employer Basic 2.6%         | *401(a) | \$1,040        |
| Employee Contribution 4%    | 403(b)  | \$1,600        |
| Employer Match 2%           | *401(a) | \$ 800         |
| <b>Total Annual Savings</b> |         | <b>\$3,440</b> |

**Match applies to either traditional or ROTH**

## 403b

### Employee Contributions

4% of Salary can be matched at 50% up to a wage based maximum of \$305,000

### Automatic Enrollment

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

2022

**Contribution Limits** \$20,500  
Plus \$6,500 at 50 years of age+

### Contribution Types

Pre-Tax  
ROTH  
After-Tax