

401(K) PLAN

ADP RETIREMENT SERVICES



We all want to achieve the financial security to afford to spend retirement as we choose. It's up to you to save for your future—and the FDM Group, Inc. 401(k) Plan can help.

For 2025, FDM will make a discretionary match to our 401(k) plan in the amount of 100% of pay deferred up to 2%.

The following example shows what this means to you:

- Annual Pay: \$50,000
- 2% 401(k) Contribution: \$1,000
- Company Match: \$1,000
- Total Plan Contribution Amount: \$2,000

Note: To help you reach your retirement goals, 5% will be deducted pre-tax from your pay and invested in your plan's default fund for you, unless you elect otherwise.

Join now to take advantage of these benefits:

- **Pre-tax saving.** Saving pre-tax lowers your current taxable income allowing you to pay less in taxes now and take more income home. You defer paying taxes on your savings and earnings until you start making withdrawals.
- **Tax-advantaged savings with the Roth 401(k).** With Roth, your contributions are taxed now—instead of when you retire.
- **Plan features that simplify planning.**
Save Smart and automatic Account Rebalancing.

**The FDM Group 401(k) Plan
Number is 424874.**

When you enroll for the first time you will need to enter a passcode. Please contact Human Resources if your passcode is no longer active, as passcodes change on a monthly basis.



Online Resources

By visiting the ADP Retirement Services website at www.mykplan.com, you can access the information you need to help you plan for a sound financial future.

The online library of financial wellness tools, located on the ADP Retirement Services Participant website, includes timely articles and information; calculators; tutorials; and videos to help plan your finances for every stage of life — no matter what stage of life you're in.

The Retirement Healthcare Costs Projector is an interactive tool that allows you to estimate your future medical expenses — all geared to help you plan and save for your health care needs during retirement.

You can also download the ADP Mobile App, which features:

- **A Convenient Dashboard:** Designed for easy navigation to your Retirement Plan Savings Account.
- **Fast Access to Your Retirement Plan Savings Account, Online or On the Road**
 - Check account balances, vested balance, outstanding loan balance, and rate of return;
 - Change your contribution rate; and
 - Change how future contributions are invested; and options to receive personalized mobile notifications.