

THE BREAKERS' 401(K) SAVINGS PLAN

Retire with Confidence

Full-time, part-time and on-call team members (ages 18+) are eligible to participate in The Breakers' 401(k) Retirement Savings Plan and may elect to contribute 1 - 50% of their gross earnings.

A 401(k) includes personal contributions and the company's match benefit.

Plan Benefits

- Team members own 100% of any personal financial contribution invested in their 401(k)
- The Breakers' **matches the first 6%** of gross earning contributions, dollar for dollar, on a quarterly basis
- The Breakers' match is 100% fully owned by a team member after completing five (5) years of employment; for each year of service completed during years 1 – 5, team members retain 20% of the matched contribution (for example: 20% after year 1, 40% after year two, etc).
- Roth 401(k) and Traditional pre-tax 401(k) are offered
- Team members may roll over previous employers retirement plan(s) into The Breakers' 401(k)

Enrollment Details

- Enrollment eligibility is 60 days after hire date
- Contributions start on the first day of the following month
- Each year, team member contributions automatically increase by 1% until a max contribution of 15% is reached (adjustments may be made manually at any time)

How To Enroll or Make Adjustments

- Visit troweprice.com
- Download the T. Rowe Price app
- Call (800) 922-9945
- Schedule time with a SageView Financial Advisor

Scan the QR code below to download the T. Rowe Price app and get started.



COMPLIMENTARY FINANCIAL CONSULTING

SageView Advisory Group is here to help you achieve personal long and short-term financial goals.

Available Services

- 401(k) retirement enrollment and planning
- Financial planning: paycheck analysis and saving/budgeting/investment strategies
- Answering questions: Medicare, Social Security, debt management, estate planning/loans and 529 Education Savings Plans

Financial Advisors



MARESSA ETZIG

Schedule a private consultation in person or via phone; group sessions also available.

E: metzig@sageviewadvisory.com

P: (561) 284-0699

Ready to Learn More or Take the Next Step?

- Contact one of our SageView advisors or book a virtual consultation
- Attend a monthly on-site group information session
- Contact The Breakers' Benefits Department: benefits@thebreakers.com

