

# High Desert Dairy Lab, Inc. 401(k) Plan

## Plan Highlights

<b>Eligibility Requirements:</b>	One year of service (1,000 hours) and age 21
<b>Entry Dates:</b>	1st day of each calendar month after meeting eligibility requirements
<b>Contribution Limits:</b>	You may contribute up to \$19,500 each year. If you are 50 years old or older you may contribute an additional "catch-up" contribution of up to \$6,500.
<b>Contribution Types:</b>	The Plan allows both Traditional and Roth contributions.
<b>Employer Contributions:</b>	<p>High Desert Dairy will match 100% of the first 4% of your salary you contribute to the plan. For example, if you choose to save 4% of your salary, High Desert Dairy would contribute another 4% as a match boosting your total savings to 8% of your income.</p> <p>High Desert Dairy has the right to make additional matching or profit sharing contributions into employees' plan accounts at its sole discretion.</p>
<b>Vesting:</b>	All contributions are immediately 100% vested.
<b>Rollovers:</b>	The plan allows employees to rollover old 401(k), 403(b) or IRA balances into the plan.
<b>Permitted Withdrawals:</b>	At termination of employment After age 59.5 At death or disability of the employee
<b>Loans:</b>	Loans are not permitted
<b>Plan Online Access:</b>	<a href="http://www.planlogin.com">www.planlogin.com</a>
<b>Plan Phone Access:</b>	1-877-401-5100 Option 3
<b>Investment Advisors:</b>	



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