KMP Companies, LLC 401(k) Plan

as of December 2020

Eligibility Requirements:	Employees are eligible to contribute to the plan after completing one year of service, in which they complete at least 1000 hours of service. Employees will become eligible to receive safe harbor matching contributions from the company.
Entry Dates:	Employees may enter the plan on January 1st or July 1st, following completion of eligibility requirements.
Change Dates:	Participants may change their contribution amount and/or type at any time.
Contribution Limits:	Employees may contribute between 1% and 100% of pay up to an annual maximum of $19,500. After reaching age 50 employees may contribute an additional "catch-up" contribution of up to $6,500.
Contribution Types:	The plan allows both Traditional (pre-tax) and Roth (after-tax) contributions.
Safe Harbor Matching Contributions:	KMP Companies will match your contributions, dollar for dollar up to the first 3% of your income you contribute to the plan and fifty cents on the dollar for the next 2% of your income you contribute to the plan. These safe harbor matching contributions are immediately 100% vested.
Rollover:	The plan accepts rollovers of old retirement plan accounts and Traditional IRA accounts.
Permitted Withdrawals:	At termination of employment At death or disability of the employee Upon financial hardship as defined by the IRS In Service Distributions after age 59.5 from vested balances In Service Distributions of rollover amounts any time.
Participant Loans:	Loans are permitted
Enrollment Materials	1. Navigate to: www.investrw.com/kmpcompanies 2. Click on the Enrollment Presentation to watch the enrollment video 3. Download the Enrollment Forms and Summary Plan Description (SPD) 4. Complete the enrollment forms and return them to the plan administrator
Investment Advisors:	R | W INVESTMENT MANAGEMENT www.investrw.com Phone 208-333-1433 or Toll-Free 844-834-7500 Devin Geddings: devin@investrw.com Drew Lunt: drew@investrw.com Mike Fitzgerald: mike@investrw.com