



# MPA 401K PLAN



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## 1 Eligibility

All W-2 employees are eligible for the 401(k) plan except for interns, non-resident aliens, leased employees, and union employees. Age 18+. 3 Months of service required. You can make changes any time of the year.

## 2 Formula

Match 100% of employee contributions up to 1% of their compensation, then 50% matching contribution of next 5% of employee's compensation

## 3 Timing & Vesting

Timing: per pay period.  
Vesting: Straight line vesting over 2 years, with the first vesting event occurring after 1 year.

## 4 Enrollment & Contribution Rate

Auto-Enroll: Yes  
Default Contributions Rate: 3%