

401(k)

The qualified 401(k) plan at MATRIX is administered through <u>T. Rowe Price</u> and includes several investment options. Participants can contribute 1-50% per pay period with a maximum of \$18,000. Employees are eligible to enter or make changes to the plan by logging into the <u>T. Rowe Price website</u> at rps.troweprice.com. Employees may enroll any time after receiving their first MATRIX paycheck.

Employees age 50 or over may contribute up to an additional \$6,000 in the form of a catch-up contribution.

Employees have the choice of contributing traditional (pre-tax) or Roth (post-tax) dollars. Participants may do any combination of the two methods, up to the IRS maximum of \$18,000 (plus the \$6,000 catch-up contribution for those age 50 and over). You may call T. Rowe Price at 800-922-9945 and speak to a Retirement Plan Specialist at any time.

If you would like to roll over qualified funds from another 401(k), please submit the 401(k) Roll Over Form accompanied by the roll over check.

Discover the advantages of T. Rowe Price's 401(k) Web site. Access and manage your 401(k) account online by:

- Electing or changing per pay check contributions
- Checking your account balance and your contribution history
- Designating your beneficiary
- Redirecting ongoing contributions
- Transferring among investment options
- Learning more about your investment options
- Discovering how a 401(k) can help you meet your retirement needs
- And much more

A Self-Directed Brokerage option is offered through Trade Link. Please call T. Rowe Price to learn more.

Former employees may roll their MATRIX 401(k) balances into another plan or IRA, or take a distribution. Please call T. Rowe Price at 800-922-9945 to initiate these processes. A \$20/quarter termed participant fee will be applied to your account on the first quarter following two full quarters after termination.

To view the 401(k) Summary Plan Description for the MATRIX 401(k) Plan, click here.

To view the most recent Summary Annual Report for the MATRIX 401(k) Plan, click here.

