

The Villages, Inc. 403(b) Plan Highlights

- **Eligibility:** Employees are immediately eligible to participate if they are 21 years old
 - o **Entry Date:** First of every month
- **AUTO ENROLL:** If you do not choose a deferral amount you will be Auto Enrolled in the plan. On your first paycheck after your entry date, you will see a contribution of 1%. Your contribution will be invested in the default target date investment. You can at any time change your deferral amount and investment allocation.
- **The Villages Match:** After 6 months of service, you will be eligible for the match. The match is a one for one match up to a max of 4%.
- **Vesting:** 100% vested immediately on both the Match and Employee Contribution.

| Your Deferral | Company Match |
|------------------|------------------|
| 0% | 0% |
| 1% | 1% |
| 2% | 2% |
| 3% | 3% |
| 4% | 4% |
| 5% and up | Max of 4% |

These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.



Your Plan Contacts



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