



401(k) Retirement Plan

C3 Industrial Blasting & Coatings, Inc. offers enrollment in our 401(k) Retirement Plan.

- **Eligibility Requirements**
 - Salary deferrals
 - Age 21
 - Service requirement of 2 months
 - Employer match
 - Age 21
 - Service requirement of 2 months
 - Profit sharing
 - Age 21
 - Service requirement of 12 months
 - Catch-up
 - Age 50 Or older in the current plan year
 - Service requirement of 2 months
- **Vesting – Immediate**
 - Rollover
 - Employee pretax
 - Roth 401(k)
 - Employer QNEC
 - Employer match
 - Roth catch-up
 - Employee catch-up pretax
 - Roth rollover
- **Employee Contributions**
 - Deferral allowed – percentage
 - Maximum annual salary deferral allowed - \$18,000 for 2016
 - Maximum percentage deferral allowed – 92%
 - Maximum annual catch-up allowed - \$6,000 for 2016
 - Roth 401(k) allowed – Yes
 - Roth rollover allowed – Yes
- **Employer Matching Contributions**
 - Match – Yes
 - Match formula – 100% up to 1%; 50% up to 6%
 - Participants receiving contribution – all participants
 - Computation period – per payroll period
 - Deposit frequency – per pay period
 - Match on catch-up – Yes



- **Profit Sharing Contributions**
 - Allocation formula – pro rata formula
 - Timing - annual
- **Features**
 - Loans – Allowed
 - Safe Harbor Plan – Yes
 - Automatic Enrollment – Yes
 - Default contribution type – Pretax
 - Default deferral – 3%
 - Automatic deferral increase – 1%
 - Maximum automatic deferral – 6%
 - Timing of automatic deferral increase – first day of plan year

Aflac



Contact our Agent to schedule a personal appointment to discuss Supplemental Insurance tailored to fit your needs.

Supplemental Plans include:

- Accident Insurance
- Dental Insurance
- Vision Insurance
- Disability Insurance
- Cancer Insurance
- Critical Illness Insurance
- Hospital Insurance
- Life Insurance

MONICA WENTZ

865-466-2742

monica_wentz@us.aflac.com