



MONOGRAM FOOD SOLUTIONS 401(k) PLAN

Your employer-sponsored retirement plan is a powerful way to save for the future. Learn more about the benefits of your plan, and get the answers to any questions you may have.

Q www.monogramtotalrewards.com 



Plan Highlights

- **Eligibility:** All team members are eligible to participate in the plan the first day of the month following five months of service.
- **Employer Contributions:** Monogram Foods will contribute to your retirement savings through a Safe Harbor basic matching contribution. We will match the first 3% you contribute, then 50% of the next 2% you contribute.
- **Vesting Schedule:** You always have 100% ownership of anything that you contribute to the plan and your employer's Safe Harbor contributions. This includes any earnings and/or assets consolidated from another retirement plan.
- **Investment Options:** A variety of investment options are available through Pre-tax and Roth contributions.
- **Team member contributions:** You can contribute up to 100% of your salary to your retirement savings, not to exceed the maximum allowed by the IRS. You can increase or decrease your contribution rate at any time and can discontinue contributions to your retirement savings plan at any time. The effective date of the changes occurs as soon as administratively possible.

As you approach your eligibility date (first of the month following five months of service), take these steps to register your online account and enroll:

- Visit LincolnFinancial.com/Register to register for online account access.
- Follow the prompts, and after registration, you'll be directed to your account page to enroll in the plan.
- Choose your contribution rate and investment option and you're enrolled!



LincolnFinancial.com/Register



Questions? Contact a Lincoln Retirement Consultant at 800-234-3500.