

NOAH 403(b) Plan

Plan Detail Sheet

GENERAL INFORMATION

2022 IRS annual contribution limits are:

IRS Standard Limit	\$20,500
IRS Age 50+ Catch Up	\$6,500
Contribution Types Allowed	Pre-Tax & Roth

CONTRIBUTION ELIGIBILITY & CONDITIONS

You are eligible to participate in the Plan based on the following eligibility requirements and conditions, provided that you are not part of an excluded class of employees.

EMPLOYEE CONTRIBUTIONS

Minimum Age	No eligibility conditions
Waiting Period	No eligibility conditions
Entry Dates	Immediate
Deferral Changes	Daily
% of \$ amount allowed	Yes

EMPLOYER MATCH

Minimum Age	No eligibility conditions
Waiting Period	No eligibility conditions
Current Match Formula	100% up to 4%
Entry Dates	Immediate

VESTING SCHEDULE

Your contributions, rollovers, and any earnings are always 100% vested. Your employer contributions and earnings are subject to the following schedule:

Employer Match	100% Immediate
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INVESTMENT OPTIONS

You have a diverse array of investment options to choose from. Please refer to your investment materials, provider website, or contact Marsh & McLennan Agency Retirement Services for additional details.

ASSET ALLOCATION CHANGES/ FUND TRANSFERS

You may change your investment choices for future contributions at any time via the internet or by contacting Empower Retirement.

You may request fund to fund transfers anytime via the internet or by contacting Empower Retirement. Please review the fund prospectuses prior to making any investment selections.

Securities and investment advisory services offered through MMA Securities LLC (MMA Securities), member FINRA / SIPC, and a federally registered investment advisor. Main Office: 1166 Avenue of the Americas, New York, NY 10036. Phone: (212) 345-5000. Variable insurance products distributed by MMA Securities LLC, CA OK 81142. Marsh & McLennan Insurance Agency LLC and MMA Securities LLC are affiliates owned by Marsh & McLennan Companies. Investment advisory services for MMA Prosper WiseSM are offered solely as a Registered Investment Adviser through MMA Securities. Certain of our investment adviser representatives are registered representatives of MMA Securities. A copy of our written disclosure statement discussing our advisory services and fees is available for your review upon request. Please consult a tax professional for specific tax inquiries and recommendations. MMARetirement.com.
Marsh & McLennan Agency LLC

WITHDRAWALS

Your vested contributions may be withdrawn only in the event of the following:

- Retirement
- Reaching age 59.5
- Financial Hardship⁽¹⁾
- Termination of service ⁽²⁾
- Death

⁽¹⁾ Immediate financial need for one of the following events must be met to qualify: Medical Expenses; College Tuition; Funeral or Burial Expenses; Principal Residence; Prevent Eviction or Foreclosure; Casualty Loss to Principal Residence

⁽²⁾ Mandatory federal tax withholding, state tax withholding, and/or early withdrawal penalties may apply. Please consult a tax advisor for further details.

LOANS

Loans are available through your plan. Loan payments are made through payroll deductions. Please contact your Plan Administrator for further details.

Minimum Loan	\$1,000
Maximum Loan	\$50,000 or 50% of vested balance (whichever is less)
Loan Set Up Fee	\$75 Per request
Loan Maintenance Fee	\$50 Annually

SERVICE & CONTACT INFORMATION

Statements will be provided on a quarterly basis. You can access information regarding your account via the internet or via phone.

Company Name	Empower Retirement
Website	www.empowermyretirement.com
Phone	1-800-338-4015

For investment questions, contact our Advisers

Company Name	Marsh & McLennan Agency Retirement Services
Website	www.mmaretirement.com
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