



# Retirement Plan Information

## **VAN EERDEN TRUCKING**

Human Resources

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## **JP MORGAN**

Recordkeeper

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## **BLUEWAY FINANCIAL PARTNERS OF RAYMOND JAMES**

Financial Advisor

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w: [bluewayfinancial.com/vaneerden](http://bluewayfinancial.com/vaneerden)

To opt out of the plan or change your contribution rate, please contact JP Morgan at 855.576.7526 or go to [retirementlink.jpmorgan.com](http://retirementlink.jpmorgan.com) to make changes.

## ENROLLMENT IN THE PLAN

After one month of service with Van Eerden, employees who are at least 18 years old are automatically enrolled in the Van Eerden 401(k) plan.

- Employees are enrolled beginning the first day of the quarter they become eligible at a 2 percent contribution rate.
- To opt out of the plan or change your contribution rate, please contact JP Morgan at 855.576.7526 or go to [retirementlink.jpmorgan.com](https://retirementlink.jpmorgan.com) to make changes via your online account.

## AUTOMATIC INCREASE

Employee contributions are increased each year by 1 percent annually, until a 10 percent employee contribution rate is reached.

## EMPLOYER MATCH

For employees who have worked at least 1,000 hours in the calendar year, Van Eerden will match 50 cents for every dollar contributed to the plan up to 6 percent of your pay. To take full advantage of your employer's match, your contribution rate should be at least 6 percent.

## VESTING

A vesting schedule denotes ownership of the contributions Van Eerden makes to your 401(k) account on your behalf. The longer you work for Van Eerden, the greater your vesting is for the contributions Van Eerden makes on your behalf. You are always 100 percent vested in the contributions you make in the plan.

- |                    |      |
|--------------------|------|
| • Less than 1 year | 0%   |
| • 1 year           | 20%  |
| • 2 years          | 40%  |
| • 3 years          | 60%  |
| • 4 years          | 80%  |
| • 5 or more years  | 100% |

## ROTH OPTION

Van Eerden employees may elect to invest after-tax dollars into their 401(K through a Roth option. Roth contributions may be attractive if you expect your tax rate will be higher in retirement than it is today. To discuss if a Roth option makes sense for you, please call our office at 844.542.1831.

## ONLINE ACCOUNT ACCESS

To register for online access please go to: [retirementlink.jpmorgan.com](https://retirementlink.jpmorgan.com)

1. Click Register.
2. Provide your social security number, zip code, last name, date of birth, and numeric address.
3. Follow the prompts to complete your online registration.

# INVESTING FOR RETIREMENT

## 1. HELP ME DO IT APPROACH- JPMorgan SmartRetirement Funds

- Each JPMorgan SmartRetirement Fund is a well-diversified, professionally managed, automatic investment option designed to care for all of your retirement plan assets.
- Each fund has a date in its name- the funds' target date- designed to be the approximate year when withdrawals will begin. For many people this is the year they turn 65.
- To find out more go to: [www.jpmorgansmartretirement.com](http://www.jpmorgansmartretirement.com)

## 2. DO IT YOURSELF APPROACH- Create your own investment mix

- The Van Eerden 401(k) plan has a diverse menu of available investment options.
- The Do It Yourself option is usually recommended for those who have investment knowledge, or are working with a financial advisor. Please log in to your online account to review the current investment options.

*Investors should carefully consider the investment objectives, risks, charges and expenses of the investment company product before investing. The prospectus and summary prospectus contains this and other important information. The prospectus and summary prospectus are available from your financial advisor and should be read carefully before investing.*

# FINANCIAL PLANNING SESSIONS

Part of your benefits package includes Financial Consultations, where we can help you develop a retirement savings strategy.

- To schedule a review, please complete our Retirement Planning Questionnaire and return it to our office. We will contact you to schedule a meeting.
- To obtain a questionnaire go to [www.bluewayfinancial.com/vaneerden](http://www.bluewayfinancial.com/vaneerden) or call 844.542.1831.

# ROLLOVER

Have an old retirement plan from a previous employer? In many cases, you may be able to roll the funds into your Van Eerden 401(k). If you would like to explore your rollover or other options including leaving the money in your former employer's plan (if permitted), rollover to an IRA or cash out the account, please send us a copy of your retirement plan statement to [blueway@raymondjames.com](mailto:blueway@raymondjames.com).

# WITHDRAWALS

Participants may take withdrawals of their accounts in the following situations:

- When you are no longer employed by Van Eerden.
- After age 59 1/2.
- When the funds were rolled into the account from another retirement account.
- In situations of hardship as defined by the IRS. To find out if you qualify for a hardship, please contact JP Morgan at 855.576.7526.

# PLAN LOANS

Loans are available, though discouraged. Employees may take the lesser of 50 percent of the vested balance or \$50,000, and must take a minimum of \$1,000. Please contact JP Morgan at 855.576.7526 for more information.



**Have a question or need some advice?  
We're here to help.**

**Jeffrey S. Vander Weele, CIMA<sup>®</sup>, AIF<sup>®</sup>**  
Financial Advisor

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