



BASS Retirement Plan Summary

All employees who meet the criteria of BASS's Retirement Plan are automatically enrolled in the plan – no need to worry about submitting forms at the right time or missing an 'open enrollment' window!

Entering the plan:

Employees must first become eligible to enter the retirement plan, according to the criteria below. Once you are eligible, you must wait for an Entry Date before you will enter the plan and be able to start contributing to it.

- Employees who fulfill all the following will become eligible for Retirement Benefits:
 - One year of service
 - 1000 hours worked in first 12 months of employment or past calendar year
 - 21 years of age
- Plan Entry Date is the January 1st or July 1st after becoming eligible.

Benefits

Employees who enter the plan receive the following benefits:

- 401(k) (Pre-Tax) and Roth (Post-Tax) contributions
- 3% Safe Harbor employer contribution
- Variable Profit Sharing employer contribution

John Hancock

Paperless investing, contributions, rollovers, and beneficiaries are done through the John Hancock Portal.

- Go to mylife.jhrps.com to create & log in to your account.
- Use the "Menu" feature at the top of the page to make changes to your account.
- You can also call 800-555-5165 to make changes to your account by phone.

Investing

- Default investment is an age-rated fund appropriate to you.
- Change investments separately for current balance & future contributions.
- Age-rated funds, specific-market funds, stable-value funds, custom portfolios.
- Fund performance information available online.