



## Plan Highlights

Petcosky & Sons Plumbing and Heating Inc.

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<b>Eligibility Requirements</b>	You are eligible to participate in the plan when you are 18 years of age and have 1 year of service.
<b>Enrollment Dates</b>	Once you have met the eligibility requirements, you can join the plan quarterly.
<b>Employee Contributions</b>	You may contribute 0 - 100% of your annual pay, not to exceed \$22,500 annually. Annual limitations are set by the IRS and are subject to change. The tax laws may also let you contribute an additional amount over the regular annual limit if you are at least 50 years old. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.
<b>Roth Contributions</b>	Your plan permits Roth after-tax employee contributions. You may contribute a minimum of 1% and your total employee contributions (Roth after-tax and Traditional pre-tax deferrals combined) may not exceed \$22,500 annually (\$30,000 if you are at least age 50 and your plan has a catch-up feature). Annual limitations are set by the IRS and are subject to change.
<b>Employer Contributions</b>	<p><b>Profit Sharing:</b> Your employer has established a Profit Sharing plan. A Profit Sharing plan is a tax-qualified retirement plan in which your employer makes contributions on your behalf. The amount of the contribution is determined by an allocation formula that is generally based on participant earnings, while annual contributions are generally based on the company's profits. Contributions may be modified during times of business hardship.</p> <p><b>Employer Safe Harbor:</b> Your employer will contribute an amount equal to 3% of your compensation. The contribution will be allocated according to each participant's compensation, regardless of whether you make an Employee 401(k) Elective Deferral Contribution. Safe Harbor contributions are 100% vested.</p>
<b>Vesting</b>	<p>You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:</p> <p><b>Profit Sharing Contributions:</b> 1 year of service 0% 2 years of service 20% 3 years of service 40% 4 years of service 60% 5 years of service 80% 6 years of service 100%</p>
<b>Rollovers</b>	Money from other qualified plans such as 401(k) plans is accepted.
<b>Investment Transfers</b>	Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.
<b>Hardship Withdrawals</b>	Hardship withdrawal may be taken in case of extreme hardship as defined by the IRS when no other sources are available.
<b>Distribution &amp; Withdrawals</b>	Funds are available at retirement, death, disability, or termination of service.
<b>Loan Provision</b>	You may take a loan from vested amounts in your account. The amount the Plan may loan to you is limited by rules under the Internal Revenue Code. Any new loans, when added to the outstanding balance of all other loans from the Plan, will be limited to the lesser of: a) \$50,000 reduced by the excess, if any, of your highest outstanding balance of loans from the Plan during the one-year period ending on the day before the date of the new loan over your current outstanding balance of loans as of the date of the new loan; or b) 1/2 of your vested interest in the Plan. The amount the Plan may loan to you can also be limited by Plan rules such as which Employee and Employer Contributions are available for loan use, the number of loans that can be outstanding at any one time or how often you may request a loan. For specific details please refer to your Summary Plan Description (SPD). When thinking about taking a loan from your plan, keep in mind that when money is withdrawn from a retirement savings account, it reduces the power of tax-deferred compounding.
<b>Participant Account Statements</b>	Your investment statements are provided quarterly.

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# Save for the future you envision

A quick guide to enrolling into your  
retirement savings plan

Petcosky & Sons Plumbing & Heating Inc.  
401(k) Plan

PLAN | INVEST | PROTECT

**VOYA**<sup>®</sup>  
FINANCIAL

# It's your retirement, enroll today.

## **Welcome.**

Planning for your future means envisioning your best retirement and taking the steps today to get started.

Your employer has chosen Voya Financial® as the service provider for your retirement savings plan, to give you an easy and powerful way to save for your future.

## **Now it is up to you.**

Do something good for yourself. Take the time to learn the benefits of the Plan and enroll today.

## **Your future is in your hands.**

Once you are enrolled, you will be able to utilize the tools, education and support to help you set realistic goals, plan confidently and stay on track to become financially healthy and retire well.

What are you waiting for?  
Let's get started.

# Ready to set yourself up for retirement? Enroll here.



Click:

[myretirementbenefit.voya.com/ldn](https://myretirementbenefit.voya.com/ldn)

Plan Number: 816974

Plan verification number: 81697499

Scan:



Need help enrolling? : Call us at 888-311-9487

Our hours are Mon-Fri from 8:00 AM to 9:00 PM ET

If you would like general information on financial wellness as you consider your plan, visit [voya.com/VoyaLearn](https://voya.com/VoyaLearn). Our informative education will help you on your journey to financial wellness. Sign up today for a live session or browse our library of on-demand videos.

## Why is it important to get started now?

### Be good to yourself.

We want to help you plan the retirement you envision. You deserve to feel good about your future and confident in your plan to get there. The first step? Enroll in your retirement savings plan.



### How much retirement income is enough?

Although it is different for everyone, you will likely need to replace at least 70% of your current income annually in retirement. After you enroll, you can determine how much income you might need by using **myOrangeMoney**<sup>®</sup>, an interactive online experience, that will show you how your current retirement assets may translate into future potential monthly income in retirement so you know when you can retire.



The choices you make about your contributions and investments are up to you. And you can easily make changes anytime online, on the phone, or with the **Voya Retire®** mobile app. Remember, you are always in control.

## Reasons to save today

- 1 Save automatically**  
Your contributions are automatically deducted from your paycheck, so it is simple to set a little aside each pay period.
- 2 Help lower your taxable income**  
Every dollar you contribute before-tax reduces your taxable income, which means you may pay less in income taxes today.
- 3 Invest your way**  
Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment solutions designed to fit your style.
- 4 Remember, your money is always yours**  
What you contribute and any related earnings are yours to take with you, even if you change jobs.
- 5 Put time on your side**  
Investing over a longer period of time in a tax-favored account allows you to take advantage of compounding, meaning any earnings on contributions go back into your account without being taxed and can generate more earnings.

Remember, it's your retirement.  
Be generous.

# More benefits for you

## Get well fast

Get a holistic health check, take a quick financial wellness assessment, improve your money habits and get well fast.

## Play hard to get

Practice safe computing and register your account to take the first steps to enrolling in Voya's S.A.F.E.<sup>®</sup> Guarantee. Doing so will enable Voya to restore the value of your account if any assets are taken from your workplace retirement plan due to unauthorized activity.

## Voya Cares<sup>®</sup>

Voya Cares is focused on delivering access to special needs financial planning resources to help advance the financial well-being of those with special needs or disabilities and their caregivers. Go to [voyacares.com](http://voyacares.com) to learn more.

## Paperless is more

Sign up for simple and safe e-delivery so you can help save the environment while you securely save more.

## Beneficiary

Be sure to designate a beneficiary to your Plan account. This is the person (or people) who will receive your account balance in the event of your death. Log in to the Plan website, go to your name in the upper right corner then select *Personal Information > Beneficiary Information > Add/Edit*.

## Voya Learn<sup>®</sup>

Get motivated on your journey to financial wellness with Voya Learn. Get live and on-demand video educational material that will help you understand your full financial picture and how best to take steps to meaningful action. Visit: [voya.com/voyalearn](http://voya.com/voyalearn).

# What's next, after you enroll?

After you enroll, you will receive an enrollment confirmation, and a separate confidential Personal Identification Number(PIN) via U.S. Mail. You will need your PIN to use Voya's phone services and to register for online account access.

Once you have your PIN, register your online account at [VoyaRetirementPlans.com](http://VoyaRetirementPlans.com). After your registration is complete, you can log in to your account to make saving and investment changes, learn about financial topics or just check on your progress toward your goals. And if you need help, Voya is here for you!

See how your savings translates into estimated monthly retirement income with the [myOrangeMoney<sup>®</sup>](#) educational, interactive experience or with the **Voya Retire** mobile app. You can model a variety of saving and investment scenarios, add outside income sources and explore how estimated healthcare costs in retirement might impact your income needs. When you're ready to make a change, simply click the "Make Change Now" button to put your plan into action!



**IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

# Get to know your plan

Petcosky & Sons Plumbing & Heating Inc.

401(k) Plan

## Introduction

This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Your retirement program is more fully described in the formal provisions of your employer's plan document. If there is a conflict between these plan highlights and your SPD, the language provided in the plan document will govern.

## Eligibility Requirements

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## Enrollment Dates

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## Employee Contributions

You may contribute 0 - 100% of your annual pay, not to exceed \$22,500 annually. Annual limitations are set by the IRS and are subject to change. The tax laws may also let you contribute an additional amount over the regular annual limit if you are at least 50 years old. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

## Roth Contributions

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### *Profit Sharing*

Your employer has established a Profit Sharing plan. A Profit Sharing plan is a tax-qualified retirement plan in which your employer makes contributions on your behalf. The amount of the contribution is determined by an allocation formula that is generally based on participant earnings, while annual contributions are generally based on the company's profits. Contributions may be modified during times of business hardship.

### *Employer Safe Harbor*

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### *Profit Sharing Contributions*

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## Rollovers

Money from other qualified plans such as 401(k) plans is accepted.

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## Distribution & Withdrawals

Funds are available at retirement, death, disability, or termination of service.

## Loan Provision

You may take a loan from vested amounts in your account. The amount the Plan may loan to you is limited by rules under the Internal Revenue Code. Any new loans, when added to the outstanding balance of all other loans from the Plan, will be limited to the lesser of: a) \$50,000 reduced by the excess, if any, of your highest outstanding balance of loans from the Plan during the one-year period ending on the day before the date of the new loan over your current outstanding balance of loans as of the date of the new loan; or b) 1/2 of your vested interest in the Plan. The amount the Plan may loan to you can also be limited by Plan rules such as which Employee and Employer Contributions are available for loan use, the number of loans that can be outstanding at any one time or how often you may request a loan. For specific details please refer to your Summary Plan Description (SPD). When thinking about taking a loan from your plan, keep in mind that when money is withdrawn from a retirement savings account, it reduces the power of tax-deferred compounding.

## Participant Account Statements

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Now that you've envisioned your future retirement take the necessary steps today.

Enroll now:

Click:

[myretirementbenefit.voya.com/ldn](https://myretirementbenefit.voya.com/ldn)

Plan Number: 816974

Plan verification number: 81697499

Scan:



**Already enrolled? Great.**

Access your account anytime, anywhere 24/7

Your plan website and the Voya Retire mobile app, allow you to securely manage your retirement savings anytime, anywhere. You can learn more, make any changes or just check on your progress toward your goals. If you need additional help, Voya customer service associates are available weekdays from 8 a.m. to 9 p.m., ET, excluding stock market holidays.



800-584-6001



[VoyaRetirementPlans.com](https://VoyaRetirementPlans.com)



Search Voya Retire  
in your favorite app store

You'll also have access to plan highlights and disclosures  
please visit [myretirementbenefit.voya.com/ldn](https://myretirementbenefit.voya.com/ldn).



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

**You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting Voya at the number above. Please read the prospectuses carefully before investing.**

Your retirement plan investments are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax may apply. Withdrawals will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than its original amount invested.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

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