

401(k) Plan Details

- **Eligibility** - Age 21 & 2 months of service
- **Monthly Plan Entry** - first day of the month after eligibility requirements are met.
- **Employee Contributions** - you may make Pre-Tax and/or Roth (Post-Tax) Salary Deferrals.
- **Employer Contributions** - 5% Matching! Each pay period, US Digital will match 100% of the first 5% you save into the plan. **FREE MONEY!**
- **Investment Options** - Choose from individual investment options or risk-based model portfolios managed by Deschutes Investment Consulting.
- **Distributions** - Death, Disability, Retirement, Termination, Age 59 1/2
- **Loans** - permitted only for the purchase of a principal residence



TWO WAYS TO ENROLL:

Sign up online through The Standard's website: www.standard.com/login

- Online account instructions are available - ask for a copy!

Fill out all three Paper Forms and turn them in to Valerie Ciri in HR

- Savings Form
- Investing Form
- Beneficiary Designation Form