

# It all starts with enrollment.

## Pacific Coast Propane 401k Retirement Plan

### Why save for Retirement?

What you save in your working years must be enough to last 20 to 30 years in retirement ---or more! The sooner you start saving the easier it is to reach your retirement goals. Studies show that those with a nice nest egg live longer.

*Those who don't, well it just feels longer 😊*

### How does it work?

- You decide how much to save, and your money is always your money (100% vested).
- When you participate, **Pacific Coast Propane will add a match to your savings.** That is extra money for your retirement savings.
- You can choose from a menu of popular funds or let the plan do it automatically for you.
- You can stop contributions at any time.



# Congratulations! You are eligible to enroll in Pacific Coast Propane 401k Retirement Plan.

We will match for up to 6% of your wages at 30% of what you elect, up to \$1,800.00 a year.

## SOME MATCH EXAMPLES

1	2	3	4	5	6	7	8	9
EXAMPLES	Percent of paycheck you decide to Save	How much that would be Annually	What that is per pay period (26 pp)	Example on a pre-tax basis using just 15% Fed and 5% CA Tax bracket <b>Est. impact on take home pay</b>	Percentage of Wages Match Limit	<b>Employer Match of each dollar</b>	<b>Employer Match Limit of \$1800</b>	Your Savings + Employer Match <b>TOTAL YOU SAVED</b>
<b>WAGES</b>					6%	30% Match	Limit	
\$40,000	4%	\$1,600	\$62	\$49	\$1,600	\$480	\$480	\$2,080
\$60,000	4%	\$2,400	\$92	\$74	\$2,400	\$720	\$720	\$3,120
\$80,000	4%	\$3,200	\$123	\$98	\$3,200	\$960	\$960	\$4,160
\$100,000	4%	\$4,000	\$154	\$123	\$4,000	\$1,200	\$1,200	\$5,200
\$40,000	6%	\$2,400	\$92	\$74	\$2,400	\$720	\$720	\$3,120
\$60,000	6%	\$3,600	\$138	\$111	\$3,600	\$1,080	\$1,080	\$4,680
\$80,000	6%	\$4,800	\$185	\$148	\$4,800	\$1,440	\$1,440	\$6,240
\$100,000	6%	\$6,000	\$231	\$185	\$6,000	\$1,800	\$1,800	\$7,800
\$40,000	10%	\$4,000	\$154	\$123	\$2,400	\$1,200	\$720	\$4,720
\$60,000	10%	\$6,000	\$231	\$185	\$3,600	\$1,800	\$1,080	\$7,080
\$80,000	10%	\$8,000	\$308	\$246	\$4,800	\$2,400	\$1,440	\$9,440
\$100,000	10%	\$10,000	\$385	\$308	\$6,000	\$3,000	\$1,800	\$11,800

An employer match is so **powerful!** Those match dollars are like a **no-risk 30% bonus** towards your savings goal.

What you contribute is always **100% vested immediately** (your money).

Vesting on the Match is based on your length of service with Pacific Coast Propane.  
1 year of service 20%, 2 years 40%, 3 years 60%, 4 years 80%, 5+ years 100% vested in employer match.