



FINANCIAL



401(k) Retirement Savings Plan with Company Contribution

Even if retirement seems a long way off, it's never too early to start planning ahead. So here's the good news — as part of your Koch company's benefits package, you can enroll in a 401(k) Savings Plan that's designed to help you save for your future.

Why Enroll in a 401(k) Plan?

Start saving as soon as you can. Here's why:

▶ **You can earn additional money as the company contributes to your account.**

To learn more about the company contributions for your Koch Company, please log in to NetBenefits.com/Koch for online tools and to review the Summary Plan Description. You may also log in to [Koch Benefits Enrollment](#) and review your Enrollment Guide.

▶ **You can defer taxes until after you start withdrawing at retirement with the pre-tax option.**

▶ **You can reduce future taxes on investment gains with the Roth 401(k) option.**

Snapshot of Common Plan Features

- **Plan recordkeeper:** Fidelity Investments
- **Employee Contribution Types:** Pre-tax, catch-up, Roth 401(k) and after-tax*
- **In-Plan Roth Conversions?** Yes*
- **Investment Options:** A wide array of fund types to meet your tolerance for risk, target date retirement funds, self-directed brokerage
- **Rollovers:** Pre-tax, Roth 401(k), and after-tax contributions from other qualified retirement accounts

*The Georgia-Pacific LLC Hourly 401(k) Plan does not allow after-tax contributions or in-plan Roth conversions.

Resources to Support You

Fidelity NetBenefits® offers tools and resources to help you get a handle on your financial situation and save more. Visit NetBenefits.com/Koch to:

- Assess the impact of contributing from your paycheck using the **Take-home Pay Calculator**
- Use the Savings and Spending Checkup to see how your budget stacks up and how much you can afford to save
- Take the **Financial Wellness Checkup** for an action plan to improve your overall financial health
- See how contributing even just 1% more can add up over time using the **Contribution Calculator**
- Check out Fidelity's **Planning Summary** to see if you're on track to meet your savings goals – or help you stay on track

Licensed Fidelity representatives can answer questions about your options at no cost. If you prefer to let the professionals do it, Fidelity Personalized Planning and Advice is available for an additional fee paid from your account.



Access Fidelity at NetBenefits.com/Koch or by calling **800-835-5095**.

For more detailed information, see the *Summary Plan Description* under *Plan Documents* at NetBenefits.com/Koch.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees of Pine Bend Union, Central Rubber Union or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, or those employed by Encadria Staffing Solutions, LLC.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

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