

## RETIREMENT PLAN ADVOCATE RESOURCE GUIDE

### MILTON CAT 401(k) PLAN

## Build a Future for Your Family

Milton CAT is committed to providing employees with the best possible work environment!

Help your Milton CAT colleagues prepare for retirement through understanding the plan benefits and services available to assist them on their journey.

PNC Bank is working together with Fidelity as a trusted partner to ensure employees have all the tools and guidance to meet their retirement goals.



## Retirement Plan Information

### PNC Retirement 1-on-1®

- To set up an appointment click or scan the QR code below:
- Any questions please reach out at:  
**[PNCRetirement1-on-1@pnc.com](mailto:PNCRetirement1-on-1@pnc.com)**



**Eligibility:** Age 18

**Entry Dates:** Immediate

**Rollovers:** Accepted

**Vesting:** 100% Immediate

**Contributions:**

- Employee Pre-Tax and Roth Contributions: 1-100% of compensation, not to exceed the IRS limits

**Recordkeeper Account Access through Fidelity:**

- **Fidelity [www.401k.com](http://www.401k.com)**
- 1-800-835-5097
- Monday – Friday 8:30 AM - 8:00 PM

## Retirement Plan Information (Continued):

### Contributions:

- Catchup Contribution: Available to participants 50 and older up to \$7,500  
Higher Catchup provision beginning in 2025 available to participants age 60-63 up to \$11,250
- Employer Contribution: 100% of the first 3%, then 50% of the next 97% of your eligible compensation to the Plan (Employer match varies based on eligibility)

## Retirement Plan Features and Resources

<b>PNC Retirement Education</b>	A dedicated Employee Education Consultant will provide employees with education about your workplace retirement plan. They may conduct interactive group education seminars.
<b>PNC Retirement 1-on-1</b>	Is a proactive and personalized outreach program with a real person who can help employees successfully navigate their retirement plan all year long. The goal of this outreach program is to assist employees in taking full advantage of their plan.
<b>Online Advice Program</b>	Fidelity provides an online advice tool to help employees determine their asset allocation and/or provide specific fund advice. The PNC Retirement 1-on-1 Consultant can help the employee navigate the program.

For more detailed information about the plan can be found in the Summary Plan Document (SPD). If any information on this brochure conflicts with the official Plan Document, the Plan Document will rule.

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**Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.**