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

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**
- 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

PNC Retirement Education	A dedicated Employee Education Consultant will provide employees with education about your workplace retirement plan. They may conduct interactive group education seminars.
PNC Retirement 1-on-1	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.
Online Advice Program	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.