



Kizano 401(k) Enrollment Form

A 401(k) plan is an easy and cost-effective way for you to plan for your retirement. You are eligible to enroll after 30 days of employment.

Kizano's 401(k) plan is administered by SunTrust Bank and provides you with many different options in how your funds are invested.

To enroll in the plan, you are required to contribute to the plan from your pre-tax income via payroll deduction. You can contribute as little as 1% of your gross wages or as much as you would like, subject to an annual limit of \$19500. If you are over the age of 50, you may contribute an additional \$6500 by electing a catch-up deferral. More information on catch-up deferrals can be found on the FAQ page.

Kizano will match 100% of the first 3% you contribute, and 50% of your contributions between 3% and 5%. You are fully vested from the first day of enrollment for all the funds invested in your account - your contributions and Kizano's matching contributions.

All contributions are tax-deferred.

First Name	Last Name
Date of Hire / /	Date of Birth / /
Phone Number	Email Address

Pre-Tax Salary Deferral _____%

*Pre-Tax Catch-up Deferral _____%

**For catch-up deferral, you must be eligible to make elective deferrals under Kizano's 401(k) plan and will have turned 50 years of age before the close of the calendar year. If you have not met the age requirement, you will not be enrolled in catch-up contributions.*

Signature _____

Date ___/___/___

Please submit this form to the Kizano HR department to start your enrollment.

Email: emclaughlin@kizano.com or fax (703) 483-3561 Kizano HR will send you a confirmation when enrollment has been processed.



Kizano 401(k) FAQ

Who Can Participate?

If you are an employee age 18 or over who has completed one (1) month of service with the employer, then you have met the plan's eligibility requirements. You will join the plan immediately after meeting the eligibility requirements. See the information below regarding your initial login and access to your account to complete the plan enrollment process.

How Do I Contribute to the Plan?

You may elect to defer as little as 1%, up to as much as 100% of your gross wages ("compensation") up to a maximum of \$19,500 per year (annual maximum for 2020). If you are age 50 or older during the year, there is a "catch-up" provision to contribute an additional \$6,500. All contributions are pre-tax (federal and state income taxes) but post-tax for FICA and FUTA.

What are Catch-Up Contributions?

Elective deferrals by a participant in excess of limits imposed under the plan document or by statute are allowed pursuant to IRC Section 414(v) under certain circumstances. These contributions are commonly referred to as "catch-up" contributions. A catch-up contribution is an elective deferral made by a participant age 50 or older that exceeds a statutory limit, a plan-imposed limit, or the actual deferral percentage (ADP) test limit for highly compensated employees. More information can be found here <https://www.irs.gov/retirement-plans/401k-plan-catch-up-contribution-eligibility>

Does My Employer Contribute to the Plan?

Yes. Your Employer makes the following contributions to the Plan on your behalf. • A Safe Harbor matching contribution of 100% of your elective deferral contributions up to 3% of compensation plus 50% of your elective deferral contributions over 3% up to 5% of compensation.

How Do I Obtain Information About My Account?

You may access your account 24/7 online by using the following information

Internet: www.suntrust.com/online401k

- Initial Username: Social Security Number (no dashes)
- Initial Password: Last 4 Digits of SSN

You will be prompted to change both your username and password immediately upon log-in.

Customer Service: You may contact SunTrust 401(k) Customer Service at 866-949-3402 Monday through Friday between the hours of 7:00 am and 5:00 pm Mountain Time.