



**Who can contribute?** Full-time employees who are at least 18

**When to contribute?** First of the month following 30 days

**How to enroll?** You'll find this in the information you receive from Prudential

**Not interested to contribute right now?** Employees must take action to decline enrollment or they'll be auto-enrolled at 3% pre-tax

**Company Match:** FLANDERS will match 50% of the first 6% you put in.



**Vesting Schedule:**

0% for less than 1 year

20% at 1 year

40% at 2 years

60% at 3 years

80% at 4 years

100% at 5 years

