



2024 401(k) SAVINGS & RETIREMENT PLAN

Royal Truck & Utility Trailer 401(k) Plan

Upcoming Plan Highlights & Employee Resources for 2024

What is a 401(k)?

A 401(k) is an employer sponsored retirement savings plan. Employees can make pre-tax and/or Roth contributions to the Royal Truck Plan.

Eligibility

You are eligible for the plan after 1 year of service of at least 1000 hours and have attained the age of 18.

Enrollment

You may voluntarily enroll or opt-out of the program at any time by going through the ADP website at www.mykplan.com or by calling their participant service center at **800-695-7526**.

Employer Match

The company will match 100% on the first 3% that you contribute, and then 50% up to 5% on a per paid period base. This means if you put in 5% every paycheck, Royal Truck & Utility Trailer will put in 4%!

Investment Advisory Services

Schwartz & Co. serves as the independent investment advisor on the Royal Truck 401(k) Plan. Schwartz & Co. advisors are available to Royal Truck employees and Plan participants to provide independent counseling and advice to help them better understand the 401(k) Plan.

Please reach out to Schwartz & Co. toll free with any questions at (866) 644-2701. Ask for Nicole Hoag (Nicole.Hoag@GJSCO.com) or any member within the 401(k) group.

Recordkeeper / Account Access

To enroll in the Plan, view your account, and/or make changes to your current elections, visit the ADP website at: www.mykplan.com or call **800-695-7526**. Live representatives are available Monday through Friday 8am– 8pm Eastern time.