

Claire Patterson (US)

From: Claire Patterson (US)
Sent: Monday, December 11, 2023 2:48 PM
To: Claire Patterson (US)
Subject: FW: ✨ 401(k) Update - Your chance to enroll in the PT Solutions 401(k) Plan!

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ActivePro Team - You are receiving this update because you are now eligible to participate in the PT Solutions 401K plan benefit.

The 401(k) plan is a valuable benefit that PT Solutions offers to support your retirement goals. The PT Solutions 401(k) enrollment periods are January and July each year. During the enrollment period, new employees enroll, and existing participants make updates. If you choose to take advantage of this benefit, **you must act by December 27, 2023**, and your

enrollment will be effective January 1, 2024. If you choose not to participate in the 401(k) benefit, you do not need to take further steps.

Next Steps

If you choose to enroll in your 401(k) benefit, you will utilize a convenient, online enrollment portal from our third-party vendor, John Hancock.

To enroll:

- Go to www.jhgoenroll.com
- Enter your name, **contract number 104393**, and **enrollment access number 197172**
- Choose the *express* or *guided* enrollment path.

Remember, you must act by **December 27, 2023**.

John Hancock will provide PT Solutions with your enrollment details, and your new 401(k) plan deductions will be effective in the first January 2024 payroll. Enrollments and changes made in the John Hancock portal after December 27, 2023, will be held until the next enrollment period (July 2024). NOTE: you can make changes to your *investment strategy* online at any time during the year, but **contribution amount changes can only be made during the January and July enrollment periods.** You may however opt out of contributing at any time.

2024 Plan Year Details

The PT Solutions 401(k) Plan provides for discretionary employer match or profit sharing contributions for eligible participants, which is considered as part of the annual budgeting process. **The 2024 budget has not yet been finalized. The match decision will be communicated at a later date.**

Employer contribution accounts are subject to a company contribution vesting schedule based on seniority date and 1000+ hours worked per year as follows in the Vesting Schedule below. **Your ActivePro Seniority Date (not your PT Solutions Hire date) will be used for purposes of vesting in any company contributions.**

Years of Service	1	2	3	4
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You are always 100% vested in your contributions and your account's earnings

Questions?

If you need help navigating the John Hancock enrollment system, call John Hancock at 1(800)395-1113.

Click here to review [2024 ActivePro 401\(k\) and PTS Enrollment FAQ's](#)

If you have other questions not answered by the FAQ's, contact Benefits@ptsolutions.com.

Below are links to additional support documents including:

- [Online Enrollment Experience Instructions](#)
- [Flyer for accessing John Hancock](#)
- [PT Solutions 401\(k\) Plan Highlights](#)
- [John Hancock 404a-5 Notice and Investment Comparative Chart](#)



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