

SAVE NOW, ENJOY LATER



Click to play video

WHAT ARE YOUR PLANS?

Many of us can't plan past the weekend, never mind thinking about a retirement nest egg. Our 401(k) retirement plan will help you set a retirement savings goal and stick to it.

The important thing is to start now and set aside what you can, even if you think it's too small an amount.

With the company match and compound interest, that "small amount" can grow over time. You'll be a retirement saver before you know it.

401(k) Retirement Savings Plan

Our 401(k) Retirement Savings Plan helps you save for retirement. The plan offers tax savings NOW through pre-tax contributions and/or tax savings AFTER you retire through a Roth after-tax option. All regular employees age 18 and over are eligible to join the plan with an entry date as the first day of the month following one month of service. Visit the Fidelity website at www.401k.com to manage your account, investments and contributions.

Cato Networks offers a variety of quality investment options. You'll also have access to special services such as automatic account rebalancing and personal investment assistance from a licensed investment counselor.

Maximum annual contribution limit*	Up to \$23,500 per year. If you're age 50 or older, save an additional \$7,500 per year. IRS limits are evaluated annually and may change.
Cato Networking matching contributions	100% of the first 3% Please see the Summary Plan Description for details on when you are vested in (own) contributions.

*2025 Catch-up limit increase for those age 60-63 to the greater of \$10,000 (indexed) or 150% of the regular catch-up.

Important differences of a Roth 401(k)

- You pay taxes when you contribute, at your current tax rate.
- Account interest and dividends are not taxed if you meet certain criteria.
- Like a traditional 401(k), you can withdraw money without penalties when you reach age 59½, but you must have held the account for at least 5 years.
- You are not forced to take distributions at age 70½. You can keep the money in your Roth account as long as you want.