

When Do I Become Vested?

- You earn a year of vested service for each Plan Year you work 1,000 hours.
- A Plan Year is defined as January 1st till December 31st.
- Your vested percentage is determined based on your years of vested service and the vesting schedule:
 - 1 year of service - 0% vested
 - 2 years of service - 20% vested
 - 3 years of service - 40% vested
 - 4 years of service - 60% vested
 - 5 years of service - 80% vested
 - 6 years of service - 100% vested
- Participants are automatically 100% vested if they terminate due to **death, disability, or retirement** (age 65).

Vesting Example

- How many years of vested service would an employee have at Plan Year End of 12/31/2020 if...
 - An employee #1 was hired on February 17th, 2018, at age 23 and worked full time (2,080 hours annually).
 - An employee #2 was hired on November 1st, 2019, at age 42 and worked full time (2,080 hours annually).
 - An employee #3 was hired on March 23, 2020, at age 32 and worked full time (2,080 hours annually).
 - An employee #4 was hired on September 17, 2020, at age 44 and worked full time (2,080 hours annually).