



401k

# 401(K) GUIDE

## WHY PARTICIPATE?

Saving now for retirement ensures that you have enough money to enjoy a comfortable standard of living when you stop or reduce the number of hours that you work. Most retirees need to replace **75% of their pre-retirement income** to maintain their lifestyle through their retirement years. At Jones, we know the importance of saving. That's why Jones matches all contributions up to 5% dollar for dollar! In addition,, all employee deferrals are tax-free!

## DID YOU KNOW?

All full-time employees (age 21 and older) are eligible to participate in the 401(k) plan on the first day of the month following 60 days of service. Employees are automatically enrolled to defer 5% of pay which Jones will match up to 5%. All contributions are 100% vested on day 1!

Changes to your 401(k) plan can be made anytime!

## HOW DO I MAKE CHANGES TO MY 401K PLAN?

1

Call **1-800-354-2351**.

2

Visit [rps.troweprice.com](https://rps.troweprice.com).

First time visiting? Choose Register and follow the prompts to create a username and password.

3

Download the **T.Rowe Price app**

[Click here](#) to view a step-by-step guide on how to change your 401(k) contribution.

### THROUGH YOUR TROWE PRICE ACCOUNT YOU CAN:

- Update your profile
- Review your investment strategy
- Make changes to your contributions
- View easy-to-use tools

*If you have questions about this benefit, contact your [HR Liaison](#).*

*If you have investment questions, contact T.Rowe Price at 1-800-354-2351.*