



Crestwood's 401(k) Company Match Per Pay Period

Crestwood proudly offers a company, per pay period, matching contribution to Crestwood 401(k) accounts! Crestwood matches 50% of our employees' 401(k) contributions, up to the first 4% contributed for each pay period! This means that if you contribute 4% or more, Crestwood will contribute 2% to your 401(k) account.

Example: if an employee's 4% 401(k) contribution was \$100 for the pay period, Crestwood will contribute an additional \$50 to their 401(k), for a total of \$150.

Remember that our 401(k) plan is a benefit that you can enroll in on your first day of employment at Crestwood, with no waiting period!

What does the company match mean for you?

Crestwood will contribute directly to your 401(k) retirement savings account on a per pay period basis. Matching contributions can help your 401(k) account grow faster and you can take advantage of this "free" money by contributing at least 4% of your eligible compensation to your 401(k) plan.

Crestwood's company 401(k) match has a vesting schedule- what does that mean?

The vesting schedule determines how many years of service employees must have with Crestwood to **own a percentage of the company's match** that has been made to their 401(k) account. For example, if an employee was employed with Crestwood for less than 2 years, they would own 0% of the matching amount that Crestwood contributed to their 401(k) account during that time and would not be able to transfer any of those matching funds to a new 401(k) account with another company. The thing to remember is, the longer you work for Crestwood, you will own more of the company's 401(k) match and after 5 years of service, you own 100% of the match you have received! It is also important to note that employees are always fully and immediately vested with their own elective contributions that they make to their 401(k) accounts and can transfer that full amount to a new 401(k) account if they no longer work for Crestwood.



Here is the current vesting schedule for Crestwood's 401(k) company match:

Years of Service	Vesting Percentage
Fewer than 2	0
2	25
3	50
4	75
5	100

It is never too early to start planning for your tomorrow!

This is an excellent time to take advantage of this benefit opportunity to invest in your future and start building toward your retirement!

For more information on how to enroll in Crestwood's 401(k) plan or if you are already in the plan and want to find out what your current contribution percentage is, increase your contribution, or determine what an increase could mean to you visit: www.netbenefits.com or **call the Fidelity Retirement Benefits Line at 1-800-294-4015**, Monday through Friday (8am to 8pm eastern time), to speak to a Fidelity Representative.

To check out Crestwood's contributions to your 401(k) account, simply log into Fidelity's Net Benefits' website and follow the steps below:

- Fidelity Net Benefits' website at www.netbenefits.com:
- Click on View Summary
- Click on Transaction History and then in the list Click on Transaction History again
- Select the Time Period or Date Range (e.g. last 30 days)
- See Investments, then Summary of Contributions that then shows Employer Contributions