



401k Retirement Plan Highlights

Gerber offers a 401(k) plan to help you save for retirement.

Eligibility

Employees are eligible to participate in the 401(k) plan once they have been employed for 90 consecutive days. Employees must be age 20 to participate.

Enrollment

Employees can enroll in the 401(k) at anytime after they are eligible. There is no open enrollment period for the 401k, this gives the employees the flexibility to start and stop contributions at anytime. To enroll in the 401k, visit www.benefits.ml.com and create a login using your social security number or call Merrill Lynch directly at 800-229-9040.

Employee Contributions

Employees can contribute to their 401(k) on both a before tax and/or after tax basis. You may contribute the maximum as allowed by the IRS.

Company Match

The company may make a discretionary matching contribution equal to 25% of the first 6% of compensation that you contribute up to a maximum annual benefit of \$1,350.00.

Vesting Schedule

Employees are always 100% vested in the contributions that they make and any rollover contributions.

Employer match contributions are vested according to the following schedule:

Years of Service	1 year	2 years	3 years	4 years	5 years	6 years
Vested Amount	0%	20%	40%	60%	80%	100%

Investment Changes

You may change your investment allocation at anytime by visiting Merrill Lynch online at www.benefits.ml.com or by telephone access at 800-229-9040.

Questions? A Human Resource associate is a phone call away. Call the Boyd Care Line at 855-471-4372, option 2, 8am to 5pm EST, Monday through Friday.