

## Mirabel Golf Club, Inc.

### *401(k) Profit Sharing Plan*

### **Make The Most Of Your 401(k)**

#### *Eligibility*

Employees age 21 or older with more than 3 months of service are eligible.

You will be automatically enrolled in the plan at 3% deferral unless you opt out.

To opt out, call 1-800-338-4015.

#### *Employer Match*

100% of first 1%  
+ 50% of the next  
5% of deferral

Your match will be vested as follows:

- Completion of Year 1 = 0%
- Completion of Year 2 = 0%
- Completion of Year 3 = 100%

#### *Contribution Limits*

The standard limit for contributions in 2025 is \$23,500.

Participants age 50 or older can contribute an additional \$7,500 for a total of \$31,000 in 2025.

Participants aged 60 to 63 can contribute an additional \$11,250 for a total of \$34,750 in 2025.

### **Access Your Account**

To log in or create your account visit: [empowermyretirement.com](https://empowermyretirement.com).

- Select Register
- Choose I do not have a PIN
- Choose I have a plan enrollment code if you were provided a separate password by your employer.
- Follow the prompts to create your username and password.
- Click Español to view the website and receive your statements in Spanish.
- For assistance call 800-338-4015.

### **The Empower<sup>®</sup> RetireSmart Mobile App**

Download the Empower RetireSMARTSM app to enroll and keep tabs on your account.

Search for “Empower” or “RetireSmart” on the Apple App Store<sup>®</sup> or Google Play<sup>™</sup> to download the app and get started.

## More Information

### *Beneficiaries*

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Be sure to update your beneficiaries once your account is created. Keeping your 401(k) beneficiaries up to date ensures that your retirement savings are distributed according to your wishes in the event of your death.

### *Additional Benefits*

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As part of your benefits package, you have access to free 1-on-1 Retirement Planning and Financial Planning meetings through Arcwood Financial. Meetings will be 1 hour via Zoom. Topics can include portfolio analysis, retirement savings and projected retirement income, college savings, debt management, emergency savings, etc.

[Click here](#) to schedule your meeting.

### *More Resources*

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If you prefer a learn on your own approach below are links to a few educational videos from Arcwood.

[The Power of Compound Interest](#)  
[Roth Contributions](#)  
[Investment Basics](#)  
[Understanding Investment Risk](#)

## DISCLOSURES

This document is designed to provide educational and/or general information is not intended to provide specific legal, accounting, investment, tax or other professional advice. For specific advice on these aspects of your overall financial program, please consult with your professional advisors. Asset or portfolio earnings and/or returns shown are not intended to predict and do not guarantee the actual results of any investment products or any particular investment style. The projections or other information generated regarding the likelihood of various investment outcomes are purely hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Additionally, it is important to note that information in these materials are based upon financial figures as of the date of the materials, which are believed to be accurate. The theories and strategies discussed and illustrated in this document are not actual investment or plan results. These are hypothetical illustrations only. Actual results your plan may receive may differ based upon the investments, platform and services provided. Arcwood Financial LLC. does not guarantee any minimum level of investment performance or success of any portfolio or investment strategy. All investments involve risk and investment recommendations will not always be profitable. Past performance does not guarantee future results. Advisory Services offered through Arcwood Financial LLC, a registered Investment Advisory Firm. Arcwood Financial LLC., and Arcwood Consulting are independent companies.