

# 401K Plan

The Villaire Organization offers a Safe Harbor 401K Plan to all employees.

This plan is through Alerus and managed by Gainplan.



The employee must be 21 and have been employed with the company for one (1) year and have worked 1,000 hours in the 12 month period to be eligible for this program. Once eligible, an employee can contribute to their account by payroll deduction. There are two enrollment periods throughout the year. The enrollment is January or June.

- Every Participant can contribute a maximum of \$24,500 in 2026
- An additional \$8,000 catch-up contribution is allowed for everyone over the age of 50
- An additional \$11,250 super catch-up contribution is allowed for everyone age 60-63
- The Villaire Organization will match up to 4% of your gross pay

Your Gainplan financial professional will be happy to discuss your specific situation:

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