

401K

Investing your money over time can help create a six-figure retirement fund when you're ready to relax. We hope you love working for Ōnin, but we don't expect you to want to work forever. That means you need options that allow you to plan for retirement without breaking the bank.

A small percentage of your pay is invested in a group of stocks called a mutual fund. Historically mutual funds average about 8% annual growth. The longer you leave your money in, the more your 401(k) grows. In fact, there are hefty tax penalties if you take your money out before the age of 60. The sooner you start and the longer you go without touching it, the greater your returns.

When you set aside just \$3-- the cost of a fast-food cheeseburger-- out of every \$100 you earn, Ōnin will match it, doubling your investment (does that make it a double-cheeseburger?). That money goes to work for you in the stock market, building wealth quietly in the background while you work to pay your bills like normal.

As long as that money sits there and works for you and you keep contributing, in 40 years, you will have invested a few bucks per paycheck, but your 401(k) will be worth a hefty 6-figures.

- **Eligible after 9 months***
- **Full-time or part-time**
- **No minimum contribution**
- **Ōnin will match your contribution****

For assistance with inquiries related to your 401K, please contact Ōnin at [1-866-581-6646](tel:1-866-581-6646) or visit oninjobs.com/tm401k

*9 months with less than 1 month break in service

**Ōnin will match your contributions up to 3%

Basic Life and AD&D Insurance

The AD&D benefit is equal to the amount of your Basic Life coverage. Please be sure to update your beneficiary information! This benefit is provided at no cost to you! Any dependents covered under your medical plan will automatically be covered under the Basic Life plan.

LIFE BENEFIT SUMMARY

Teammate	\$3,000
Spouse	\$2,000
Child(ren)	\$1,000

If any or all your Basic Life coverage ends due to termination of employment, you will have the opportunity to convert some or all of this coverage to an individual policy. You have 30 days from the date your coverage ends to contact Guardian at [1-800-627-4200](tel:1-800-627-4200).

For assistance with inquiries related to your Basic Life coverage, please contact Guardian at [1-800-525-4542](tel:1-800-525-4542) or visit guardianlife.com