

Did you know that Hindsight Electric, LLC contributes to your 401K Savings Plan?

- Up to 4% of your salary when you contribute the same amount*

New for 2026 - Guideline is now Accrue!

On 11/03/2025, our Guideline 401(k) plan was acquired by Accrue. No action is required on your part. The plan, investments, and asset allocations are unaffected by the acquisition at this time. Accrue does not offer a mobile app so to access your account and to make any changes, visit <https://my.accrue401k.com/login>.

Participant Support Team | support@accrue401k.com | 888-294-1025

Eligibility:

- All regular full-time and part-time employees 18 years of age and older are eligible for a 401K Savings Plan after 12 months of continuous employment with Hindsight Electric, LLC..
- 1099 contracted employees are not eligible for a 401K Savings Plan through Hindsight Electric, LLC.

The basics of your 401K Savings Plan:

- Each eligible employee is automatically opted in at a 3% contribution rate
- **Reminder for 2026** - Auto enrolled participants are subject to auto-escalation which increases the contribution percentage by 1% each year until the contribution rate of 10%
 - **The first auto-escalation will occur in January 2026**
 - Once an employee makes a manual change to the deferral rate, they are no longer subject to these auto increases.
- Eligible employees can change the percentage of their contribution and can also choose to opt out of the plan at any time.
- Employee account fees are .15% of the contribution per year (\$1.50 for every \$1000.00 contributed).
 - This account fee allows for **zero** rollover fees, **zero** loan fees, **zero** distribution fees, and **zero** plan termination fees for the employee!

Contributions:

The below contributions are based on wages of \$50,000/year

Contribution Percentage	Employee Contribution	Employer Contribution
1% Employee & Employer Contribution	\$500.00/year	\$500.00/year
2% Employee & Employer Contribution	\$1,000.00/year	\$1,000.00/year
3% Employee & Employer Contribution	\$1,500.00/year	\$1,500.00/year
4% Employee Contribution 4% Employer Contribution	\$2,000.00/year	\$2,000.00/year
5% Employee Contribution 4% Employer Contribution	\$2,500.00/year	\$2,000.00/year

Vesting Schedule:

All employees with a 401(k) plan through Hindsight Electric, LLC are 100% vested from the start date of their plan.

Important Federal Rule Update:

As part of the Secure 2.0 Act of 2022, effective 01/01/2026, employees who earned more than \$145,000 in the previous year and are age 50 or older by the end of the current calendar year, who make catch-up contributions must do so on an after-tax (Roth) basis.

*Subject to change with a 30-day notice to employees. The IRS has additional rules regarding the maximum contribution per year. See <https://www.irs.gov/retirement-plans> for more details.